

# **Accident and Health Insurance Market Report for 2008**



**State of West Virginia**

**Offices of the Insurance Commissioner**

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# Table of Contents

<b>List of Tables and Figures.....</b>	<b>2</b>
<b>Executive Summary.....</b>	<b>3</b>
<b>I. Introduction.....</b>	<b>4</b>
<b>A Cautionary Note</b>	<b>4</b>
<b>Healthcare Insurance Markets</b>	<b>4</b>
<b>Organization of the Report</b>	<b>5</b>
<b>II. Comprehensive Major Medical Coverage.....</b>	<b>5</b>
<b>Group Coverage</b>	<b>5</b>
<b>Individual Coverage</b>	<b>8</b>
<b>Market Stability</b>	<b>8</b>
<b>Cost of Major Medical Coverage</b>	<b>9</b>
<b>III. Disability Coverage.....</b>	<b>10</b>
<b>Group Disability Coverage</b>	<b>10</b>
<b>Individual Disability Coverage</b>	<b>11</b>
<b>IV. Medigap (Medicare Supplement) Coverage.....</b>	<b>13</b>
<b>V. Long-Term Care Coverage.....</b>	<b>15</b>
<b>VI. Other Healthcare Insurance Products.....</b>	<b>17</b>
<b>VII. Summation.....</b>	<b>18</b>
<b>VIII. References.....</b>	<b>19</b>
<b>IX. Appendices.....</b>	<b>20</b>
<b>Appendix A: Copy of the 2008 Survey with instructions requesting data</b>	<b>20</b>
<b>Appendix B: Aggregated 2008 responses in Survey format</b>	<b>25</b>
<b>Appendix C: Responses by Purchaser Type by Line of Business</b>	<b>28</b>

## Tables and Figures

1. <b>Figure 1</b> , Comp. Major Medical Insurance Percent of Covered Lives by Type of Purchaser .....	6
2. Table 1, Top 10 Carriers of Large Group Major Medical Coverage.....	7
3. Table 2, Top 10 Carriers of Small Group Major Medical Coverage .....	7
4. Table 3, Top 10 Carriers of Individual Major Medical Coverage .....	8
5. Table 4, Active Carriers in the Major Medical Coverage Market .....	9
6. Table 5, Table 5. Average Annual Cost per Insured (Major Medical)....	9
7. Table 6, Top 5 Carriers of Group Coverage: Short-Term Disability .....	10
8. Table 7, Top 5 Carriers of Group Coverage: Long-Term Disability .....	11
9. Table 8, Top 5 Carriers of Individual Coverage: Short-Term Disability .....	11
10. Table 9, Top 5 Carriers of Individual Coverage: Long-Term Disability.....	12
11. <b>Figure 2</b> , 3-Year snapshot of the Disability Market ( <i>Premium Basis/ Covered Lives Basis</i> ).....	12
12. Table 10, Top 10 Carriers of Medigap Individual Coverage .....	13
13. Table 11, Top 10 Carriers of Medigap <u>Group</u> Coverage .....	14
14. Table 12, Top 10 Carriers of Individual Long Term Care, Tax Qualified .....	15
15. Table 13, Top 10 Carriers of Individual Long Term Care, Non-Tax Qualified.....	16
16. Table 14, LTC Covered Lives and Premium.....	16
17. <b>Figure 3</b> , A History of Active A&H Carriers—WV Selected Lines.....	18

## Executive Summary

The Accident and Health Insurance Market Report for 2008 examines the high-volume products sold in West Virginia's insurance market. These products are: comprehensive major medical, disability, Medicare supplement and long-term care policies. Both group and individual policies are considered for each product line.

The findings of the report indicate that the accident and health market is relatively stable by the measures of carrier entry and exit, premium volume, and number of covered lives. The noted drop in the number of lives covered by comprehensive major medical insurance contained in the previous report appears to have lessened and remains just below the 2005 level in the aggregate with a general shift from large group to individual coverage occurring. New for 2008, the individual and aggregated by line responses are provided in the Appendices of this report. A summarization of those tables follows indicating which particular lines of business can be measured as competitive, as well as the pure direct loss ratio for those specific lines of business.

2007 Herfindahl-Hirschman Index (HHI)				2007 Pure Direct Loss Ratios			
Line of Business	Individual	Group	Combined	Line of Business	Individual	Group	Combined
Comprehensive Major Medical (Excl HDHP)	6,372.00	N/A	N/A	Comprehensive Major Medical (Excl HDHP)	65.42%	N/A	N/A
Small Group Comp. Major Medical	N/A	3,306.41	N/A	Small Group Comp. Major Medical	N/A	75.54%	N/A
Large Group Comp. Major Medical	N/A	2,519.53	N/A	Large Group Comp. Major Medical	N/A	90.01%	N/A
Non-Exempt Assoc. Group CMM	N/A	2,200.42	N/A	Non-Exempt Assoc. Group CMM	N/A	89.39%	N/A
Exempt Assoc. Group CMM	N/A	4,525.25	N/A	Exempt Assoc. Group CMM	N/A	73.41%	N/A
Group Trust Comp. Major Medical	N/A	8,959.94	N/A	Group Trust Comp. Major Medical	N/A	12.19%	N/A
Discretionary Groups CMM	N/A	2,976.14	N/A	Discretionary Groups CMM	N/A	22.10%	N/A
Comp. Major Medical (HDHP Only)	4,732.92	1,965.15	N/A	Comp. Major Medical (HDHP Only)	67.00%	77.32%	N/A
<b>Comprehensive Major Medical (All)</b>	<b>5,966.49</b>	<b>2,720.36</b>	<b>2,863.41</b>	<b>Comprehensive Major Medical (All)</b>	<b style="background-color: yellow;">65.48%</b>	<b style="background-color: orange;">83.32%</b>	<b style="background-color: orange;">82.67%</b>
Federal Employees Health Plans	N/A	9,498.10	N/A	Federal Employees Health Plans	N/A	93.63%	N/A
Other Medical (Non-Comprehensive)	7,352.24	4,032.35	5,749.53	Other Medical (Non-Comprehensive)	91.93%	49.12%	86.76%
Specified/Named Disease	1,621.62	3,997.03	1,935.88	Specified/Named Disease	43.79%	116.46%	62.42%
Limited Benefit	1,761.85	3,833.61	2,958.46	Limited Benefit	114.93%	66.36%	72.53%
Student Policies	6,467.69	1,571.10	1,264.04	Student Policies	88.86%	64.84%	65.74%
Accident Only or AD&D	2,720.04	1,075.72	956.53	Accident Only or AD&D	31.74%	60.08%	45.95%
Short Term Disability	1,742.27	630.12	635.13	Short Term Disability	64.51%	79.99%	72.04%
Long Term Disability	1,922.53	1,089.55	804.81	Long Term Disability	85.86%	103.43%	99.80%
<b>Total Disability (Short &amp; Long)</b>	<b style="background-color: yellow;">919.75</b>	<b style="background-color: orange;">855.98</b>	<b style="background-color: orange;">529.00</b>	<b>Total Disability (Short &amp; Long)</b>	<b style="background-color: orange;">74.78%</b>	<b style="background-color: orange;">98.50%</b>	<b style="background-color: orange;">91.39%</b>
Long Term Care (Tax Qualified)	1,689.75	1,789.57	1,416.88	Long Term Care (Tax Qualified)	51.11%	46.77%	50.45%
Long Term Care (Non-Tax Qualified)	1,301.70	2,494.09	1,273.29	Long Term Care (Non-Tax Qualified)	74.13%	124.55%	75.23%
<b>Total LTC (Tax &amp; Non-Tax Qual.)</b>	<b style="background-color: orange;">1,229.62</b>	<b style="background-color: orange;">1,696.64</b>	<b style="background-color: orange;">1,072.93</b>	<b>Total LTC (Tax &amp; Non-Tax Qual.)</b>	<b style="background-color: yellow;">55.35%</b>	<b style="background-color: orange;">48.91%</b>	<b style="background-color: orange;">54.51%</b>
Medicare Supplement (Standardized)	1,751.22	6,085.89	2,238.33	Medicare Supplement (Standardized)	66.46%	77.37%	71.78%
Medicare Supplement (Pre-Standardized)	1,550.91	8,100.55	4,149.37	Medicare Supplement (Pre-Standardized)	71.14%	76.87%	75.17%
<b>Total Medicare Supplement</b>	<b style="background-color: orange;">1,439.38</b>	<b style="background-color: orange;">6,505.12</b>	<b style="background-color: orange;">2,362.07</b>	<b>Total Medicare Supplement</b>	<b style="background-color: yellow;">67.04%</b>	<b style="background-color: orange;">77.24%</b>	<b style="background-color: orange;">72.45%</b>
Dental	9,205.95	1,324.97	1,251.94	Dental	19.96%	71.02%	69.41%
Medicare Part C (PPO's)	9,518.33	N/A	N/A	Medicare Part C (PPO's)	76.02%	N/A	N/A
Medicare Part C (PFFS's)	3,656.70	N/A	N/A	Medicare Part C (PFFS's)	81.69%	N/A	N/A
<b>Total Medicare Part C</b>	<b style="background-color: orange;">2,695.38</b>	<b>N/A</b>	<b>N/A</b>	<b>Total Medicare Part C</b>	<b style="background-color: orange;">80.14%</b>	<b>N/A</b>	<b>N/A</b>
Medicare Part D	1,928.27	N/A	N/A	Medicare Part D	82.59%	N/A	N/A
<b>Total Medicare (Parts C &amp; D)</b>	<b style="background-color: orange;">2,034.27</b>	<b>N/A</b>	<b>N/A</b>	<b>Total Medicare (Parts C &amp; D)</b>	<b style="background-color: orange;">81.17%</b>	<b>N/A</b>	<b>N/A</b>
Other Lines (Not Otherwise Classified)	6,106.98	4,249.63	N/A	Other Lines (Not Otherwise Classified)	92.00%	73.71%	N/A
TPA and ASO	N/A	7,931.20	N/A	TPA and ASO	N/A	291.01%	N/A
Stop Loss/Excess Loss	N/A	1,579.92	N/A	Stop Loss/Excess Loss	N/A	71.24%	N/A
<b>Total Business</b>	<b style="background-color: orange;">1,024.27</b>	<b style="background-color: orange;">2,051.20</b>	<b style="background-color: orange;">1,158.46</b>	<b>Total Business</b>	<b style="background-color: orange;">80.65%</b>	<b style="background-color: orange;">106.37%</b>	<b style="background-color: orange;">98.41%</b>

Competitive > 999
Moderately Competitive 1,000 => 1,800
Concentrated <1,800

See References section for "HHI" definition

Above Average <72%
Average 72%=> 82%
Below Average >82%

(A.M. Best's 2008 QAR Comb. A&H L/R =77.4%)

# I. Introduction

Healthcare costs and health insurance issues are constantly in the news. These expenditures become more visible as medical treatments and drug therapies improve and as healthcare continues to become a more significant portion of the U.S. Gross Domestic Product. Today, healthcare spending accounts for about 16 percent of national output and this proportion appears to be growing. (13.7% in 1995, 13.8% in 2000)

This growth, coupled with a multi-party delivery system, makes analysis of the industry difficult. Complexity is added to healthcare discussions because national, state, and even local-level issues are often combined. To help focus the discussion, the *Offices of the West Virginia Insurance Commissioner* produced this Accident and Health Insurance Report to provide state-specific information about our health insurance market. The purpose of this report is to inform consumers and policymakers of the availability, market concentrations and trends affecting various health and accident insurance products.

The data for this report come from several sources. The main data source is from survey responses provided by companies licensed to sell health and accident insurance products in West Virginia. Additional data were collected from national medical organizations and the *NAIC (National Association of Insurance Commissioners)*. In obtaining information from many sources, occasionally terms will not be uniformly defined. In preparing this report we have tried to resolve any definitional inconsistencies that arise, and it is our belief that this report largely represents current market conditions.

## *A cautionary note:*

The insurance data by type of product and per company contained in this report was afforded to the *West Virginia Offices of the Insurance Commissioner* from insurers in response to a survey that we remit annually and on a voluntary basis. As such, the data has not been audited for accuracy and may prove accurate in certain instances, for example an insurer responding with data reported on an incorrect line, by incorrect purchaser type (*individual as opposed to group*), from a year other than 2007, or on a basis which results in the under-reporting or over-reporting of actual transactions. However, comparing the 2007 data to that which was received in prior years, the data does appear to have been afforded on a reasonably similar basis.

## *Healthcare Insurance Markets*

Healthcare insurance markets are characterized by a patchwork of private and government providers. Moreover, coverage levels are influenced by age, work status, income and other factors. A first step to understanding healthcare markets in West Virginia is to distinguish between the sector of the market that is regulated by the Insurance Commissioner and that which is not. The Commissioner only regulates private carriers which are in the business of selling insurance.

Various government agencies provide health insurance to the poor and to the elderly. For example, under the Medicaid and Medicare programs, the non-poor and the working age population are largely covered by employer-based private insurance. Indeed, estimates made by the U.S. Bureau of the Census (2007) suggest that total health care expenses can be broken down into 53.2 percent private and 46.8 percent public. Only private market insurance will be examined in this report.

### ***Organization of the Report***

The report is organized around four major health and accident products that are sold in West Virginia's private insurance market:

- 1) Comprehensive major medical coverage;
- 2) Disability coverage;
- 3) Medicare supplement products; and
- 4) Long-Term care insurance.

For each of these major products we evaluate the availability, major carriers, market stability and costs for both group and individual policies. In addition, this report evaluates the condition of health insurance in West Virginia, including a discussion of trends affecting our health insurance market.

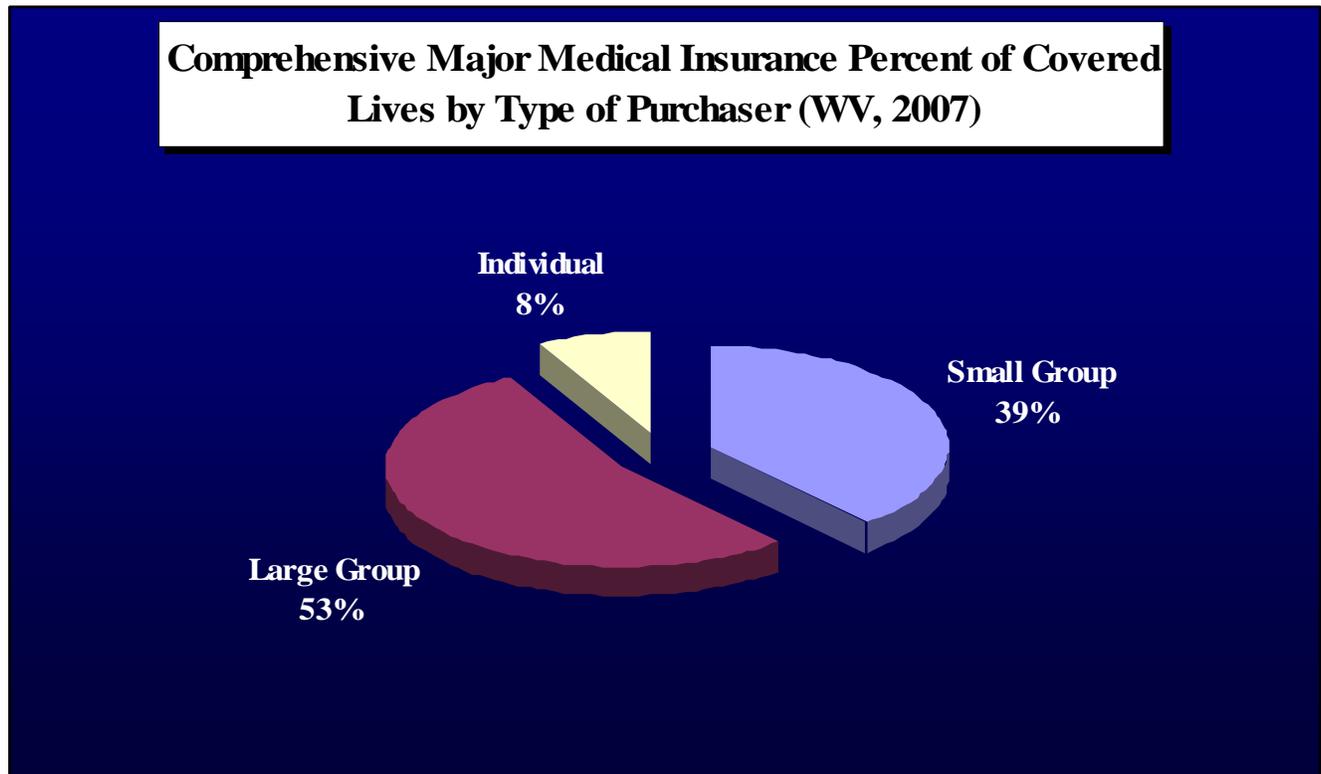
## **II. Comprehensive Major Medical Insurance**

The biggest market for healthcare products is the comprehensive major medical line of business. We think of this product when we refer to "health insurance." For the purposes of this report, this line of business is defined as insurance coverage that provides hospitalization, physician services, lab services and medications. In West Virginia, this line of business indicated earned premium revenues of \$786 million in 2007 and covered approximately 215,166 lives.

### ***Group Coverage***

Major medical coverage is insurance that is provided primarily by employers as a part of an employee benefits package. The history for linking insurance to the job dates back over 50 years. After World War II, employers found they could circumvent price freezes on wages by adding a non-wage benefit to the pay of their employees. This provides a tax advantage in that a dollar's pay can buy more healthcare coverage on a pre-tax basis than it can after taxation. Additionally, administrative costs are lowered when employers buy insurance in bulk as opposed to buying insurance on an individual basis. Over time additional tax advantages have been built into employer-provided insurance. Since employer-based medical insurance is so common, we have organized this report according to the buyer of insurance. According to our definition, major medical insurance sold by commercial providers in the State is broken down into large groups (*employers with over 50 eligible employees*) and small groups (*employers with 2 to 50 eligible employees*). A chart of the purchasing patterns of those sectors follows.

Figure 1



The preceding chart indicates that the employer groups account for ninety-two percent of covered lives for major medical products. As long as the tax advantages remain, this buying pattern is expected to continue. It should be mentioned, however, that this purchasing tendency has a downside in that when employees tend to become heavily locked into their employers, job mobility will be reduced. The 1996 federal legislation called "HIPAA" (the *Health Insurance Portability and Accountability Act of 1996*) was created, in part, to increase the portability of healthcare benefits when workers separated from their employers (Rosen, 2004). However, this legislation appears to have had a limited impact on the purchasing patterns of health and accident products since workers still move cautiously from job-to-job trying to maintain their health insurance.

In West Virginia, 2007 was marked by relative stability in the major medical lines of business. West Virginia's top five companies for large group sales account for about 93 percent of premium earned and nearly 90 percent of covered lives. The number of carriers in this line of business declined to 22 for 2007 from the 26 which were observed in 2006.

**Table 1. Top 10 Carriers of Large Group Major Medical Coverage**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$171,064,583	<i>Mountain State BlueCross BlueShield (Highmark)</i>	41,331
\$73,249,668	<i>The Health Plan of the Upper Ohio Valley</i>	21,811
\$55,823,265	<i>Carelink Health Plans, Inc.</i>	13,811
\$37,871,408	<i>Coventry Health &amp; Life Insurance Company</i>	9,790
\$35,685,451	<i>United Healthcare Insurance Company</i>	9,647
\$6,551,662	<i>Aetna Life Insurance Company</i>	2,775
\$5,269,384	<i>Connecticut General Life Insurance Company</i>	2,786
\$3,659,721	<i>THP Insurance Company</i>	1,347
\$2,653,417	<i>Consumers Life Insurance Company</i>	1,233
\$2,446,648	<i>State Farm Mutual Automobile Insurance Co.</i>	573
\$6,958,538	<i>Others (12)</i>	2,122
<b>401,233,745</b>	<b>Totals (22)</b>	<b>107,226</b>

The number of carriers in the small group market decreased from the 2006 total (30) back to the 2005 level of 27. Earned premium volume increased approximately 14 percent over 2006 for the combined sales of large and small group major medical. While at the same time, the number of covered lives decreased by nearly 7% for these group markets.

**Table 2. Top 10 Carriers of Small Group Major Medical Coverage**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$162,029,170	<i>Mountain State BlueCross BlueShield (Highmark)</i>	40,152
\$41,868,043	<i>Coventry Health &amp; Life Insurance Company</i>	12,878
\$25,376,798	<i>Carelink Health Plans, Inc.</i>	5,490
\$13,814,190	<i>United Healthcare Insurance Company</i>	5,083
\$9,277,927	<i>Principal Life Insurance Company</i>	2,367
\$8,929,211	<i>The Health Plan of the Upper Ohio Valley</i>	2,227
\$5,551,645	<i>Union Security Insurance Company</i>	1,106
\$5,319,156	<i>First Health Life &amp; Health Insurance Company</i>	1,033
\$5,096,802	<i>Consumers Life Insurance Company</i>	1,530
\$5,031,363	<i>Medical Benefits Mutual Life Insurance Company</i>	1,445
\$14,662,570	<i>Others (17)</i>	3,730
<b>296,956,875</b>	<b>Totals (27)</b>	<b>77,041</b>

As one evaluates the previous tables, it is helpful to remember that people continually move in and out of health insurance markets. For example, as incomes change, the eligibility for Medicaid and SCHIP is affected. As people change jobs they move in and out of group plans, and as people reach 65 they become eligible for Medicare. In some cases, people move from uninsured to insured and vice-versa. A special part of the health insurance literature is devoted to these movements. One topic of current interest is the movement from private to government-sponsored insurance as public programs are expanded. This is called “crowding out,” suggesting that increased levels of public assistance induce people to drop or reduce their private healthcare coverage and take publicly-provided benefits. This is a popular topic of current research although it is beyond the scope of this report.

### ***Individual Coverage***

The final topic in the major medical section is the individual buyer of major medical coverage. As shown in Table 3, this line of business is small relative to that of group, but remains important nonetheless. Its importance comes from the fact that individual buyers are generally different as compared with those participating in the group insurance market. Specifically, the individual buyer is likely to have a job that does not provide healthcare or have no job at all, and the younger and healthier individuals of this market segment often abstain from purchasing healthcare coverage altogether or simply purchase lower levels of coverage. This results in a general *adverse selection* problem in the individual insurance market (i.e. those with individual insurance are most likely to be individuals who have a medical need and will utilize these products). Accordingly, we expect that lower levels of coverage and more stringent underwriting considerations are in place for individual market products as compared to group insurance products.

**Table 3. Top 10 Carriers of Individual Major Medical Coverage**

<b><i>Earned Premium (\$)</i></b>	<b><i>Company Name</i></b>	<b><i>Covered Lives</i></b>
\$36,437,253	<i>Mountain State BlueCross BlueShield (Highmark)</i>	8,910
\$5,664,108	<i>Time Insurance Company</i>	2,887
\$2,779,807	<i>John Alden Life Insurance Company</i>	1,480
\$945,894	<i>The Health Plan of the Upper Ohio Valley</i>	264
\$658,975	<i>Continental General Insurance Company</i>	86
\$330,659	<i>Aetna Life Insurance Company</i>	125
\$247,126	<i>American Republic Insurance Company</i>	43
\$162,771	<i>Metropolitan Life Insurance Company</i>	148
\$117,562	<i>American National Insurance Company</i>	30
\$107,794	<i>Prudential Insurance Company of America</i>	397
\$449,889	<i>Others (28)</i>	1,025
<b><i>47,901,838</i></b>	<b><i>Totals (38)</i></b>	<b><i>15,395</i></b>

Careful comparison of Table 3 with Tables 1-2 indicates that several of the sellers of individual major medical insurance are different carriers than the sellers of group benefits with the exception of *Mountain State BlueCross BlueShield (Highmark)*. This specialization is a result of companies having different marketing strategies and by the level of underwriting that they utilize. For 2007, premium revenue increased over 2006 by 15%, the number of active carriers remained at 38. However, the number of covered lives increased by nearly 9%.

### ***Market Stability***

Another way to evaluate the major medical markets is to look at the concentration of carriers. Tables 1-3 indicate that, in West Virginia, sales are concentrated in a few major carriers although many firms sell the product. This market structure is characterized by heavy concentration at the top and a large “competitive fringe.” Some fringe firms are renewing existing business but not writing new business. Thus, they do not show up as having exited the market, but they are not available to write new policies either. Other firms are writing new policies after a period of inactivity. Table 4 gives evidence about the total number of carriers in the West Virginia healthcare insurance market writing any kind of major medical coverage.

**Table 4. Active Carriers in the Major Medical Coverage Market**

<i>Policy Type</i>	<i>Carriers Writing New Business</i>	<i>Carriers Renewing Existing Business</i>
Large Group	20	28
Small Group	23	25
Individual	18	60
<b>Totals</b>	<b>61</b>	<b>113</b>

**Cost of Major Medical Coverage**

To better interpret this highly aggregated data, some perspective is helpful. Namely, what does it mean to have a \$786 million private major medical market? Some context can be given to these numbers by calculating monthly earned premiums per covered life. This gives a rough approximation of what an individual or family may spend per month on health insurance. Using this approximation, we can estimate the average annual cost per insured.

**Table 5. Average Annual Cost per Insured (Major Medical)**

<b>Policy Type</b>	<b>2005</b>	<b>Increase =&gt;</b>	<b>2006</b>	<b>Increase =&gt;</b>	<b>2007</b>
<i>Large Group</i>	\$3,182.12	0.85%	\$3,209.46	14.23%	\$3,741.94
<i>Small Group</i>	\$3,338.51	8.12%	\$3,633.60	5.73%	\$3,854.53
<i>Individual</i>	\$2,715.32	7.71%	\$2,942.18	5.44%	\$3,111.52

While we would not expect these policies to have exactly the same coverages, these numbers do serve as useful benchmarks. Considering a family of four, we could estimate that a total premium may be about \$10,852 per year, or about \$904 per month under an average policy. Since this amount is much higher than most workers spend out-of-pocket for health benefits, employers inevitably absorb much of this cost. But this cost sharing should not obscure a central point: major medical healthcare expenses are a substantial portion of the family budget.

### III. Disability Insurance

Our society considers major medical insurance essential to financial security. Disability insurance, however, is considered desirable but not essential. Thus, the premium volume and number of carriers writing this product are relatively small when compared with major medical insurance. In West Virginia, disability insurance earned premium was \$75.1 million in 2007. Representing a 9.8 percent increase from the previous year. Disability insurance continues to generate approximately one tenth of the premium volume of major medical coverage however.

Disability insurance is marketed both to groups and to individuals. A disability policy provides income replacement for those who become unable to work. A “short-term” policy normally provides benefits over a disability period of 13 to 26 weeks, whereas a “long-term” disability policy generally provides benefits beyond 26 weeks. In West Virginia during 2007, 71,892 lives were covered by short-term policies and 230,627 lives were covered by long-term policies in the entire disability market.

Since disability insurance pays benefits when a person is unable to work, it is helpful to estimate the percentage of the labor force covered. According to the *West Virginia Bureau of Employment Programs*, it was estimated that West Virginia’s civilian labor force averaged 808,800 during 2007. From the policy counts above, it is clear that only a small fraction of these workers have disability coverage. There are several reasons for this. One reason is that many workers are covered by sick leave benefits that provide income in the event of disability or long-term illness. Another reason is that Social Security provides small disability payments, and so does Workers’ Compensation if the loss of income is due to an on-the-job injury. A final reason, perhaps less rational, is that people may misjudge the likelihood of injury and illness.

#### *Group Disability Coverage*

Disability coverage sold to employee groups accounted for a \$52.6 million in sales in 2007, or about 70 percent of the total disability premium. Tables 6 and 7 below contain information for the top five group carriers by premium volume in West Virginia for this line of business.

**Table 6. Top 5 Carriers of Group Coverage: Short-Term Disability**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$1,222,021	<i>Metropolitan Life Insurance Company</i>	8,223
\$1,143,940	<i>Unum Life Insurance Company of America</i>	4,220
\$1,090,597	<i>Sun Life &amp; Health Insurance Company (US)</i>	1,312
\$970,769	<i>Fort Dearborn Life Insurance Company</i>	2,881
\$859,619	<i>Guardian Life Insurance Company</i>	4,415
\$5,785,800	<i>Others (61)</i>	24,003
<b>11,072,746</b>	<b>Totals (66)</b>	<b>45,054</b>

**Table 7. Top 5 Carriers of Group Coverage: Long-Term Disability**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$10,295,554	<i>Hartford Life and Accident Insurance Company</i>	55,695
\$4,768,173	<i>Unum Life Insurance Company of America</i>	21,171
\$4,212,308	<i>Standard Insurance Company</i>	14,109
\$4,029,493	<i>Metropolitan Life Insurance Company</i>	21,081
\$3,123,070	<i>Life Insurance Company of North America</i>	14,526
\$15,113,547	<i>Others (52)</i>	91,455
<b>41,542,145</b>	<b>Totals (57)</b>	<b>218,037</b>

Group disability premium grew by 16.6 percent over the 2006 totals. The number of active carriers declined by 1 from 124 to 123, and remained below the 2005 level (130). Significantly however, the reported number of covered lives under all group disability increased from 180,838 in 2006 to 263,091 in 2007.

#### ***Individual Disability Coverage***

About 30 percent of disability insurance sales are made directly to individuals. This product is especially attractive to the self-employed and those workers who are not afforded sick leave benefits. Like other accident and health products, sales of individual disability coverage are generally concentrated in a few leading firms. The competitive fringe is large, and activity has increased over 2006. On net, two carriers entered the long-term market and six additional firms became active in short-term disability sales. This market appears to have adequate availability for the product due to the sheer volume of active carriers. Yet the total number of covered lives actually decreased from 2006 to 2007 by less than 1%. It is also notable that a decrease of 11% in the total number of covered lives in this market occurred between 2006 and 2005.

**Table 8. Top 5 Carriers of Individual Coverage: Short-Term Disability**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$3,457,936	<i>American Family Life Assurance Company</i>	7,419
\$2,121,603	<i>Combined Insurance Company of America</i>	8,329
\$1,639,631	<i>Colonial Life &amp; Accident Insurance Company</i>	3,705
\$1,549,976	<i>Provident Life and Accident Insurance Company</i>	2,005
\$1,163,937	<i>Paul Revere Life Insurance Company</i>	637
\$1,758,023	<i>Others (47)</i>	4,743
<b>11,691,106</b>	<b>Totals (52)</b>	<b>26,838</b>

**Table 9. Top 5 Carriers of Individual Coverage: Long-Term Disability**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$4,422,215	Northwestern Mutual Life Insurance Company	4,709
\$1,186,367	Massachusetts Mutual Life Insurance Co.	994
\$599,057	Berkshire Life Insurance Company of America	271
\$589,067	Professional Insurance Company	937
\$481,075	AXA Equitable Life Insurance Company	275
\$3,553,975	Others (68)	5,404
<b>10,831,756</b>	<b>Totals (73)</b>	<b>12,590</b>

The four preceding tables demonstrate that:

- 1) Group disability sales are larger than individual sales;
- 2) The top five carriers in the individual markets (except *Unum Life* and *Metropolitan Life* for individual coverages) are different from those in the group market, and the top five carriers in the short-term market are different from those in the long-term market. Suggesting that in general the products are specialized and companies tend to sell one or the other, but rarely both; and
- 3) The major carriers continue to be life insurance companies and therefore these disability products are likely marketed along with life insurance products.

*Figure 2*

<b>Premium basis</b>	<b>2007</b>			<b>Lives basis</b>	<b>2007</b>		
	<b>Individual</b>	<b>Group</b>	<b>Combined</b>		<b>Individual</b>	<b>Group</b>	<b>Combined</b>
Short Term	\$11,691,106	\$11,072,746	\$22,763,852	Short Term	26,838	45,054	71,892
Long Term	\$10,831,756	\$41,542,145	\$52,373,901	Long Term	12,590	218,037	230,627
Total	\$22,522,862	\$52,614,891	\$75,137,753	Total	39,428	263,091	302,519

<b>Premium basis</b>	<b>2006</b>			<b>Lives basis</b>	<b>2006</b>		
	<b>Individual</b>	<b>Group</b>	<b>Combined</b>		<b>Individual</b>	<b>Group</b>	<b>Combined</b>
Short Term	\$12,788,011	\$10,104,502	\$22,892,513	Short Term	26,953	42,922	69,875
Long Term	\$10,503,683	\$35,024,097	\$45,527,780	Long Term	12,854	137,916	150,770
Total	\$23,291,694	\$45,128,599	\$68,420,293	Total	39,807	180,838	220,645

<b>Premium basis</b>	<b>2005</b>			<b>Lives basis</b>	<b>2005</b>		
	<b>Individual</b>	<b>Group</b>	<b>Combined</b>		<b>Individual</b>	<b>Group</b>	<b>Combined</b>
Short Term	\$13,493,489	\$9,741,158	\$23,234,647	Short Term	30,263	56,593	86,856
Long Term	\$9,675,249	\$29,594,697	\$39,269,946	Long Term	12,520	134,474	146,994
Total	\$23,168,738	\$39,335,855	\$62,504,593	Total	42,783	191,067	233,850

## IV. Medigap Insurance

Like the name suggests, Medigap (a.k.a. Medicare Supplement) insurance fills the gaps in Medicare coverage for those aged 65 and older. This coverage cannot duplicate a benefit provided by Medicare, but it may pay deductibles, co-payments, and other non-covered expenses.

If you join one of these plans, you will generally have all Medicare-covered healthcare provided through that plan. This coverage can also include Medicare Part D prescription drug coverage or separate enrollment in the Medicare Part D prescription drug coverage plan can be obtained.

Medicare Advantage Plans include:

- Medicare Health Maintenance Organization (HMOs)
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service (PFFS) Plans
- Medicare Special Needs Plans (SNP)
- Medicare Medical Savings Accounts (MSA)

Medigap is a considerable market in West Virginia with earned premiums of \$139.5 million. This equates to about \$145 per month for each covered life. It is a well-known fact that West Virginia's population is older than the national average. According to the U.S. Census Bureau, in 2000 the median age in West Virginia was 38.9 years compared to the national median of 35.3 years. Furthermore, the state's median age is projected to become 41.4 by 2010. Given the age distribution of the population, it is likely that Medigap sales will continue to grow in our State.

**Table 10. Top 10 Carriers of Medigap Individual Coverage**

<i>Earned Premium (\$)</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$21,257,822	<i>Mountain State BlueCross BlueShield (Highmark)</i>	8,179
\$6,416,911	<i>Bankers Life and Casualty Company</i>	2,541
\$6,118,053	<i>Mutual of Omaha Insurance Company</i>	2,195
\$5,049,174	<i>United American Insurance Company</i>	1,674
\$4,485,658	<i>United World Life Insurance Company</i>	3,427
\$4,080,100	<i>State Farm Mutual Automobile Insurance Co.</i>	1,834
\$3,098,978	<i>Bankers Fidelity Life Insurance Company</i>	1,200
\$2,473,205	<i>American Network Insurance Company</i>	885
\$1,594,429	<i>Continental General Insurance Company</i>	692
\$1,347,082	<i>Constitution Life Insurance Company</i>	645
\$9,630,791	<i>Others (66)</i>	4,914
<b>\$65,552,203</b>	<b>Totals (76)</b>	<b>28,186</b>

**Table 11. Top 10 Carriers of Medigap Group Coverage**

<i>Earned</i> <b>Premium (\$)</b>	<i>Company Name</i>	<i>Covered</i> <b>Lives</b>
\$58,840,494	<i>United Healthcare Insurance Company</i>	45,974
\$9,491,434	<i>Mountain State BlueCross BlueShield (Highmark)</i>	3,287
\$1,508,975	<i>Hartford Life and Accident Insurance Company</i>	541
\$1,289,316	<i>Bankers Life and Casualty Company</i>	127
\$1,033,068	<i>Life Investors Insurance Company of America</i>	562
\$657,938	<i>Hartford Life Insurance Company</i>	650
\$411,655	<i>Principal Life Insurance Company</i>	165
\$186,118	<i>Monumental Life Insurance Company</i>	95
\$169,349	<i>Sterling Life Insurance Company</i>	124
\$153,690	<i>Union Fidelity Life Insurance Company</i>	62
\$214,194	<i>Others (18)</i>	175
<b>\$73,956,231</b>	<b>Totals (28)</b>	<b>51,762</b>

Tables 10 and 11 above show the major carriers, earned premiums, and covered lives. Medigap group coverage requires more explanation than other group markets. This is because health insurance is typically employer-based, and coverage changes when retirement occurs. When Medicare eligibility begins at age 65, the take-up rate is nearly 100 percent (Rosen, p. 222). But Medicare does not cover all medical expenses so supplemental insurance may be desired. This creates a niche for Medigap policies, which are typically bought by individuals. Occasionally groups form, the most popular being the *American Association of Retired Persons (AARP)* group. In West Virginia, *AARP* individual policies are marketed through the *United Healthcare Insurance Company*. In 2007 this company had earned premium of \$58.8 million, and insured 45,974 lives. This makes *United Healthcare* by far the largest seller of group Medigap policies in the state.

Only a slight increase in the number of carriers in this market occurred over the prior year with two new carriers entering the group market only. Indications are that product availability is not lacking in this market as covered lives increased by 9,805 while at the same time, premium volume decreased by a little more than 2 percent.

## V. Long-Term Care Insurance

As society ages, the insurance products it needs change too. One indication of these changes is the growth of long-term care products. Long-term care (LTC) insurance is designed to provide protection from unanticipated expenses associated with long life. Because we cannot perfectly predict either the length of our lives or the physical condition of our later years, LTC insurance is designed to provide financial support for late-in-life nursing home care and in-home medical care. As the average age of the U.S. population has increased, these types of policies have become more popular.

Furthermore, changes in the federal tax laws have motivated people to reconsider LTC insurance. The *Health Insurance Portability and Accountability Act of 1996 (HIPAA)* made it clear that long-term care is not to be funded by Medicare, and suggested that households need to provide their own funding. Accordingly, many people have found that LTC insurance is a good way to pre-fund these expenses. At the same time, *HIPAA* did provide favorable tax treatment for LTC insurance products as discussed below. These products continue to be a growing portion of West Virginia's healthcare insurance markets with a premium volume of \$28.9 million for 2007.

### *Long-Term Care Coverage*

Long Term Care insurance consists of "Tax Qualified" and "Non-Tax Qualified" products. The premiums paid to Tax Qualified plans, under *Internal Revenue Service* regulations, are treated as tax deductible healthcare expenses. Conversely, Non-Tax Qualified plans do not allow the deduction of LTC costs. Also, when evaluating the LTC market we will only examine individual policies. This is because LTC products are typically purchased later in life and fewer of the buyers are working. However, there is a small market of employer sponsored LTC products with approximately \$3.7 million in earned premium for the Tax Qualified product and only \$104 thousand for the Non-Tax Qualified product reported for 2007 in West Virginia. Tables 12 and 13 list the 2007 earned premiums and number of covered lives reported for the individual LTC products.

**Table 12. Top 10 Carriers of Individual Long Term Care, Tax Qualified**

<i>Earned Premium</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$7,356,997	<i>Genworth Life Insurance Company</i>	4,988
\$3,038,826	<i>Bankers Life and Casualty Company</i>	2,213
\$1,621,385	<i>Northwestern Long Term Care Insurance Company</i>	1,066
\$1,353,472	<i>Metropolitan Life Insurance Company</i>	590
\$1,155,885	<i>John Hancock Life Insurance Company</i>	682
\$613,224	<i>Teachers Insurance &amp; Annuity Association of America</i>	302
\$504,445	<i>Unum Life Insurance Company of America</i>	343
\$457,426	<i>New York Life Insurance Company</i>	368
\$414,990	<i>Prudential Insurance Company of America</i>	239
\$379,349	<i>TIAA-CREF Life Insurance Company</i>	176
\$3,605,039	<i>Others (47)</i>	3,497
<b>20,501,038</b>	<b>Totals (55)</b>	<b>14,464</b>

**Table 13. Top 10 Carriers of Individual Long Term Care, Non-Tax Qualified**

<i>Earned Premium</i>	<i>Company Name</i>	<i>Covered Lives</i>
\$1,219,207	<i>Riversource Life Insurance Company</i>	1,019
\$665,668	<i>Conseco Senior Health Insurance Company</i>	440
\$516,187	<i>American Network Insurance Company</i>	270
\$463,761	<i>Bankers Life and Casualty Company</i>	498
\$374,682	<i>Mutual of Omaha Insurance Company</i>	281
\$312,044	<i>MetLife Insurance Company of Connecticut</i>	160
\$223,959	<i>Allianz Life Insurance Company of North America</i>	212
\$180,898	<i>American Family Life Assurance Company</i>	160
\$152,536	<i>John Hancock Life Insurance Company</i>	682
\$137,788	<i>Continental General Insurance Company</i>	93
\$383,864	<i>Others (20)</i>	330
<b>4,630,594</b>	<b>Totals (29)</b>	<b>4,145</b>

The data suggest two major themes. First, the majority of policies in the marketplace are Tax Qualified. Second, only two companies are in the top 10 for both of these products, suggesting that product specialization is occurring and that carriers generally do not move as easily between the product lines.

Compared to last year, the total number of LTC product carriers remained exactly the same for both the Tax Qualified and Non-Tax Qualified products. However, the number of covered lives increased by more than 21% for the Non-Tax qualified products and the average cost for that product also declined over 2006 amounts.

**Table 14. LTC Covered Lives and Premium**

<b>Tax Qualified</b>	<b>2006</b>	<b>2007</b>
<i>Covered Lives</i>	13,754	14,464
<i>Premium</i>	\$17,985,575.00	\$20,501,038.00
<b>Average Cost</b>	\$1,307.66	\$1,417.38

<b>Non-Tax Qualified</b>	<b>2006</b>	<b>2007</b>
<i>Covered Lives</i>	3,421	4,145
<i>Premium</i>	\$4,876,948.00	\$4,630,594.00
<b>Average Cost</b>	\$1,425.59	\$1,117.15

## **VI. Other Health Insurance Products**

The products discussed thus far are the most popular health care insurance coverages in West Virginia. However due to the large number of health exposures, other insurance coverages are available, many of which cover specific medical conditions. Although an analysis of these products goes beyond the scope of this report, several are listed below to demonstrate the many insurance options available.

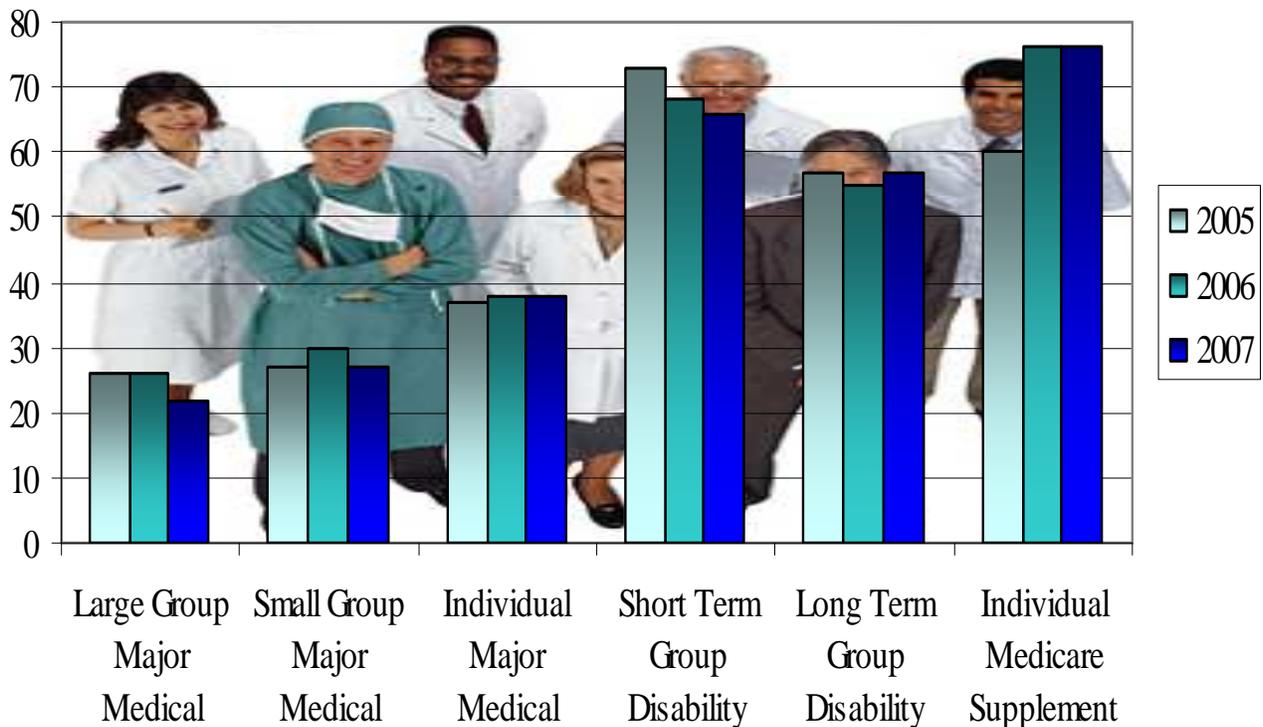
- Accident only insurance
- Association/Trust group insurance
- Dental insurance
- Group long-term care insurance
- Limited benefit insurance
- Named diseases (e.g., cancer) insurance
- Student health insurance

## VII. Summation

Like all active businesses, the insurance industry is constantly in flux. Change occurs as a result of economic conditions, health conditions, aging, economic activity, technology, the regulatory and tax environment, and much more. This report has summarized the product mix, revenues, policy counts, and key carriers in West Virginia's accident and health insurance market. The industry offers a wide array of products and is enjoying relatively stable market conditions. Although most lines of business are heavily concentrated when measured by sales, there are dozens of carriers in each line of business and active entry and exit exist. This entry and exit gives us some idea of which lines are profitable and thus are likely to induce changes in the number of carriers. This is the normal ebb and flow of a dynamic industry (see Appendix).

Finally, we note that the product mix in the accident and health lines is constantly changing. Recently, there has been a surge in products for the elderly. This follows from the aging of the U.S. population and the older-than-national-average population of West Virginia in particular. We expect that these trends may continue for many years to come.

**Figure 3. Active A&H Insurance Carriers for selected lines**



## VIII. References

"*HHI*" means the *Herfindahl-Hirschman Index*, a commonly accepted measure of market concentration. It is calculated by squaring the market share of each firm competing in the market and then summing the resulting numbers. For example, for a market consisting of four firms with shares of thirty, thirty, twenty and twenty percent, the HHI is 2600 ( $30^2 + 30^2 + 20^2 + 20^2 = 2600$ ). The *HHI* takes into account the relative size and distribution of the firms in a market and approaches zero when a market consists of a large number of firms of relatively equal size. The *HHI* increases both as the number of firms in the market decreases and as the disparity in size between those firms increases. Markets in which the *HHI* is between 1000 and 1800 points are considered to be moderately concentrated and those in which the *HHI* is in excess of 1800 points are considered to be concentrated. Transactions that increase the *HHI* by more than 100 points in concentrated markets presumptively raise antitrust concerns under the **Horizontal Merger Guidelines** issued by the *U.S. Department of Justice* and the *Federal Trade Commission*. See *Merger Guidelines* § 1.51.

Rosen, Harvey S., *Public Finance*, 7<sup>th</sup> Edition McGraww-Hill Irwin, Boston, 2004.

*U.S. Department of Labor; Bureau of Labor Statistics*, <http://www.bls.gov/lau>

*U.S. Census Bureau, The 2008 Statistical Abstract*,  
[http://www.census.gov/compendia/statab/cats/health\\_nutrition/health\\_expenditures.html](http://www.census.gov/compendia/statab/cats/health_nutrition/health_expenditures.html)

*United States Department of Health and Human Services;*  
*Office for Civil Rights—HIPPA*; <http://www.hhs.gov/ocr/hipaa/>  
*Centers for Medicare and Medicaid Services*; <http://www.cms.hhs.gov/>  
Medicare; <http://www.cms.hhs.gov/home/medicare.asp>  
Medicaid; <http://www.cms.hhs.gov/home/medicaid.asp>  
SCHIP; <http://www.cms.hhs.gov/home/schip.asp>

*West Virginia Bureau of Employment Programs*,  
2007 Employment Data: <http://www.wvbep.org/bep/lmi/TABLE2/T207west.HTM>

*Comments and questions about items contained in this report should be directed to:*

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**VIII.**

**Appendix -A**

Copy of the 2008 Survey with instructions provided to admitted A&H Carriers in West Virginia requesting 2007 data.



**2007 SURVEY  
ACCIDENT & HEALTH LINES OF BUSINESS IN WEST VIRGINIA  
FOR YEAR ENDING DECEMBER 31, 2007**

Company Name:		NAIC #:	
Name of Person Completing Form:		Telephone:	
Email of Person Completing Form:			
Date Completed:			

**I. INDIVIDUAL BUSINESS**

<b>A. LINE OF BUSINESS</b>	<b>B. NUMBER OF POLICIES</b>	<b>C. NUMBER OF LIVES</b>	<b>D. MEMBER MONTHS</b>	<b>E. DIRECT PREMIUM EARNED/PREMIUM EQUIVALENTS FOR SELF INSURED BUSINESS</b>	<b>F. DIRECT CLAIMS INCURRED/CLAIM PAYMENTS FOR SELF INSURED BUSINESS</b>
1a. Comprehensive Major Medical (excludes "High Deductible Health Plan")					
1b. "High Deductible Health Plan"					
<b>TOTAL OF 1a. AND 1b. ABOVE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>
2. Other Medical (Non-Comprehensive)					
3. Specified/Named Disease					
4. Limited Benefit					
5. Student Policies					
6. Accident Only or AD&D					
7. Disability (Short Term)					
8. Disability (Long Term)					
9. Long Term Care (Tax Qualified)					
10. Long Term Care (Non-Tax Qualified)					
11. Medicare Supplement (Medigap) Standardized Plans					
12. Medicare Supplement (Medigap) Pre-Standardized Plans					
13. Dental					
14. Medicare Part C Preferred Provider Organizations (PPOs) Provider Sponsored Organizations (PSOs) Private fee-for-service (PFFS) Medical Savings Accounts (MSAs) Special Needs Plans (SNPs)					
15. Medicare Part D					
16. Other*					
<b>TOTAL INDIVIDUAL BUSINESS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

**\*Please describe Other Individual Accident & Health on the line below:**

**II. GROUP BUSINESS**

A.  LINE OF BUSINESS	B.  NUMBER OF POLICIES	C.  NUMBER OF LIVES	D.  MEMBER MONTHS	E.  DIRECT PREMIUM EARNED/PREMIUM EQUIVALENTS FOR SELF INSURED BUSINESS	F.  DIRECT CLAIMES INCURRED/CLAIM PAYMENTS FOR SELF INSURED BUSINESS
1. Comprehensive Major Medical:					
<i>a. Small Employer (50 and Under)</i> Total including "HDHP" "HDHP" Only					
<i>b. Large Group (51 and More)</i> Total including "HDHP" "HDHP" Only					
<i>c. Non-Exempt Associations</i> Total including "HDHP" "HDHP" Only					
<i>d. Exempt Associations</i> Total including "HDHP" "HDHP" Only					
<i>e. Trusts</i> Total including "HDHP" "HDHP" Only					
<i>f. Discretionary Groups</i> Total including "HDHP" "HDHP" Only					
<i>g. Federal Employees Health Plan</i>					
2. Other Medical (Non-Comprehensive)					
3. Specified/Named Disease					
4. Limited Benefit					
5. Student Policies					
6. Accident Only or AD&D					
7. Disability (Short Term)					
8. Disability (Long Term)					
9. Long Term Care (Tax Qualified)					
10. Long Term Care (Non-Tax Qualified)					
11. Medicare Supplement (Medigap) Standardized Plans					
12. Medicare Supplement (Medigap) Pre-Standardized Plans					
13. Dental					
14. <b>Other*</b>					
15. TPA and ASO					
16. Stop Loss/Excess Loss					
<b>TOTAL GROUP BUSINESS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>

**\*Please describe Other Group Accident & Health on line below on the line below:**

**III. MARKET ACTIVITY – Sections I and II, Subsection 1 (only) – COMPREHENSIVE  
Major Medical Lines of Business in West Virginia**

Are you currently writing NEW business?				<u>NEW BUSINESS 2007 DIRECT PREMIUMS EARNED</u>				Are you currently renewing existing business?			
<u>COMPREHENSIVE</u>				<u>COMPREHENSIVE</u>							
<b>As of December 31, 2007</b>											
Large Group		Yes	No	\$				Yes	No		
Small Group		Yes	No	\$				Yes	No		
Individual		Yes	No	\$				Yes	No		

Of the above NEW Business:	Number of NEW POLICIES Issued during 2007	Number of Lives covered under NEW POLICIES issued during 2007	Report Current Activity by line <i>Responses should be (A, B, C, D or E) Only**</i>
Large Group			
Small Group			
Individual			

\*\*

- A. The Company does not have the product line
- B. The Company is actively marketing the product line
- C. The Company is renewing coverage in this product line, but not issuing new business
- D. The Company is withdrawing from this product line
- E. Other (*describe*) \_\_\_\_\_

**INSTRUCTIONS FOR COMPLETING 2007 SURVEY  
ACCIDENT & HEALTH LINES OF BUSINESS IN WEST VIRGINIA  
For the Year Ending December 31, 2007**

**NO SUBSTITUTE FORMS WILL BE ACCEPTED**

This information is being collected for statistical research purposes by the Market and Research Division.

\*\*\*\*\*  
\*\*\*\*\*

**Submit the reporting form even if there has been no activity.**

**Report all amounts in whole dollars.**

**Please do not complete areas that have been shaded.**

\*\*\*\*\*  
\*\*\*\*\*

**Definitions for Column Headings:**

**Column A** – Lists the type of health insurance business on which to report.

**Column B** – Number of policies in force as of December 31, 2007. This is the number of policies in force that covers any West Virginians, not the number of lives.

**Column C** – Total number of West Virginian lives as of December 31, 2007. This number is the total of the policy holders/certificate holders and all covered dependents, including spouses.

**Column D** – Member months are the total number of lives as calculated on a pre-specified day of each month. The date is an arbitrary date set by the company. Total member months are the cumulative total of member months for the calendar year 2007.

**Column E** – Direct Premium Earned – This amount is the total of premium collected and attributable to 2007. **Include** any premiums paid in 2007 for 2007, but do not include premiums paid in 2007 for the year 2008.

**Column F** – Direct Claims Incurred – This amount is the total of claims incurred during 2007, whether paid in 2007 or later.

**Definitions for Selected Row Headings:**

**Under I. INDIVIDUAL BUSINESS**

**Line 1a. Comprehensive/Major-Medical** includes but is not limited to health insurance plan types such as indemnity, HMO, PPO and POS offering comprehensive major medical health insurance coverage. This category excludes other types of non-comprehensive hospital-surgical-medical coverage such as hospital expense coverage and hospital confinement indemnity coverage. (See Line 2 for Other Medical/Non-Comprehensive).

**Line 1b. “High Deductible Health Plan” (HDHP)** as defined in the Medicare Modernization and Prescription Drug Act of 2003.

**\*\*\*Note: Under II. Group Business for Comprehensive Major Medical, each line of business contains two reporting items.**

**The first row includes both “High Deductible Health Plans” (HDHP) and Non-“HDHP” business combined. The second row includes the “HDHP” portion of the business.**

**Line 1c. Non-Exempt Associations** are subject to the statewide community rate. The total number of policies includes the number of associations not the number of groups within the association. The total number of lives includes all the members/employees and all their dependents of all the groups that belong to every association.

**Line 1d. Exempt Associations** applied and received exemption from the statewide community rate. Exempt associations are community rated within the association. The total number of policies includes the number of associations not the number of groups within the association. The total number of lives includes all the members/employees and all their dependents of all the groups that belong to every association.

**Line 1e. Trusts:** This line pertains to the total number of policies issued to a trust, or to one or more trustees of a fund established or adopted by two or more employers or one or more labor unions or similar employee organizations. The total number of policies includes the number of trusts not the number of groups within the trust. The total number of lives includes all the members/employees and all their dependents of all the groups that belong to every trust.

**Line 1f. Discretionary Groups:** This line pertains to the total number of groups that do not meet the statutory requirements of associations or trusts, and have received approval by the Department of Banking, Insurance, Securities and Health Care Administration as a discretionary group. The total number of policies includes the number of discretionary groups not the number of groups within the category. The total number of lives includes all the members/employees and all their dependents of all the groups that belong to every discretionary group.

**Line 2. Other Medical** (non-comprehensive) includes policies such as hospital only, hospital and surgical policies (including scheduled type policies), etc. Expense reimbursement and indemnity models plans should be included. This category does not include Medicare Supplemental policies.

**Line 3. Specified or Named Disease** includes cancer policies and any other policy that pays benefits only upon the confirmed diagnosis of a listed illness.

**Line 4. Limited Benefit** includes **vision, prescription drug**, athletic policies (professional, amateur, or student policies providing coverage while participating in or while traveling to or from an athletic activity), and/or any other single service plan or program.

**Line 5. Student Policies** are policies that cover students while they are enrolled and attending school or college. These are individual policies or they can be policies sponsored by the school or college.

**Line 11. Medicare Supplement (MEDIGAP) Standardized Plans** are any of the plans that describe benefits specified by law and that have been available since July 1, 1992.

**Line 12. Medicare Supplement (MEDIGAP) Pre-Standardized Plans** are any Medicare Supplement plans issued before July 1, 1992.

**Line 14. Other** plans not fitting in the categories listed **must** be identified.

**Line 15. Third Party Administrator (TPA) and Administrative Services Only (ASO)** includes business where a TPA/ASO assumes no risk, but provides administrative services for a self-insured or self-funded group providing employees/members with comprehensive/major medical coverage.

**Line 16. Stop Loss/Excess** Loss includes coverage issued or provided through minimum premium plans or other self-funded health benefits plans for comprehensive major medical coverage only.

**Appendix -B**  
**2007 Survey Responses (315 Companies)**  
**A & H Lines of Business in WV (Year ending December 31, 2007)**

<b>Individual Business</b>					
Line of Business	Number of Policies	Number of Lives	Member Months	Direct Earned Premium/(Premium Equivalents for Self-Insured Business)	Direct Claims Incurred/(Claim Payments for Self-Insured Business)
Comprehensive Major Medical (excl "High Deductible Health Plan")	10,165	14,501	164,018	\$45,971,581	\$30,072,848
"High Deductible Health Plan" only	460	894	10,412	\$1,929,129	\$1,292,567
<b>Total Comp. Major Medical</b>	<b>10,625</b>	<b>15,395</b>	<b>174,430</b>	<b>\$47,900,710</b>	<b>\$31,365,415</b>
Other Medical (Non-Comprehensive)	60,592	78,587	900,112	\$65,549,322	\$60,259,521
Specified/Named Disease	80,478	118,118	1,278,137	\$23,598,418	\$10,334,068
Limited Benefit	1,977	2,924	23,522	\$758,083	\$871,230
Student Policies	878	955	11,579	\$243,328	\$168,982
Accident Only or AD&D	140,240	133,047	1,352,791	\$16,282,915	\$5,168,975
Disability (Short Term)	26,619	26,838	221,060	\$11,691,106	\$7,542,095
Disability (Long Term)	12,901	12,590	149,308	\$10,831,756	\$9,299,693
<b>Total Disability</b>	<b>39,520</b>	<b>39,428</b>	<b>370,368</b>	<b>\$22,522,862</b>	<b>\$16,841,788</b>
Long Term Care (Tax Qualified)	13,348	14,464	109,059	\$20,501,038	\$10,477,409
Long Term Care (Non-Tax Qualified)	3,289	4,145	43,188	\$4,630,594	\$3,432,444
<b>Total Long Term Care</b>	<b>16,637</b>	<b>18,609</b>	<b>152,247</b>	<b>\$25,131,632</b>	<b>\$13,909,853</b>
Medicare Supplement (Medigap) Standardized Plans	25,175	25,243	297,079	\$57,405,674	\$38,153,237
Medicare Supplement (Medigap) Pre-Standardized Plans	2,897	2,943	36,373	\$8,146,529	\$5,795,353
<b>Total Medicare Supplement</b>	<b>28,072</b>	<b>28,186</b>	<b>333,452</b>	<b>\$65,552,203</b>	<b>\$43,948,590</b>
Dental	2,648	4,762	53,346	\$1,298,857	\$259,211
Medicare Part C					
Preferred Provider Organizations (PPOs)	4,798	4,798	52,469	\$40,627,037	\$30,884,935
Provider Sponsored Organizations (PSOs)	0	0	0	\$0	\$0
Private fee-for-service (PFFS)	13,138	15,276	169,472	\$108,005,860	\$88,230,672
Medical Savings Accounts (MSAs)	0	0	0	\$0	\$0
Special Needs Plans (SNPs)	0	0	0	\$0	\$0
Medicare Part D	78,410	90,921	1,109,922	\$107,840,297	\$89,064,405
<b>Total Medicare C &amp; D</b>	<b>96,346</b>	<b>110,995</b>	<b>1,331,863</b>	<b>\$256,473,194</b>	<b>\$208,180,012</b>
<b>Other*</b>	85,638	85,987	1,018,537	\$190,276,285	\$175,047,050
<b>Total Individual Business</b>	<b>563,651</b>	<b>636,993</b>	<b>7,000,384</b>	<b>\$715,587,809</b>	<b>\$566,354,695</b>

**2007 Survey Responses (315 Companies)  
A & H Lines of Business in WV (Year ending December 31, 2007)**

<b>Group Business</b>					
<b>Line of Business</b>	<b>Number of Policies</b>	<b>Number of Lives</b>	<b>Member Months</b>	<b>Direct Earned Premium/(Premium Equivalents for Self-Insured Business)</b>	<b>Direct Claims Incurred/(Claim Payments for Self-Insured Business)</b>
Comprehensive Major Medical:					
<i>Small Employer (50 and Under)</i>					
Total including "HDHP"	36,320	77,041	930,327	\$296,956,875	\$224,312,193
"HDHP" Only	715	2,547	520,329	\$8,363,682	\$6,083,660
<i>Large Group (51 and More)</i>					
Total including "HDHP"	49,809	107,226	1,274,006	\$401,233,745	\$361,151,511
"HDHP" Only	45	470	6,469	\$1,174,354	\$1,386,150
<i>Non-Exempt Associations</i>					
Total including "HDHP"	111	1,647	24,321	\$4,960,249	\$4,433,833
"HDHP" Only	328	660	13,008	\$3,527,068	\$3,919,122
<i>Exempt Associations</i>					
Total including "HDHP"	911	13,427	163,644	\$33,479,929	\$24,575,954
"HDHP" Only	988	3,167	33,075	\$7,159,799	\$4,259,796
<i>Trusts</i>					
Total including "HDHP"	27	46	1,090	\$114,680	\$13,974
"HDHP" Only	0	0	0	\$0	\$0
<i>Discretionary Groups</i>					
Total including "HDHP"	220	384	4,274	\$1,047,360	\$231,512
"HDHP" Only	17	40	264	\$39,938	\$20,727
<b>Total CMM incl "HDHP"</b>	<b>87,398</b>	<b>199,771</b>	<b>2,397,662</b>	<b>\$737,792,838</b>	<b>\$614,718,977</b>
<b>Total CMM "HDHP" Only</b>	<b>2,093</b>	<b>6,884</b>	<b>573,145</b>	<b>\$20,264,841</b>	<b>\$15,669,455</b>
Federal Employees Health Plan	26,003	62,319	740,477	\$218,845,709	\$204,905,887
Other Medical (Non-Comprehensive)	3,567	5,618	56,593	\$9,010,517	\$4,425,548
Specified/Named Disease	20,329	44,245	516,465	\$8,137,464	\$9,476,904
Limited Benefit	3,066	85,299	917,372	\$5,201,080	\$3,451,182
Student Policies	24	4,669	31,247	\$1,000,719	\$648,833
Accident Only or AD&D	18,613	703,446	7,645,452	\$16,357,953	\$9,828,068
Disability (Short Term)	3,687	45,054	370,621	\$11,072,746	\$8,857,107
Disability (Long Term)	1,366	218,037	2,038,212	\$41,542,145	\$42,966,855
<b>Total Disability</b>	<b>5,053</b>	<b>263,091</b>	<b>2,408,833</b>	<b>\$52,614,891</b>	<b>\$51,823,962</b>
Long Term Care (Tax Qualified)	400	10,330	52,210	\$3,658,271	\$1,710,951
Long Term Care (Non-Tax Qualified)	44	93	1,026	\$103,595	\$129,031
<b>Total Long Term Care</b>	<b>444</b>	<b>10,423</b>	<b>53,236</b>	<b>\$3,761,866</b>	<b>\$1,839,982</b>
Medicare Supplement (Medigap) Standardized Plans	4,388	37,473	450,447	\$54,595,501	\$42,238,139
Medicare Supplement (Medigap) Pre-Standardized Plans	198	14,289	171,474	\$19,360,730	\$14,882,322
<b>Total Medicare Supplement</b>	<b>4,586</b>	<b>51,762</b>	<b>621,921</b>	<b>\$73,956,231</b>	<b>\$57,120,461</b>
Dental	7,001	300,603	3,496,973	\$39,899,654	\$28,335,443
<b>Other*</b>	<b>54,740</b>	<b>92,061</b>	<b>973,861</b>	<b>\$64,013,848</b>	<b>\$47,184,447</b>
TPA and ASO	2,299	189,233	2,263,323	\$161,330,427	\$469,493,615
Stop Loss/Excess Loss	5,809	105,247	1,219,934	\$55,583,530	\$39,596,459
<b>Total Group Business</b>	<b>238,932</b>	<b>2,117,787</b>	<b>23,343,349</b>	<b>\$1,447,506,726</b>	<b>\$1,542,849,768</b>

**2007 Survey Responses (315 Companies)  
A & H Lines of Business in WV (Year ending December 31, 2007)**

<b>Combined Individual and Group</b>					
<b>Line of Business</b>	<b>Number of Policies</b>	<b>Number of Lives</b>	<b>Member Months</b>	<b>Direct Earned Premium/(Premium Equivalents for Self-Insured Business)</b>	<b>Direct Claims Incurred/(Claim Payments for Self-Insured Business)</b>
Total <b>Comp Major Medical</b>	98,023	215,166	2,572,092	\$785,693,548	\$646,084,392
Total <b>Other Medical (Non-Comp.)</b>	64,159	84,205	956,705	\$74,559,839	\$64,685,069
Total <b>Specified/Named Disease</b>	100,807	162,363	1,794,602	\$31,735,882	\$19,810,972
Total <b>Limited Benefit</b>	5,043	88,223	940,894	\$5,959,163	\$4,322,412
Total <b>Student Policies</b>	902	5,624	42,826	\$1,244,047	\$817,815
Total <b>Accident Only or AD&amp;D</b>	158,853	836,493	8,998,243	\$32,640,868	\$14,997,043
Total <b>Short Term Disability</b>	30,306	71,892	591,681	\$22,763,852	\$16,399,202
Total <b>Long Term Disability</b>	14,267	230,627	2,187,520	\$52,373,901	\$52,266,548
Total <b>Disability</b>	44,573	302,519	2,779,201	\$75,137,753	\$68,665,750
Total <b>Tax Qualified LTC</b>	13,748	24,794	161,269	\$24,159,309	\$12,188,360
Total <b>Non-Tax Qualified LTC</b>	3,333	4,238	44,214	\$4,734,189	\$3,561,475
Total <b>Long Term Care</b>	17,081	29,032	205,483	\$28,893,498	\$15,749,835
Total <b>Standardized Med. Supp</b>	29,563	62,716	747,526	\$112,001,175	\$80,391,376
Total <b>Pre-Standardized Med Supp</b>	3,095	17,232	207,847	\$27,507,259	\$20,677,675
Total <b>Medicare Supplement</b>	32,658	79,948	955,373	\$139,508,434	\$101,069,051
Total <b>Dental</b>	9,649	305,365	3,550,319	\$41,198,511	\$28,594,654
<b>Totals of all Sub-Lines</b>	<b>802,583</b>	<b>2,754,780</b>	<b>30,343,733</b>	<b>\$2,163,094,535</b>	<b>\$2,109,204,463</b>

Appendix C

Individual Comp. Major Med. (Excl HDHP)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	6,039	8,830	110,608	\$36,333,657	\$24,464,154	67.33%	79.04%	6246.54
Time Ins. Co.	1,552	2,405	25,658	\$4,535,514	\$1,660,318	36.61%	9.87%	97.34
John Alden Life Ins. Co.	710	1,159	12,133	\$2,089,238	\$721,594	34.54%	4.54%	20.65
The Health Plan of the Upper Ohio Valley	179	264	3,357	\$945,894	\$1,080,933	114.28%	2.06%	4.23
Continental General Ins. Co.	60	86	1,249	\$658,975	\$171,998	26.10%	1.43%	2.05
Aetna Life Ins. Co.	125	125	1,939	\$330,659	\$671,238	203.00%	0.72%	0.52
American Republic Ins. Co.	33	43	0	\$247,126	\$231,382	93.63%	0.54%	0.29
Metropolitan Life Ins. Co.	148	148	1,776	\$162,771	\$253,302	155.62%	0.35%	0.13
American National Ins. Co.	18	30	392	\$117,562	\$121,963	103.74%	0.26%	0.07
Prudential Ins. Co. of America	344	397	4,764	\$107,794	\$93,195	86.46%	0.23%	0.05
AXA Equitable Life Ins. Co.	6	29	468	\$101,482	\$71,138	70.10%	0.22%	0.05
Physicians Mutual Ins. Co.	14	15	180	\$79,634	\$50,786	63.77%	0.17%	0.03
Golden Rule Ins. Co.	7	9	98	\$64,797	\$374,777	578.39%	0.14%	0.02
World Ins. Co.	13	26	383	\$55,491	\$16,038	28.90%	0.12%	0.01
Guardian Life Ins. Co.	11	20	276	\$54,635	\$90,873	166.33%	0.12%	0.01
American National Life Ins. Co. of Texas	3	4	64	\$21,146	\$6,344	30.00%	0.05%	0.00
Kanawha Ins. Co.	4	4	48	\$15,812	\$4,231	26.76%	0.03%	0.00
Universal Guaranty Life Ins. Co.	870	870	0	\$12,553	\$16,151	128.66%	0.03%	0.00
Mutual of Omaha Ins. Co.	6	6	72	\$8,856	(\$35,695)	-403.06%	0.02%	0.00
Farm Family Life Ins. Co.	6	11	135	\$7,156	\$6,762	94.49%	0.02%	0.00
Unicare Life & Health Ins. Co.	1	1	49	\$6,617	\$403	6.09%	0.01%	0.00
United Teacher Associates Ins. Co.	0	0	0	\$2,582	\$0	0.00%	0.01%	0.00
American General Life and Accident Ins. Co.	1	1	12	\$2,262	\$0	0.00%	0.00%	0.00
Central Reserve Life Ins. Co.	0	0	23	\$1,741	(\$337)	-19.36%	0.00%	0.00
Bankers Life and Casualty Co.	1	1	16	\$1,569	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	1	3	36	\$1,320	(\$73)	-5.53%	0.00%	0.00
Guarantee Trust Life Ins. Co.	2	2	24	\$1,231	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	96	\$985	\$0	0.00%	0.00%	0.00
Washington National Ins. Co.	1	1	12	\$851	\$356	41.83%	0.00%	0.00
National Benefit Life Ins. Co.	2	3	36	\$763	\$0	0.00%	0.00%	0.00
Union Bankers Ins. Co.	1	1	12	\$462	\$0	0.00%	0.00%	0.00
U.S. Life Ins. Co. In the City of NY	2	2	72	\$343	\$2,381	694.17%	0.00%	0.00
Unified Life Ins. Co.	4	4	12	\$172	\$0	0.00%	0.00%	0.00
Commonwealth Annuity & Life Ins. Co.	1	1	12	\$43	\$0	0.00%	0.00%	0.00
Principal Life Ins. Co.	0	0	0	\$0	\$64	----	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$20)	----	0.00%	0.00
Kansas City Life Ins. Co.	0	0	6	(\$112)	(\$1,408)	1257.14%	0.00%	0.00
<b>TOTALS</b>	<b>10,165</b>	<b>14,501</b>	<b>164,018</b>	<b>\$45,971,581.00</b>	<b>\$30,072,848.00</b>	<b>65.42%</b>	<b>100.00%</b>	<b>6372.00</b>

Individual Comp. Major Medical (HDHP Only)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Time Ins. Co.	241	482	6,115	\$1,128,594	\$836,795	74.14%	58.50%	3,422.57
John Alden Life Ins. Co.	158	321	3,894	\$690,569	\$432,534	62.63%	35.80%	1,281.42
Highmark West Virginia, Inc.	50	80	374	\$103,596	\$23,202	22.40%	5.37%	28.84
Guarantee Trust Life Ins. Co.	11	11	27	\$5,560	\$36	0.65%	0.29%	0.08
World Ins. Co.	0	0	2	\$810	\$0	0.00%	0.04%	0.00
<b>TOTALS</b>	<b>460</b>	<b>894</b>	<b>10,412</b>	<b>\$1,929,129</b>	<b>\$1,292,567</b>	<b>67.00%</b>	<b>100.00%</b>	<b>4,732.92</b>

Individual Comp. Major Medical (All)	Total Policies	Total Lives	Total Member Months	Total Premium Earned	Total Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	6,089	8,910	110,982	\$36,437,253	\$24,487,356	67.20%	76.07%	5,786.11
Time Ins. Co.	1,793	2,887	31,773	\$5,664,108	\$2,497,113	44.09%	11.82%	139.82
John Alden Life Ins. Co.	868	1,480	16,027	\$2,779,807	\$1,154,128	41.52%	5.80%	33.68
The Health Plan of the Upper Ohio Valley	179	264	3,357	\$945,894	\$1,080,933	114.28%	1.97%	3.90
Continental General Ins. Co.	60	86	1,249	\$658,975	\$171,998	26.10%	1.38%	1.89
Aetna Life Ins. Co.	125	125	1,939	\$330,659	\$671,238	203.00%	0.69%	0.48
American Republic Ins. Co.	33	43	0	\$247,126	\$231,382	93.63%	0.52%	0.27
Metropolitan Life Ins. Co.	148	148	1,776	\$162,771	\$253,302	155.62%	0.34%	0.12
American National Ins. Co.	18	30	392	\$117,562	\$121,963	103.74%	0.25%	0.06
Prudential Ins. Co. of America	344	397	4,764	\$107,794	\$93,195	86.46%	0.23%	0.05
AXA Equitable Life Ins. Co.	16	29	468	\$101,482	\$71,138	70.10%	0.21%	0.04
Physicians Mutual Ins. Co.	14	15	180	\$79,634	\$50,786	63.77%	0.17%	0.03
Golden Rule Ins. Co.	7	9	98	\$64,797	\$374,777	578.39%	0.14%	0.02
World Ins. Co.	13	26	383	\$56,301	\$16,038	28.49%	0.12%	0.01
Guardian Life Ins. Co.	11	20	276	\$54,635	\$90,873	166.33%	0.11%	0.01
American National Life Ins. Co. of Texas	3	4	64	\$21,146	\$6,344	30.00%	0.04%	0.00
Kanawha Ins. Co.	4	4	48	\$15,812	\$4,231	26.76%	0.03%	0.00
Universal Guaranty Life Ins. Co.	870	870	0	\$12,553	\$16,151	128.66%	0.03%	0.00
Mutual of Omaha Ins. Co.	6	6	72	\$8,856	(\$35,695)	-403.06%	0.02%	0.00
Farm Family Life Ins. Co.	6	11	135	\$7,156	\$6,762	94.49%	0.01%	0.00
Guarantee Trust Life Ins. Co.	13	13	51	\$6,791	\$36	0.53%	0.01%	0.00
Unicare Life & Health Ins. Co.	1	1	49	\$6,617	\$403	6.09%	0.01%	0.00
United Teacher Associates Ins. Co.	0	0	0	\$2,582	\$0	0.00%	0.01%	0.00
American General Life and Accident Ins. Co.	1	1	12	\$2,262	\$0	0.00%	0.00%	0.00
Central Reserve Life Ins. Co.	0	0	23	\$1,741	(\$337)	-19.36%	0.00%	0.00
Bankers Life and Casualty Co.	1	1	16	\$1,569	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	1	3	36	\$1,320	(\$73)	-5.53%	0.00%	0.00
United American Ins. Co.	0	0	0	\$1,128	\$1,762	156.21%	0.00%	0.00
World Corp Ins. Co.	0	0	96	\$985	\$0	0.00%	0.00%	0.00
Washington National Ins. Co.	1	1	12	\$851	\$356	41.83%	0.00%	0.00
National Benefit Life Ins. Co.	2	3	36	\$763	\$0	0.00%	0.00%	0.00
Union Bankers Ins. Co.	1	1	12	\$462	\$0	0.00%	0.00%	0.00
U.S. Life Ins. Co. In the City of NY	2	2	72	\$343	\$2,381	694.17%	0.00%	0.00
Unified Life Ins. Co.	4	4	12	\$172	\$0	0.00%	0.00%	0.00
Commonwealth Annuity & Life Ins. Co.	1	1	12	\$43	\$0	0.00%	0.00%	0.00
AllAmerica Financial Benefit Ins. Co.	0	0	6	\$0	\$0	----	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$20)	----	0.00%	0.00
Principal Life Ins. Co.	0	0	0	\$0	\$64	----	0.00%	0.00
Kansas City Life Ins. Co.	0	0	6	(\$112)	(\$1,408)	1257.14%	0.00%	0.00
<b>TOTALS</b>	<b>10,635</b>	<b>15,395</b>	<b>174,436</b>	<b>\$47,901,838</b>	<b>\$31,367,177</b>	<b>65.48%</b>	<b>100.00%</b>	<b>5,966.49</b>

Individual Other Medical (Non-Comp.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
The Health Plan of the Upper Ohio Valley	31,664	31,664	388,602	\$56,028,733	\$55,733,936	99.47%	85.48%	7,306.09
United American Ins. Co.	1,128	1,762	13,523	\$2,707,051	\$1,598,986	59.07%	4.13%	17.06
American Family Life Assurance Co.	14,938	30,694	337,180	\$2,673,333	\$1,101,399	41.20%	4.08%	16.63
State Farm Mutual Automobile Ins. Co.	5,816	6,757	81,436	\$1,985,627	\$768,302	38.69%	3.03%	9.18
Bankers Life and Casualty Co.	1,929	2,015	23,258	\$1,136,093	\$831,648	73.20%	1.73%	3.00
Combined Ins. Co. of America	1,056	1,191	13,029	\$283,238	(\$130,204)	-45.97%	0.43%	0.19
Monumental Life Ins. Co.	102	102	1,296	\$107,365	\$26,527	24.71%	0.16%	0.03
Mutual of Omaha Ins. Co.	334	396	4,752	\$89,668	\$53,212	59.34%	0.14%	0.02
Colonial Life & Accident Ins. Co.	269	269	0	\$85,527	\$43,716	51.11%	0.13%	0.02
United National Life Ins. Co. of America	157	157	2,045	\$68,817	\$56,466	82.05%	0.10%	0.01
American General Life and Accident Ins. Co.	943	943	11,754	\$59,985	\$20,750	34.59%	0.09%	0.01
Aetna Life Ins. Co.	86	86	1,295	\$42,282	\$56,854	134.46%	0.06%	0.00
Central United Life Ins. Co.	6	7	12	\$30,507	\$11,207	36.74%	0.05%	0.00
Assurity Life Ins. Co.	10	10	204	\$25,390	\$3,321	13.08%	0.04%	0.00
American Income Life Ins. Co.	77	84	1,254	\$25,177	\$14,105	56.02%	0.04%	0.00
Washington National Ins. Co.	112	128	1,746	\$23,900	\$9,998	41.83%	0.04%	0.00
Globe Life and Accident Ins. Co.	13	14	162	\$21,029	\$3,170	15.07%	0.03%	0.00
United Ins. Co. of America	168	336	4,428	\$16,790	\$16,322	97.21%	0.03%	0.00
Pennsylvania Life Ins. Co.	60	60	756	\$15,153	\$3,140	20.72%	0.02%	0.00
Guarantee Trust Life Ins. Co.	53	53	510	\$14,607	\$16,362	112.01%	0.02%	0.00
Continental General Ins. Co.	14	18	172	\$13,333	\$0	0.00%	0.02%	0.00
Conseco Senior Health Ins. Co.	29	30	396	\$10,187	\$3,685	36.17%	0.02%	0.00
New York Life Ins. Co.	37	41	492	\$9,149	\$2,566	28.05%	0.01%	0.00
Professional Ins. Co.	3	3	36	\$6,293	\$0	0.00%	0.01%	0.00
MetLife Ins. Co. of Connecticut	18	22	264	\$4,764	\$154	3.23%	0.01%	0.00
Unified Life Ins. Co.	116	116	348	\$4,666	\$940	20.15%	0.01%	0.00
Union Fidelity Life Ins. Co.	33	60	720	\$4,543	\$0	0.00%	0.01%	0.00
Kanawha Ins. Co.	33	39	166	\$4,008	\$386	9.63%	0.01%	0.00
Guardian Life Ins. Co.	3	3	31	\$3,831	\$1,144	29.86%	0.01%	0.00
Prudential Ins. Co. of America	54	57	684	\$3,683	\$1,981	53.79%	0.01%	0.00
Reassure America Life Ins. Co.	42	42	504	\$3,674	\$1,856	50.52%	0.01%	0.00
Mega Life and Health Ins. Co.	2	3	76	\$3,368	\$65	1.93%	0.01%	0.00
United Teacher Associates Ins. Co.	26	29	348	\$3,070	\$121	3.94%	0.00%	0.00
Medico Ins. Co.	11	11	132	\$3,020	\$5,100	168.87%	0.00%	0.00
Citizens Security Ins. Co.	28	36	432	\$2,913	\$778	26.71%	0.00%	0.00
American National Ins. Co.	6	6	72	\$2,759	\$11	0.40%	0.00%	0.00
Bankers Fidelity Life Ins. Co.	4	4	48	\$2,464	\$15,750	639.20%	0.00%	0.00
Liberty Life Ins. Co.	199	251	3,144	\$2,404	\$120	4.99%	0.00%	0.00
Golden Rule Ins. Co.	10	11	133	\$2,353	\$3,204	136.17%	0.00%	0.00
Ord of Utd Comm'l Trav. of Amer.-Frntl	13	16	192	\$2,193	\$0	0.00%	0.00%	0.00
Mony Life Ins. Co.	9	13	156	\$2,176	\$0	0.00%	0.00%	0.00
Loyal American Life Ins. Co.	33	79	1,026	\$2,124	\$0	0.00%	0.00%	0.00
Conseco Ins. Co.	35	40	348	\$2,108	\$584	27.70%	0.00%	0.00
Liberty National Life Ins. Co.	9	14	1,512	\$1,383	\$211	15.26%	0.00%	0.00
Time Ins. Co.	10	11	148	\$1,198	\$14	1.17%	0.00%	0.00
Standard Life & Accident Ins. Co.	15	16	147	\$1,045	\$0	0.00%	0.00%	0.00
Farm Family Life Ins. Co.	10	16	192	\$885	\$1,451	163.95%	0.00%	0.00
National Guardian Life Ins. Co.	5	5	60	\$876	\$0	0.00%	0.00%	0.00
Cincinnati Life Ins. Co.	37	37	444	\$849	\$137	16.14%	0.00%	0.00
Unum Life Ins. Co. of America	0	0	0	\$830	\$0	0.00%	0.00%	0.00
Provident Life and Accident Ins. Co.	11	11	0	\$790	\$0	0.00%	0.00%	0.00
Physicians Mutual Ins. Co.	1	1	12	\$605	\$259	42.81%	0.00%	0.00
Nationwide Life Ins. Co. of America	3	4	48	\$589	\$40	6.79%	0.00%	0.00
Protective Life Ins. Co.	5	5	60	\$518	\$0	0.00%	0.00%	0.00
Paul Revere Life Ins. Co.	9	9	0	\$474	\$700	147.68%	0.00%	0.00
Central Reserve Life Ins. Co.	0	0	8	\$416	(\$103)	-24.76%	0.00%	0.00
National States Ins. Co.	1	1	12	\$366	\$0	0.00%	0.00%	0.00
Jackson National Life Ins. Co.	2	2	24	\$281	\$10	3.56%	0.00%	0.00
Old American Ins. Co.	4	4	60	\$197	\$118	59.90%	0.00%	0.00
Life Investors Ins. Co. of America	1	1	12	\$176	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	2	2	31	\$154	(\$35)	-22.73%	0.00%	0.00
Kansas City Life Ins. Co.	1	1	12	\$139	\$3	2.16%	0.00%	0.00
Unity Mutual Life Ins. Co.	1	1	12	\$120	\$0	0.00%	0.00%	0.00
Banner Life Ins. Co.	2	3	36	\$113	\$0	0.00%	0.00%	0.00
Lincoln National Life Ins. Co.	1	1	12	\$111	\$155	139.64%	0.00%	0.00
Jefferson National Life Ins. Co.	1	1	12	\$53	\$13	24.53%	0.00%	0.00
Great American Life Ins. Co.	1	1	12	\$42	\$0	0.00%	0.00%	0.00
Federal Life Ins. Co. (Mutual)	1	1	12	\$36	\$0	0.00%	0.00%	0.00
American Int'l Life Assur. Co. of NY	1	1	12	\$25	\$0	0.00%	0.00%	0.00
EMC National Life Co.	1	1	12	\$5	\$0	0.00%	0.00%	0.00
Western & Southern Life Ins. Co.	775	775		\$0	\$0	----	0.00%	0.00
National Casualty Co.	3	4	48	(\$2,309)	(\$21,114)	914.42%	0.00%	0.00
<b>TOTALS</b>	<b>60,592</b>	<b>78,587</b>	<b>900,112</b>	<b>\$65,549,322</b>	<b>\$60,259,521</b>	<b>91.93%</b>	<b>100.00%</b>	<b>7,352.24</b>

Individual Specified/Named Disease	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Family Life Assurance Co.	23,226	47,694	571,733	\$7,008,273	\$3,593,355	51.27%	29.70%	881.97
Conseco Health Ins. Co.	16,048	16,048	202,248	\$5,628,139	\$2,125,150	37.76%	23.85%	568.81
Combined Ins. Co. of America	4,981	8,228	87,604	\$1,526,080	\$319,391	20.93%	6.47%	41.82
Provident Life and Accident Ins. Co.	4,337	4,337	0	\$1,417,041	\$291,942	20.60%	6.00%	36.06
Colonial Life & Accident Ins. Co.	3,640	3,640	0	\$1,178,541	\$411,255	34.90%	4.99%	24.94
Monumental Life Ins. Co.	4,636	4,637	55,410	\$1,112,254	\$220,615	19.83%	4.71%	22.21
American General Life and Accident Ins. Co.	2,711	2,711	33,618	\$663,669	\$191,959	28.92%	2.81%	7.91
United Teacher Associates Ins. Co.	1,742	2,996	35,445	\$649,234	\$249,328	38.40%	2.75%	7.57
American Heritage Life Ins. Co.	1,339	2,678	31,572	\$614,016	\$237,906	38.75%	2.60%	6.77
American Income Life Ins. Co.	2,990	4,549	35,178	\$609,605	\$380,324	62.39%	2.58%	6.67
Loyal American Life Ins. Co.	3,004	6,650	82,060	\$574,630	\$477,478	83.09%	2.44%	5.93
American Fidelity Assurance Co.	1,401	2,546	26,395	\$561,050	\$327,836	58.43%	2.38%	5.65
Protective Life Ins. Co.	292	292	3,504	\$326,774	\$229,516	70.24%	1.38%	1.92
Conseco Ins. Co.	711	711	6,498	\$245,056	\$67,888	27.70%	1.04%	1.08
Reassure America Life Ins. Co.	715	715	8,580	\$160,833	\$432,608	268.98%	0.68%	0.46
Liberty Life Ins. Co.	1,527	2,707	31,722	\$155,572	\$58,634	37.69%	0.66%	0.43
Family Heritage Life Ins. Co. of America	176	342	0	\$125,229	\$31,550	25.19%	0.53%	0.28
Freedom Life Ins. Co. of America	293	295	3,798	\$121,789	\$56,264	46.20%	0.52%	0.27
Mutual of Omaha Ins. Co.	447	556	6,568	\$89,327	\$77,440	86.69%	0.38%	0.14
Life Investors Ins. Co. of America	104	118	2,771	\$78,912	\$8,467	10.73%	0.33%	0.11
Kanawha Ins. Co.	269	396	4,992	\$71,971	\$7,166	9.96%	0.30%	0.09
United American Ins. Co.	215	368	2,438	\$68,076	(\$335)	-0.49%	0.29%	0.08
Conseco Senior Health Ins. Co.	200	200	2,472	\$60,158	\$146,473	243.48%	0.25%	0.06
Reliastar Life Ins. Co. of New York	79	168	2,016	\$60,142	\$875	1.45%	0.25%	0.06
National Union Fire Ins. Co. of Pittsburgh, PA	156	156	1,872	\$54,533	\$858	1.57%	0.23%	0.05
Bankers Fidelity Life Ins. Co.	189	189	2,305	\$51,931	\$24,427	47.04%	0.22%	0.05
Central United Life Ins. Co.	72	101	12	\$49,492	\$207,386	419.03%	0.21%	0.04
EMC National Life Co.	61	110	549	\$45,363	\$749	1.65%	0.19%	0.04
Cincinnati Life Ins. Co.	809	809	9,708	\$43,206	(\$784)	-1.81%	0.18%	0.03
Assurity Life Ins. Co.	105	105	1,182	\$41,308	\$41,751	101.07%	0.18%	0.03
Physicians Mutual Ins. Co.	191	234	2,190	\$29,511	\$24,793	84.01%	0.13%	0.02
United National Life Ins. Co. of America	74	74	872	\$16,269	\$0	0.00%	0.07%	0.00
Continental General Ins. Co.	44	63	775	\$15,622	\$7,404	47.39%	0.07%	0.00
Medico Ins. Co.	201	340	4,080	\$14,802	\$10,170	68.71%	0.06%	0.00
Jackson National Life Ins. Co.	23	23	276	\$13,708	\$0	0.00%	0.06%	0.00
Transamerica Life Ins. Co.	7	15	213	\$11,045	\$0	0.00%	0.05%	0.00
Liberty National Life Ins. Co.	18	27	5,832	\$10,907	\$1,667	15.28%	0.05%	0.00
Bankers Life and Casualty Co.	61	78	1,147	\$9,634	\$0	0.00%	0.04%	0.00
Washington National Ins. Co.	81	125	1,500	\$9,438	\$3,948	41.83%	0.04%	0.00
Guarantee Trust Life Ins. Co.	35	35	334	\$9,014	\$0	0.00%	0.04%	0.00
National Teachers Associates Life Ins. Co.	35	30	336	\$8,632	\$55	0.64%	0.04%	0.00
Union Fidelity Life Ins. Co.	33	37	444	\$8,410	\$6,887	81.89%	0.04%	0.00
American National Ins. Co.	27	46	559	\$8,075	\$17,864	221.23%	0.03%	0.00
Citizens Security Ins. Co.	74	78	936	\$7,968	\$0	0.00%	0.03%	0.00
United Ins. Co. of America	54	108	1,392	\$7,235	\$483	6.68%	0.03%	0.00
Hartford Life & Annuity Ins. Co.	59	59	708	\$5,415	\$8,181	151.08%	0.02%	0.00
American Public Life Ins. Co.	0	0	0	\$4,869	\$0	0.00%	0.02%	0.00
Globe Life and Accident Ins. Co.	87	106	1,287	\$3,499	\$1,072	30.64%	0.01%	0.00
Union Security Ins. Co.	12	12	144	\$2,735	\$0	0.00%	0.01%	0.00
Union Bankers Ins. Co.	129	129	1,548	\$2,200	\$772	35.09%	0.01%	0.00
Genworth Life & Annuity Ins. Co.	10	10	120	\$1,638	\$0	0.00%	0.01%	0.00
American General Life Ins. Co.	2	2	24	\$1,270	\$0	0.00%	0.01%	0.00
Continental Life Ins. Co. of Brentwood, TN	2	2	24	\$626	\$0	0.00%	0.00%	0.00
John Alden Life Ins. Co.	1	1	19	\$587	\$38	6.47%	0.00%	0.00
United of Omaha Life Ins. Co.	37	37	504	\$476	\$0	0.00%	0.00%	0.00
Professional Ins. Co.	14	14	168	\$384	\$0	0.00%	0.00%	0.00
Pennsylvania Life Ins. Co.	4	4	48	\$310	\$0	0.00%	0.00%	0.00
Mega Life and Health Ins. Co.	2	2	24	\$257	\$0	0.00%	0.00%	0.00
Lifesecond Ins. Co.	3	3	0	\$253	\$0	0.00%	0.00%	0.00
ING USA Annuity and Life Ins. Co.	4	4	48	\$244	\$0	0.00%	0.00%	0.00
Old American Ins. Co.	1	1	12	\$224	\$13	5.80%	0.00%	0.00
Unifed Life Ins. Co.	22	23	69	\$204	\$2,475	1213.24%	0.00%	0.00
Central States Health & Life Co. of Omaha	1	1	12	\$134	(\$44)	-32.84%	0.00%	0.00
Standard Life & Accident Ins. Co.	5	5	67	\$125	\$0	0.00%	0.00%	0.00
National Guardian Life Ins. Co.	3	3	36	\$116	\$0	0.00%	0.00%	0.00
National Casualty Co.	1	1	12	\$113	\$0	0.00%	0.00%	0.00
Teachers Protective Mutual Life Ins. Co.	4	4	48	\$109	\$30,877	28327.52%	0.00%	0.00
United Family Life Ins. Co.	1	1	12	\$62	\$0	0.00%	0.00%	0.00
Life Ins. Co. of the Southwest	1	1	12	\$38	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	0	0	2	\$23	(\$54)	-234.78%	0.00%	0.00
World Ins. Co.	2	4	48	\$20	\$0	0.00%	0.00%	0.00
Reliable Life Ins. Co.	0	0	5	\$13	\$0	0.00%	0.00%	0.00
Medico Life Ins. Co.	0	0	0	\$0	(\$5)	----	0.00%	0.00
Western & Southern Life Ins. Co.	2,638	1,324	0	\$0	\$0	----	0.00%	0.00
<b>TOTALS</b>	<b>80,478</b>	<b>118,118</b>	<b>1,278,137</b>	<b>\$23,598,418</b>	<b>\$10,334,068</b>	<b>43.79%</b>	<b>100.00%</b>	<b>1,621.62</b>

Individual Limited Benefit	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	133	179	1,220	\$210,513	\$177,561	84.35%	27.77%	771.12
American Family Life Assurance Co.	836	1,149	11,229	\$183,741	\$60,150	32.74%	24.24%	587.46
American Fidelity Assurance Co.	306	484	4,265	\$115,098	\$30,538	26.53%	15.18%	230.52
Central United Life Ins. Co.	165	186	12	\$68,383	\$126,349	184.77%	9.02%	81.37
Stonebridge Life Ins. Co.	219	237	2,844	\$54,464	\$196,933	361.58%	7.18%	51.62
Individual Assur. Co., Life, Health & Acc.	2	328	0	\$36,249	\$9,005	24.84%	4.78%	22.86
Bankers Life and Casualty Co.	0	0	0	\$21,328	\$232,758	1091.33%	2.81%	7.92
Monumental Life Ins. Co.	135	157	1,884	\$14,521	\$3,144	21.65%	1.92%	3.67
Continental Life Ins. Co. of Brentwood, TN	34	34	276	\$10,057	\$1,280	12.73%	1.33%	1.76
American General Life Ins. Co.	4	4	48	\$8,977	\$10,460	116.52%	1.18%	1.40
Chesapeake Life Ins. Co.	4	5	50	\$7,911	\$7,566	95.64%	1.04%	1.09
Genworth Life & Annuity Ins. Co.	5	5	60	\$4,972	\$2,408	48.43%	0.66%	0.43
American Republic Ins. Co.	0	0	0	\$2,884	\$974	33.77%	0.38%	0.14
Reassure America Life Ins. Co.	36	36	432	\$2,228	\$2,534	113.73%	0.29%	0.09
Gerber Life Ins. Co.	15	15	180	\$2,142	\$592	27.64%	0.28%	0.08
Standard Life & Accident Ins. Co.	4	4	36	\$1,825	\$2,025	110.96%	0.24%	0.06
Horace Mann Life Ins. Co.	0	0	0	\$1,806	\$1,701	94.19%	0.24%	0.06
Security Life of Denver Ins. Co.	9	9	90	\$1,549	\$1,339	86.44%	0.20%	0.04
Transamerica Life Ins. Co.	6	14	201	\$1,289	\$0	0.00%	0.17%	0.03
Union Security Ins. Co.	1	1	12	\$1,263	\$3,776	298.97%	0.17%	0.03
Mega Life and Health Ins. Co.	4	4	48	\$1,210	\$58	4.79%	0.16%	0.03
John Alden Life Ins. Co.	2	3	36	\$1,158	\$59	5.09%	0.15%	0.02
Transamerica Financial Life Ins. Co.	7	9	108	\$1,132	\$0	0.00%	0.15%	0.02
USAA Life Ins. Co.	2	2	24	\$1,021	\$0	0.00%	0.13%	0.02
Union Bankers Ins. Co.	14	14	168	\$714	\$0	0.00%	0.09%	0.01
Life Investors Ins. Co. of America	8	18	216	\$696	\$0	0.00%	0.09%	0.01
New England Life Ins. Co.	2	3	36	\$549	(\$48)	-8.74%	0.07%	0.01
Time Ins. Co.	4	4	23	\$306	\$68	22.22%	0.04%	0.00
Allstate Life Ins. Co.	18	18	0	\$56	\$0	0.00%	0.01%	0.00
World Ins. Co.	1	1	12	\$40	\$0	0.00%	0.01%	0.00
United Liberty Life Ins. Co.	1	1	12	\$1	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>1,977</b>	<b>2,924</b>	<b>23,522</b>	<b>\$758,083</b>	<b>\$871,230</b>	<b>114.93%</b>	<b>100.00%</b>	<b>1,761.85</b>

Individual Student Policies	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Time Ins. Co.	186	186	2,351	\$190,162	\$166,759	87.69%	78.15%	6,107.50
Gerber Life Ins. Co.	597	597	7,164	\$45,548	\$0	0.00%	18.72%	350.39
Union Fidelity Life Ins. Co.	95	172	2,064	\$7,618	\$2,251	1.18%	3.13%	9.80
Guarantee Trust Life Ins. Co.	0	0	0	\$0	(\$28)	-0.01%	0.00%	0.00
<b>TOTALS</b>	<b>878</b>	<b>955</b>	<b>11,579</b>	<b>\$243,328</b>	<b>\$168,982</b>	<b>88.86%</b>	<b>100.00%</b>	<b>6,467.69</b>

Individual Accident Only or AD&D	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Combined Ins. Co. of America	67,666	41,760	440,997	\$6,480,774	\$2,395,733	36.97%	39.80%	1,584.12
American Family Life Assurance Co.	15,494	32,744	377,275	\$5,302,806	\$1,602,369	30.22%	32.57%	1,060.59
Colonial Life & Accident Ins. Co.	3,698	3,698	0	\$821,144	\$224,225	27.31%	5.04%	25.43
American Heritage Life Ins. Co.	1,207	2,414	29,712	\$496,245	\$242,660	48.90%	3.05%	9.29
American General Life and Accident Ins. Co.	7,401	7,401	91,050	\$488,265	\$64,515	13.21%	3.00%	8.99
American Income Life Ins. Co.	7,158	14,285	86,646	\$459,381	\$145,449	31.66%	2.82%	7.96
Sears Life Ins. Co.	4,774	9,548	107,970	\$458,262	\$218,557	47.69%	2.81%	7.92
Conseco Health Ins. Co.	1,526	1,526	15,612	\$455,772	\$37,647	8.26%	2.80%	7.83
Provident Life and Accident Ins. Co.	1,148	1,148	0	\$282,566	\$80,970	28.66%	1.74%	3.01
Mutual of Omaha Ins. Co.	1,983	2,865	32,902	\$222,558	(\$4,429)	-1.99%	1.37%	1.87
Monumental Life Ins. Co.	3,798	3,804	47,340	\$206,805	\$103,932	50.26%	1.27%	1.61
Stonebridge Life Ins. Co.	526	642	7,704	\$108,996	\$2,464	2.26%	0.67%	0.45
Life Ins. Co. of North America	5	5	0	\$98,547	\$0	0.00%	0.61%	0.37
Merit Life Ins. Co.	3,663	4,741	54,522	\$80,605	\$740	0.92%	0.50%	0.25
Globe Life and Accident Ins. Co.	566	575	6,659	\$73,038	\$34,599	47.37%	0.45%	0.20
Lincoln Heritage Life Ins. Co.	294	294	3,432	\$37,650	\$0	0.00%	0.23%	0.05
Zurich American Ins. Co.	7	376	2,880	\$23,977	\$0	0.00%	0.15%	0.02
Ord of Utd Comm'l Trav. of Amer.-Frntl	535	576	7,170	\$19,618	\$11,076	56.46%	0.12%	0.01
Bankers Fidelity Life Ins. Co.	38	38	560	\$14,160	\$1,667	11.77%	0.09%	0.01
United Ins. Co. of America	155	310	4,188	\$12,636	\$2,254	17.84%	0.08%	0.01
Bankers Life and Casualty Co.	150	150	2,227	\$12,512	\$3,651	29.18%	0.08%	0.01
United Teacher Associates Ins. Co.	41	53	493	\$11,859	\$1,514	12.77%	0.07%	0.01
Transamerica Life Ins. Co.	67	103	1,365	\$11,037	\$0	0.00%	0.07%	0.00
Liberty Life Ins. Co.	271	271	3,366	\$10,902	\$0	0.00%	0.07%	0.00
American General Life Ins. Co.	33	33	396	\$9,951	\$2,102	21.12%	0.06%	0.00
Genworth Life & Annuity Ins. Co.	103	103	1,236	\$9,481	\$1,882	19.85%	0.06%	0.00
Conseco Ins. Co.	187	350	1,554	\$8,232	\$2,280	27.70%	0.05%	0.00
Standard Life & Accident Ins. Co.	351	351	4,288	\$6,296	\$15	0.24%	0.04%	0.00
Continental General Ins. Co.	24	24	329	\$6,220	\$163	2.62%	0.04%	0.00
Family Heritage Life Ins. Co. of America	14	18	0	\$5,983	\$9,022	150.79%	0.04%	0.00
Reassure America Life Ins. Co.	63	63	756	\$5,758	\$2,111	36.66%	0.04%	0.00
Life Investors Ins. Co. of America	37	57	707	\$4,757	\$0	0.00%	0.03%	0.00
Colonial Penn Life Ins. Co.	24	24	330	\$3,307	\$2,236	67.61%	0.02%	0.00
Guarantee Trust Life Ins. Co.	7	7	182	\$3,028	(\$25,666)	-847.62%	0.02%	0.00
Baltimore Life Ins. Co.	99	99	1,200	\$2,989	\$0	0.00%	0.02%	0.00
Starmount Life Ins. Co.	37	37	444	\$2,136	\$0	0.00%	0.01%	0.00
Assurity Life Ins. Co.	4	4	42	\$2,135	\$6	0.28%	0.01%	0.00
Allstate Life Ins. Co.	0	0	0	\$1,902	\$20,172	1060.57%	0.01%	0.00
Kanawha Ins. Co.	5	5	60	\$1,842	\$0	0.00%	0.01%	0.00
Physicians Mutual Ins. Co.	17	19	223	\$1,632	(\$20,914)	-1281.50%	0.01%	0.00
Horace Mann Life Ins. Co.	47	47	564	\$1,540	(\$3)	-0.19%	0.01%	0.00
Perico Life Ins. Co.	10	14	168	\$1,203	\$158	13.13%	0.01%	0.00
Reliance Standard Life Ins. Co.	24	24	0	\$1,077	\$0	0.00%	0.01%	0.00
<b>Individual Accident Only or AD&amp;D</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Individual Accident Only or AD&D	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Home Assurance Co.	8	8	96	\$1,071	(\$62)	-5.79%	0.01%	0.00
Cincinnati Life Ins. Co.	921	921	11,052	\$923	\$0	0.00%	0.01%	0.00
Unified Life Ins. Co.	163	183	549	\$816	\$0	0.00%	0.01%	0.00
Conseco Senior Health Ins. Co.	19	19	228	\$781	\$0	0.00%	0.00%	0.00
American Bankers Life Assurance Co.	0	0	0	\$700	\$4,882	697.43%	0.00%	0.00
Loyal American Life Ins. Co.	4	7	89	\$694	\$0	0.00%	0.00%	0.00
Old American Ins. Co.	37	37	462	\$675	\$39	5.78%	0.00%	0.00
Medico Ins. Co.	0	0	0	\$614	(\$5)	-0.81%	0.00%	0.00
Liberty National Life Ins. Co.	13	13	2,028	\$577	\$24	4.16%	0.00%	0.00
Central United Life Ins. Co.	5	5	12	\$521	\$0	0.00%	0.00%	0.00
AIG Life Ins. Co.	12	12	144	\$506	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	7	22	234	\$495	\$267	53.94%	0.00%	0.00
Commercial Travelers Mutual Ins. Co.	4	4	48	\$490	\$0	0.00%	0.00%	0.00
John Alden Life Ins. Co.	14	15	170	\$461	\$129	27.98%	0.00%	0.00
Government Employees Ins. Co.	4	4	48	\$454	(\$1)	-0.22%	0.00%	0.00
Pennsylvania Life Ins. Co.	0	0	6	\$451	\$0	0.00%	0.00%	0.00
Federal Ins. Co.	3	7	7	\$426	\$80	18.78%	0.00%	0.00
National Casualty Co.	17	21	252	\$422	\$0	0.00%	0.00%	0.00
Washington National Ins. Co.	28	28	348	\$374	\$156	41.71%	0.00%	0.00
Jefferson National Life Ins. Co.	3	3	36	\$365	\$89	24.38%	0.00%	0.00
Security Life of Denver Ins. Co.	1	1	10	\$316	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	4	6	72	\$282	\$0	0.00%	0.00%	0.00
Farmers New World Life Ins.	0	0	0	\$229	\$0	0.00%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	2	26	\$190	\$0	0.00%	0.00%	0.00
American Progressive Life & Health Ins. Co.	4	4	48	\$153	\$0	0.00%	0.00%	0.00
American National Ins. Co.	2	2	24	\$76	\$0	0.00%	0.00%	0.00
Central Security Life Ins. Co.	1	1	12	\$73	\$0	0.00%	0.00%	0.00
Security Life Ins. Co. of America	1	2	12	\$62	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	1	3	36	\$58	\$0	0.00%	0.00%	0.00
Federal Life Ins. Co. (Mutual)	9	9	121	\$32	\$0	0.00%	0.00%	0.00
State Farm Mutual Automobile Ins. Co.	1	1	12	\$21	\$0	0.00%	0.00%	0.00
Jackson National Life Ins. Co.	3	3	36	\$13	\$0	0.00%	0.00%	0.00
Union Security Ins. Co.	2	2	24	\$10	\$0	0.00%	0.00%	0.00
Old Republic Life Ins. Co.	14,461	0	0	\$0	\$316	----	0.00%	0.00
Western & Southern Life Ins. Co.	1,230	1,096	0	\$0	\$0	----	0.00%	0.00
Individual Assur. Co., Life, Health & Acc.	0	0	0	\$0	(\$96)	----	0.00%	0.00
<b>TOTALS</b>	<b>140,240</b>	<b>133,047</b>	<b>1,352,791</b>	<b>\$16,282,915</b>	<b>\$5,168,975</b>	<b>31.74%</b>	<b>100.00%</b>	<b>2,720.04</b>

Individual Short Term Disability	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Family Life Assurance Co.	7,419	7,419	83,229	\$3,457,936	\$1,421,804	41.12%	29.58%	874.83
Combined Ins. Co. of America	8,114	8,329	86,618	\$2,121,603	\$87,322	4.12%	18.15%	329.32
Colonial Life & Accident Ins. Co.	3,705	3,705	0	\$1,639,631	\$562,628	34.31%	14.02%	196.69
Provident Life and Accident Ins. Co.	2,005	2,005	0	\$1,549,976	\$1,522,238	98.21%	13.26%	175.77
Paul Revere Life Ins. Co.	637	637	0	\$1,163,937	\$1,719,008	147.69%	9.96%	99.12
State Farm Mutual Automobile Ins. Co.	2,691	2,691	33,398	\$894,677	\$557,276	62.29%	7.65%	58.56
Guardian Life Ins. Co.	198	198	2,376	\$275,363	\$284,445	103.30%	2.36%	5.55
American Heritage Life Ins. Co.	213	213	2,412	\$116,765	\$67,134	57.49%	1.00%	1.00
Unum Life Ins. Co. of America	522	522	0	\$92,055	\$1,103,003	1198.20%	0.79%	0.62
Farm Family Life Ins. Co.	103	103	1,230	\$55,655	\$16,426	29.51%	0.48%	0.23
National Guardian Life Ins. Co.	85	85	1,074	\$38,090	\$37,034	97.23%	0.33%	0.11
Horace Mann Life Ins. Co.	122	122	1,464	\$37,902	\$7,916	20.89%	0.32%	0.11
Ohio National Life Assurance Corporation	26	26	0	\$36,457	\$0	0.00%	0.31%	0.10
Liberty Life Ins. Co.	264	264	3,288	\$33,106	\$49,240	148.73%	0.28%	0.08
Kanawha Ins. Co.	91	91	1,230	\$29,138	\$27,317	93.75%	0.25%	0.06
Bankers Fidelity Life Ins. Co.	44	44	547	\$24,692	\$0	0.00%	0.21%	0.04
Continental General Ins. Co.	37	37	476	\$18,687	\$4,301	23.02%	0.16%	0.03
Symetra Life Ins. Co.	27	27	0	\$18,059	\$23,160	128.25%	0.15%	0.02
USAA Life Ins. Co.	14	14	180	\$15,561	\$0	0.00%	0.13%	0.02
United Ins. Co. of America	121	121	1,572	\$12,821	\$30,716	239.58%	0.11%	0.01
American General Life and Accident Ins. Co.	20	20	234	\$11,935	\$75	0.63%	0.10%	0.01
Mutual of Omaha Ins. Co.	17	17	201	\$9,157	(\$957)	-10.45%	0.08%	0.01
Ohio National Life Ins. Co.	25	25	0	\$6,679	\$2,279	34.12%	0.06%	0.00
Fidelity Security Life Ins. Co.	2	2	12	\$4,529	\$0	0.00%	0.04%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.03%	0.00
Transamerica Life Ins. Co.	3	6	69	\$2,207	\$0	0.00%	0.02%	0.00
Colorado Bankers Life Ins. Co.	7	7	84	\$2,059	\$0	0.00%	0.02%	0.00
American National Ins. Co.	2	2	24	\$1,976	(\$227)	-11.49%	0.02%	0.00
American Network Ins. Co.	1	1	12	\$1,902	\$0	0.00%	0.02%	0.00
Conseco Senior Health Ins. Co.	3	3	42	\$1,665	\$0	0.00%	0.01%	0.00
CUNA Mutual Ins. Co.	3	3	36	\$1,536	\$0	0.00%	0.01%	0.00
American Public Life Ins. Co.	0	0	0	\$1,410	\$0	0.00%	0.01%	0.00
Bankers Life and Casualty Co.	7	7	192	\$1,365	\$777	56.92%	0.01%	0.00
Union Bankers Ins. Co.	23	23	276	\$1,322	\$7,525	569.21%	0.01%	0.00
Pennsylvania Life Ins. Co.	3	3	36	\$1,226	\$0	0.00%	0.01%	0.00
Commercial Travelers Mutual Ins. Co.	38	38	492	\$958	\$0	0.00%	0.01%	0.00
American Income Life Ins. Co.	3	3	42	\$932	\$0	0.00%	0.01%	0.00
Central United Life Ins. Co.	7	7	12	\$722	\$8,660	1199.45%	0.01%	0.00
Old Republic Life Ins. Co.	0	0	0	\$565	(\$4,735)	-838.05%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	4	4	48	\$481	\$727	151.14%	0.00%	0.00
John Alden Life Ins. Co.	1	1	8	\$460	\$79	17.17%	0.00%	0.00
EMC National Life Co.	1	1	12	\$408	\$0	0.00%	0.00%	0.00
American Sentinel Ins. Co.	2	2	24	\$405	(\$11)	-2.72%	0.00%	0.00
Monumental Life Ins. Co.	1	1	12	\$279	\$0	0.00%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	1	12	\$218	\$0	0.00%	0.00%	0.00
Mega Life and Health Ins. Co.	1	1	12	\$217	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	1	2	14	\$215	\$0	0.00%	0.00%	0.00
<b>Individual Short Term Disability</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Individual Short Term Disability	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Union Security Ins. Co.	1	1	12	\$214	\$0	0.00%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Medico Ins. Co.	2	2	24	\$70	\$1	1.43%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$67	\$0	0.00%	0.00%	0.00
Teachers Protective Mutual Life Ins. Co.	1	1	12	\$58	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>26,619</b>	<b>26,838</b>	<b>221,060</b>	<b>\$11,691,106</b>	<b>\$7,542,095</b>	<b>64.51%</b>	<b>100.00%</b>	<b>1,742.27</b>

Individual Long Term Disability	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Northwestern Mutual Life Ins. Co.	4,709	4,709	55,434	\$4,422,215	\$3,627,684	82.03%	40.83%	1,666.79
Massachusetts Mutual Life Ins. Co.	1,219	994	15,117	\$1,186,367	\$1,391,614	117.30%	10.95%	119.96
Berkshire Life Ins. Co. of America	271	271	3,252	\$599,057	(\$40,754)	-6.80%	5.53%	30.59
Professional Ins. Co.	937	937	11,244	\$589,067	\$480,728	81.61%	5.44%	29.58
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	4.44%	19.73
Assurity Life Ins. Co.	735	735	9,360	\$414,942	\$343,572	82.80%	3.83%	14.67
New York Life Ins. Co.	410	410	4,920	\$317,106	(\$87,808)	-27.69%	2.93%	8.57
Riversource Life Ins. Co.	338	338	4,056	\$280,812	\$177,581	63.24%	2.59%	6.72
Ohio National Life Assurance Corporation	117	117	0	\$241,192	\$269,710	111.82%	2.23%	4.96
Reassure America Life Ins. Co.	191	191	2,292	\$213,874	\$328,204	153.46%	1.97%	3.90
Ohio National Life Ins. Co.	116	116	0	\$188,132	\$47,090	25.03%	1.74%	3.02
Mony Life Ins. Co.	155	155	1,950	\$175,480	\$94,726	53.98%	1.62%	2.62
State Farm Mutual Automobile Ins. Co.	161	161	1,998	\$134,132	\$366,236	273.04%	1.24%	1.53
American General Life Ins. Co.	288	288	3,456	\$124,215	\$117,087	94.26%	1.15%	1.32
Mutual of Omaha Life Ins. Co.	365	366	4,381	\$117,581	\$267,563	227.56%	1.09%	1.18
Minnesota Life Ins. Co.	58	54	678	\$111,017	\$193,961	174.71%	1.02%	1.05
Standard Ins. Co.	93	84	876	\$100,902	\$1,233	1.22%	0.93%	0.87
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.90%	0.82
Union Central Life Ins. Co.	38	38	0	\$91,759	\$0	0.00%	0.85%	0.72
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.81%	0.66
Illinois Mutual Life Ins. Co.	108	108	1,236	\$83,091	\$51,335	61.78%	0.77%	0.59
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.76%	0.58
Farm Family Life Ins. Co.	100	100	1,194	\$68,589	\$406,780	593.07%	0.63%	0.40
Lincoln National Life Ins. Co.	221	221	2,652	\$64,975	\$202,933	312.32%	0.60%	0.36
Pan-American Life Ins. Co.	25	25	300	\$59,731	\$26,162	43.80%	0.55%	0.30
Pennsylvania Life Ins. Co.	521	521	6,480	\$49,441	\$111,975	226.48%	0.46%	0.21
Protective Life Ins. Co.	44	44	528	\$35,277	\$11,911	33.76%	0.33%	0.11
MetLife Ins. Co. of Connecticut	45	45	540	\$34,103	(\$58,634)	-171.93%	0.31%	0.10
Lafayette Life Ins. Co.	42	42	12	\$33,829	\$4,000	11.82%	0.31%	0.10
Bankers Life and Casualty Co.	101	101	1,578	\$30,907	\$6,743	21.82%	0.29%	0.08
Prudential Ins. Co. of America	131	131	1,572	\$29,553	\$27,759	93.93%	0.27%	0.07
John Hancock Life Ins. Co.	27	27	324	\$27,948	\$0	0.00%	0.26%	0.07
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.23%	0.05
Horace Mann Life Ins. Co.	75	75	890	\$23,398	\$3,818	16.32%	0.22%	0.05
Monumental Life Ins. Co.	154	154	1,992	\$22,507	\$29,904	132.87%	0.21%	0.04
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.19%	0.04
Continental General Ins. Co.	18	18	217	\$15,873	\$3,017	19.01%	0.15%	0.02
Bankers Fidelity Life Ins. Co.	14	14	161	\$15,069	\$12,634	83.84%	0.14%	0.02
Country Life Ins. Co.	11	11	132	\$14,544	\$23,795	163.61%	0.13%	0.02
Connecticut General Life Ins. Co.	12	12	144	\$14,187	(\$381,963)	-2692.35%	0.13%	0.02
CUNA Mutual Ins. Co.	10	10	93	\$12,893	(\$210)	-1.63%	0.12%	0.01
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.11%	0.01
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.10%	0.01
United Teacher Associates Ins. Co.	22	22	264	\$7,108	\$22,721	319.65%	0.07%	0.00
Merit Life Ins. Co.	27	27	252	\$6,744	(\$4)	-0.06%	0.06%	0.00
Washington National Ins. Co.	15	15	180	\$6,021	\$2,519	41.84%	0.06%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.05%	0.00
Commonwealth Annuity & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.05%	0.00
Jefferson National Life Ins. Co.	4	4	60	\$4,898	\$1,201	24.52%	0.05%	0.00
Physicians Mutual Ins. Co.	7	7	84	\$3,819	\$3,739	97.91%	0.04%	0.00
American General Life and Accident Ins. Co.	156	156	1,908	\$3,780	\$4,910	129.89%	0.03%	0.00
Kansas City Life Ins. Co.	11	11	174	\$3,712	\$3,284	88.47%	0.03%	0.00
Combined Ins. Co. of America	12	12	144	\$3,138	\$129	4.11%	0.03%	0.00
Unified Life Ins. Co.	17	17	51	\$3,080	\$2,407	78.15%	0.03%	0.00
American United Life Ins. Co.	3	3	36	\$2,807	\$0	0.00%	0.03%	0.00
Life Investors Ins. Co. of America	4	4	48	\$2,430	\$0	0.00%	0.02%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.02%	0.00
Genworth Life & Annuity Ins. Co.	7	7	84	\$1,804	\$0	0.00%	0.02%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.02%	0.00
Primerica Life Ins. Co.	6	6	72	\$1,589	\$40,583	2554.00%	0.01%	0.00
National Guardian Life Ins. Co.	3	3	42	\$1,344	\$1,307	97.25%	0.01%	0.00
United American Ins. Co.	9	9	107	\$1,274	(\$1,973)	-154.87%	0.01%	0.00
Teachers Protective Mutual Life Ins. Co.	7	7	92	\$948	\$7,139	753.06%	0.01%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.01%	0.00
Conseco Ins. Co.	2	2	24	\$406	\$112	27.59%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$385	\$5,290	1374.03%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
Liberty Life Assurance Co. of Boston	1	1	12	\$201	\$0	0.00%	0.00%	0.00
American Income Life Ins. Co.	1	1	12	\$189	\$0	0.00%	0.00%	0.00
Lifesecond Ins. Co.	5	5	0	\$49	\$0	0.00%	0.00%	0.00
AIG Life Ins. Co.	0	0	0	\$31	\$0	0.00%	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	----	0.00%	0.00
Parker Centennial Assurance Co.	0	0	0	\$0	\$0	----	0.00%	0.00
National Casualty Co.	3	3	36	(\$402)	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>12,901</b>	<b>12,590</b>	<b>149,308</b>	<b>\$10,831,756</b>	<b>\$9,299,693</b>	<b>85.86%</b>	<b>100.00%</b>	<b>1,922.53</b>

Total Individual Dis. (Short & Long)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Northwestern Mutual Life Ins. Co.	4,709	4,709	55,434	\$4,422,215	\$3,627,684	82.03%	19.63%	385.51
American Family Life Assurance Co.	7,419	7,419	83,229	\$3,457,936	\$1,421,804	41.12%	15.35%	235.71
Combined Ins. Co. of America	8,126	8,341	86,762	\$2,124,741	\$87,451	4.12%	9.43%	88.99
Colonial Life & Accident Ins. Co.	3,705	3,705	0	\$1,639,631	\$562,628	34.31%	7.28%	53.00
Provident Life and Accident Ins. Co.	2,005	2,005	0	\$1,549,976	\$1,522,238	98.21%	6.88%	47.36
Massachusetts Mutual Life Ins. Co.	1,219	994	15,117	\$1,186,367	\$1,391,614	117.30%	5.27%	27.75
Paul Revere Life Ins. Co.	637	637	0	\$1,163,937	\$1,719,008	147.69%	5.17%	26.71
State Farm Mutual Automobile Ins. Co.	2,852	2,852	35,396	\$1,028,809	\$923,512	89.77%	4.57%	20.87
Berkshire Life Ins. Co. of America	271	271	3,252	\$599,057	(\$40,754)	-6.80%	2.66%	7.07
Professional Ins. Co.	937	937	11,244	\$589,067	\$480,728	81.61%	2.62%	6.84
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	2.14%	4.56
Assurity Life Ins. Co.	735	735	9,360	\$414,942	\$343,572	82.80%	1.84%	3.39
New York Life Ins. Co.	410	410	4,920	\$317,106	(\$87,808)	-27.69%	1.41%	1.98
Riversource Life Ins. Co.	338	338	4,056	\$280,812	\$177,581	63.24%	1.25%	1.55
Ohio National Life Assurance Corporation	143	143	0	\$277,649	\$269,710	97.14%	1.23%	1.52
Guardian Life Ins. Co.	198	198	2,376	\$275,363	\$284,445	103.30%	1.22%	1.49
Reassure America Life Ins. Co.	191	191	2,292	\$213,874	\$328,204	153.46%	0.95%	0.90
Ohio National Life Ins. Co.	141	141	0	\$194,811	\$49,369	25.34%	0.86%	0.75
Mony Life Ins. Co.	155	155	1,950	\$175,480	\$94,726	53.98%	0.78%	0.61
Mutual of Omaha Life Ins. Co.	382	383	4,582	\$126,738	\$266,606	210.36%	0.56%	0.32
Farm Family Life Ins. Co.	203	203	2,424	\$124,244	\$423,206	340.62%	0.55%	0.30
American General Life Ins. Co.	288	288	3,456	\$124,215	\$117,087	94.26%	0.55%	0.30
American Heritage Life Ins. Co.	213	213	2,412	\$116,765	\$67,134	57.49%	0.52%	0.27
Minnesota Life Ins. Co.	58	54	678	\$111,017	\$193,961	174.71%	0.49%	0.24
Standard Ins. Co.	93	84	876	\$100,902	\$1,233	1.22%	0.45%	0.20
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.43%	0.19
Unum Life Ins. Co. of America	522	522	0	\$92,055	\$1,103,003	1198.20%	0.41%	0.17
Union Central Life Ins. Co.	38	38	0	\$91,759	\$0	0.00%	0.41%	0.17
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.39%	0.15
Illinois Mutual Life Ins. Co.	108	108	1,236	\$83,091	\$51,335	61.78%	0.37%	0.14
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.37%	0.13
Lincoln National Life Ins. Co.	221	221	2,652	\$64,975	\$202,933	312.32%	0.29%	0.08
Horace Mann Life Ins. Co.	197	197	2,354	\$61,300	\$11,734	19.14%	0.27%	0.07
Pan-American Life Ins. Co.	25	25	300	\$59,731	\$26,162	43.80%	0.27%	0.07
Pennsylvania Life Ins. Co.	524	524	6,516	\$50,667	\$111,975	221.00%	0.22%	0.05
Bankers Fidelity Life Ins. Co.	58	58	708	\$39,761	\$12,634	31.77%	0.18%	0.03
National Guardian Life Ins. Co.	88	88	1,116	\$39,434	\$38,341	97.23%	0.18%	0.03
Protective Life Ins. Co.	44	44	528	\$35,277	\$11,911	33.76%	0.16%	0.02
Continental General Ins. Co.	55	55	693	\$34,560	\$7,318	21.17%	0.15%	0.02
MetLife Ins. Co. of Connecticut	45	45	540	\$34,103	(\$58,634)	-171.93%	0.15%	0.02
Lafayette Life Ins. Co.	42	42	12	\$33,829	\$4,000	11.82%	0.15%	0.02
Liberty Life Ins. Co.	264	264	3,288	\$33,106	\$49,240	148.73%	0.15%	0.02
Bankers Life and Casualty Co.	108	108	1,770	\$32,272	\$7,520	23.30%	0.14%	0.02
Prudential Ins. Co. of America	131	131	1,572	\$29,553	\$27,759	93.93%	0.13%	0.02
Kanawha Ins. Co.	91	91	1,230	\$29,138	\$27,317	93.75%	0.13%	0.02
John Hancock Life Ins. Co.	27	27	324	\$27,948	\$0	0.00%	0.12%	0.02
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.11%	0.01
Monumental Life Ins. Co.	155	155	2,004	\$22,786	\$29,904	131.24%	0.10%	0.01
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.09%	0.01
Symetra Life Ins. Co.	27	27	0	\$18,059	\$23,160	128.25%	0.08%	0.01
American General Life and Accident Ins. Co.	176	176	2,142	\$15,715	\$4,985	31.72%	0.07%	0.00
USAA Life Ins. Co.	14	14	180	\$15,561	\$0	0.00%	0.07%	0.00
Country Life Ins. Co.	11	11	132	\$14,544	\$23,795	163.61%	0.06%	0.00
CUNA Mutual Ins. Co.	13	13	129	\$14,429	(\$210)	-1.46%	0.06%	0.00
Connecticut General Life Ins. Co.	12	12	144	\$14,187	(\$381,963)	-2692.35%	0.06%	0.00
United Ins. Co. of America	121	121	1,572	\$12,821	\$30,716	239.58%	0.06%	0.00
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.05%	0.00
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.05%	0.00
United Teacher Associates Ins. Co.	22	22	264	\$7,108	\$22,721	319.65%	0.03%	0.00
Merit Life Ins. Co.	27	27	252	\$6,744	(\$4)	-0.06%	0.03%	0.00
Washington National Ins. Co.	15	15	180	\$6,021	\$2,519	41.84%	0.03%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.03%	0.00
Commonwealth Annuity & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.02%	0.00
Jefferson National Life Ins. Co.	4	4	60	\$4,898	\$1,201	24.52%	0.02%	0.00
Fidelity Security Life Ins. Co.	2	2	12	\$4,529	\$0	0.00%	0.02%	0.00
Physicians Mutual Ins. Co.	7	7	84	\$3,819	\$3,739	97.91%	0.02%	0.00
Kansas City Life Ins. Co.	11	11	174	\$3,712	\$3,284	88.47%	0.02%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.02%	0.00
Unified Life Ins. Co.	17	17	51	\$3,080	\$2,407	78.15%	0.01%	0.00
American United Life Ins. Co.	3	3	36	\$2,807	\$0	0.00%	0.01%	0.00
Life Investors Ins. Co. of America	4	4	48	\$2,430	\$0	0.00%	0.01%	0.00
Transamerica Life Ins. Co.	3	6	69	\$2,207	\$0	0.00%	0.01%	0.00
Colorado Bankers Life Ins. Co.	7	7	84	\$2,059	\$0	0.00%	0.01%	0.00
American National Ins. Co.	2	2	24	\$1,976	(\$227)	-11.49%	0.01%	0.00
American Network Ins. Co.	1	1	12	\$1,902	\$0	0.00%	0.01%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.01%	0.00
Genworth Life & Annuity Ins. Co.	7	7	84	\$1,804	\$0	0.00%	0.01%	0.00
Conseco Senior Health Ins. Co.	3	3	42	\$1,665	\$0	0.00%	0.01%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.01%	0.00
Primerica Life Ins. Co.	6	6	72	\$1,589	\$40,583	2554.00%	0.01%	0.00
American Public Life Ins. Co.	0	0	0	\$1,410	\$0	0.00%	0.01%	0.00
Union Bankers Ins. Co.	23	23	276	\$1,322	\$7,525	569.21%	0.01%	0.00
United American Ins. Co.	9	9	107	\$1,274	(\$1,973)	-154.87%	0.01%	0.00
American Income Life Ins. Co.	4	4	54	\$1,121	\$0	0.00%	0.00%	0.00
Teachers Protective Mutual Life Ins. Co.	8	8	104	\$1,006	\$7,139	709.64%	0.00%	0.00
Commercial Travelers Mutual Ins. Co.	38	38	492	\$958	\$0	0.00%	0.00%	0.00
Total Individual Dis. (Short & Long)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI

Total Individual Dis. (Short & Long)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Central United Life Ins. Co.	7	7	12	\$722	\$8,660	1199.45%	0.00%	0.00
Old Republic Life Ins. Co.	0	0	0	\$565	(\$4,735)	-838.05%	0.00%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	4	4	48	\$481	\$727	151.14%	0.00%	0.00
John Alden Life Ins. Co.	1	1	8	\$460	\$79	17.17%	0.00%	0.00
EMC National Life Co.	1	1	12	\$408	\$0	0.00%	0.00%	0.00
Conseco Ins. Co.	2	2	24	\$406	\$112	27.59%	0.00%	0.00
American Sentinel Ins. Co.	2	2	24	\$405	(\$11)	-2.72%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$385	\$5,290	1374.03%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	1	12	\$218	\$0	0.00%	0.00%	0.00
Mega Life and Health Ins. Co.	1	1	12	\$217	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	1	2	14	\$215	\$0	0.00%	0.00%	0.00
Union Security Ins. Co.	1	1	12	\$214	\$0	0.00%	0.00%	0.00
Liberty Life Assurance Co. of Boston	1	1	12	\$201	\$0	0.00%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Medico Ins. Co.	2	2	24	\$70	\$1	1.43%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$67	\$0	0.00%	0.00%	0.00
Lifesecond Ins. Co.	5	5	0	\$49	\$0	0.00%	0.00%	0.00
AIG Life Ins. Co.	0	0	0	\$31	\$0	0.00%	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	----	0.00%	0.00
National Casualty Co.	3	3	36	(\$402)	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>39,520</b>	<b>39,428</b>	<b>370,368</b>	<b>\$22,522,862</b>	<b>\$16,841,788</b>	<b>74.78%</b>	<b>100.00%</b>	<b>919.75</b>

Individual LTC (Tax Qualified)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Genworth Life Ins. Co.	4,448	4,988	0	\$7,356,997	\$4,025,283	54.71%	35.89%	1,287.80
Bankers Life and Casualty Co.	1,772	2,213	29,628	\$3,038,826	\$1,772,647	58.33%	14.82%	219.72
Northwestern Long Term Care Ins. Co.	1,066	1,066	11,873	\$1,621,385	\$416,292	25.68%	7.91%	62.55
Metropolitan Life Ins. Co.	590	590	7,080	\$1,353,472	(\$75,199)	-5.56%	6.60%	43.59
John Hancock Life Ins. Co.	682	682	8,184	\$1,155,885	\$935,982	80.98%	5.64%	31.79
Teachers Ins. & Annuity Association of America	302	302	3,624	\$613,224	\$513,085	83.67%	2.99%	8.95
Unum Life Ins. Co. of America	343	343	0	\$504,445	\$235,039	46.59%	2.46%	6.05
New York Life Ins. Co.	368	368	4,375	\$457,426	\$233,517	51.05%	2.23%	4.98
Prudential Ins. Co. of America	239	239	2,868	\$414,990	\$43,779	10.55%	2.02%	4.10
TIAA-CREF Life Ins. Co.	176	176	2,112	\$379,349	\$0	0.00%	1.85%	3.42
Massachusetts Mutual Life Ins. Co.	108	175	1,262	\$360,355	(\$154,366)	-42.84%	1.76%	3.09
Principal Life Ins. Co.	232	232	2,750	\$341,135	\$228,435	66.96%	1.66%	2.77
Mutual of Omaha Ins. Co.	156	156	1,872	\$327,553	\$113,888	34.77%	1.60%	2.55
American Network Ins. Co.	137	137	1,644	\$270,042	\$43,018	15.93%	1.32%	1.74
Continental Casualty Co.	571	571	7,065	\$237,839	\$1,015,710	427.06%	1.16%	1.35
United Teacher Associates Ins. Co.	271	271	3,168	\$199,411	\$62,220	31.20%	0.97%	0.95
Provident Life and Accident Ins. Co.	105	105	0	\$163,382	\$0	0.00%	0.80%	0.64
American Family Life Assurance Co.	151	187	2,059	\$150,627	\$102,599	68.11%	0.73%	0.54
Monumental Life Ins. Co.	195	195	2,388	\$134,076	\$0	0.00%	0.65%	0.43
Lincoln Benefit Life Co.	39	39	708	\$124,624	\$0	0.00%	0.61%	0.37
Union Security Ins. Co.	86	86	1,032	\$113,992	\$0	0.00%	0.56%	0.31
Transamerica Occidental Life Ins. Co.	62	62	543	\$113,796	\$92,738	81.49%	0.56%	0.31
John Alden Life Ins. Co.	69	69	828	\$109,757	\$32	0.03%	0.54%	0.29
State Farm Mutual Automobile Ins. Co.	551	551	6,547	\$101,935	\$212,954	208.91%	0.50%	0.25
Great American Life Ins. Co.	84	84	918	\$101,600	\$0	0.00%	0.50%	0.25
Time Ins. Co.	92	92	1,110	\$99,786	\$208,390	208.84%	0.49%	0.24
Life Investors Ins. Co. of America	69	69	682	\$94,476	\$0	0.00%	0.46%	0.21
Combined Ins. Co. of America	77	86	999	\$83,425	\$97,212	116.53%	0.41%	0.17
Washington National Ins. Co.	32	32	396	\$51,535	\$84,724	164.40%	0.25%	0.06
Berkshire Life Ins. Co. of America	15	15	180	\$49,583	\$0	0.00%	0.24%	0.06
Medamerica Ins. Co.	28	28	304	\$48,989	\$0	0.00%	0.24%	0.06
Conseco Senior Health Ins. Co.	24	30	391	\$45,386	\$54,588	120.27%	0.22%	0.05
American Fidelity Assurance Co.	32	32	363	\$44,626	\$70,862	158.79%	0.22%	0.05
United American Ins. Co.	25	32	305	\$39,178	\$25,077	64.01%	0.19%	0.04
Lincoln National Life Ins. Co.	17	17	219	\$34,013	\$0	0.00%	0.17%	0.03
Transamerica Life Ins. Co.	16	19	180	\$21,697	\$0	0.00%	0.11%	0.01
Cincinnati Life Ins. Co.	6	6	72	\$16,247	\$1,718	10.57%	0.08%	0.01
Country Life Ins. Co.	6	6	72	\$14,978	\$0	0.00%	0.07%	0.01
United of Omaha Life Ins. Co.	13	13	111	\$14,547	\$0	0.00%	0.07%	0.01
Kanawha Ins. Co.	10	10	126	\$14,389	\$0	0.00%	0.07%	0.00
Genworth Life & Annuity Ins. Co.	33	33	396	\$13,148	\$26,419	200.94%	0.06%	0.00
Continental General Ins. Co.	7	13	120	\$11,877	\$3,397	28.60%	0.06%	0.00
State Life Ins. Co.	9	9	108	\$8,938	\$5,000	55.94%	0.04%	0.00
Reassure America Life Ins. Co.	6	6	90	\$7,889	\$11,424	144.81%	0.04%	0.00
Medico Ins. Co.	3	3	36	\$5,701	(\$19,708)	-345.69%	0.03%	0.00
Equitable Life & Casualty Ins. Co.	3	4	45	\$5,690	\$0	0.00%	0.03%	0.00
American Heritage Life Ins. Co.	0	0	0	\$5,558	\$90,586	1629.83%	0.03%	0.00
Medico Life Ins. Co.	3	3	36	\$4,801	\$67	1.40%	0.02%	0.00
Allianz Life Ins. Co. of North America	3	3	36	\$4,739	\$0	0.00%	0.02%	0.00
Genesis Ins. Co.	1	1	12	\$3,947	\$0	0.00%	0.02%	0.00
Loyal American Life Ins. Co.	3	3	25	\$2,842	\$0	0.00%	0.01%	0.00
American Pioneer Life Ins. Co.	2	2	24	\$2,098	\$0	0.00%	0.01%	0.00
Continental Life Ins. Co. of Brentwood, TN	1	1	12	\$1,288	\$0	0.00%	0.01%	0.00
Standard Life & Accident Ins. Co.	2	2	24	\$1,263	\$0	0.00%	0.01%	0.00
Pennsylvania Life Ins. Co.	3	3	36	\$1,181	\$0	0.00%	0.01%	0.00
Guarantee Trust Life Ins. Co.	1	1	12	\$634	\$0	0.00%	0.00%	0.00
Unified Life Ins. Co.	3	3	9	\$466	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>13,348</b>	<b>14,464</b>	<b>109,059</b>	<b>\$20,501,038</b>	<b>\$10,477,409</b>	<b>51.11%</b>	<b>100.00%</b>	<b>1,689.75</b>



Total Indiv. LTC (Tax & Non-Tax Qual.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Medico Ins. Co.	3	3	36	5,701	(19,708)	-345.69%	0.02%	0.00
American Heritage Life Ins. Co.	0	0	0	5,558	90,586	1629.83%	0.02%	0.00
Medico Life Ins. Co.	3	3	36	4,801	67	1.40%	0.02%	0.00
United National Life Ins. Co. of America	5	5	60	4,452	0	0.00%	0.02%	0.00
Genesis Ins. Co.	1	1	12	3,947	0	0.00%	0.02%	0.00
Old American Ins. Co.	5	5	66	3,167	8,225	259.71%	0.01%	0.00
Loyal American Life Ins. Co.	3	3	25	2,842	0	0.00%	0.01%	0.00
American Pioneer Life Ins. Co.	2	2	24	2,098	0	0.00%	0.01%	0.00
Continental Life Ins. Co. of Brentwood, TN	1	1	12	1,288	0	0.00%	0.01%	0.00
Pennsylvania Life Ins. Co.	3	3	36	1,181	0	0.00%	0.00%	0.00
Guarantee Trust Life Ins. Co.	1	1	12	634	0	0.00%	0.00%	0.00
Unified Life Ins. Co.	3	3	9	466	0	0.00%	0.00%	0.00
Primerica Life Ins. Co.	0	0	0	(75)	0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>16,637</b>	<b>18,609</b>	<b>152,247</b>	<b>25,131,632</b>	<b>13,909,853</b>	<b>55.35%</b>	<b>100.00%</b>	<b>1,229.62</b>

Indiv. Medicare Supp. (Standardized)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	8,179	8,179	101,292	\$21,257,822	\$15,495,466	72.89%	37.03%	1,371.29
Mutual of Omaha Ins. Co.	2,132	2,132	25,577	\$5,917,172	\$3,596,052	60.77%	10.31%	106.25
Bankers Life and Casualty Co.	2,007	2,007	26,906	\$5,066,064	\$2,980,354	58.83%	8.83%	77.88
United World Life Ins. Co.	3,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	7.81%	61.06
United American Ins. Co.	1,290	1,290	16,698	\$3,917,129	\$2,482,713	63.38%	6.82%	46.56
State Farm Mutual Automobile Ins. Co.	1,587	1,587	19,465	\$3,430,894	\$2,007,573	58.51%	5.98%	35.72
Bankers Fidelity Life Ins. Co.	1,200	1,200	15,523	\$3,098,978	\$1,874,387	60.48%	5.40%	29.14
Continental General Ins. Co.	628	628	8,177	\$1,397,670	\$923,693	66.09%	2.43%	5.93
Constitution Life Ins. Co.	645	645	7,740	\$1,347,082	\$872,759	64.79%	2.35%	5.51
United Teacher Associates Ins. Co.	435	435	5,201	\$973,646	\$662,717	68.07%	1.70%	2.88
Combined Ins. Co. of America	282	337	3,654	\$822,436	\$523,270	63.62%	1.43%	2.05
Standard Life & Accident Ins. Co.	354	354	4,248	\$774,435	\$585,672	75.63%	1.35%	1.82
Physicians Mutual Ins. Co.	234	241	2,545	\$722,021	\$454,036	62.88%	1.26%	1.58
Ord of Utd Comm'l Trav. of Amer.-Frml	1,028	1,028	7,302	\$703,560	\$481,319	68.41%	1.23%	1.50
Provident American Life & Health Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.62%	0.39
Golden Rule Ins. Co.	193	193	2,390	\$319,378	\$234,725	73.49%	0.56%	0.31
Washington National Ins. Co.	76	76	1,014	\$281,352	\$117,691	41.83%	0.49%	0.24
Humana Ins. Co.	268	268	2,071	\$273,361	\$198,653	72.67%	0.48%	0.23
American Family Life Assurance Co.	70	70	830	\$223,265	\$121,546	54.44%	0.39%	0.15
USAA Life Ins. Co.	147	147	1,638	\$222,420	\$167,464	75.29%	0.39%	0.15
American General Life and Accident Ins. Co.	60	60	810	\$201,941	\$96,201	47.64%	0.35%	0.12
Genworth Life & Annuity Ins. Co.	65	65	780	\$196,731	\$111,629	56.74%	0.34%	0.12
Continental Life Ins. Co. of Brentwood, TN	79	79	930	\$165,593	\$89,537	54.07%	0.29%	0.08
Allianz Life Ins. Co. of North America	18	24	288	\$154,322	\$0	0.00%	0.27%	0.07
Lincoln Heritage Life Ins. Co.	48	48	559	\$109,325	\$73,538	67.27%	0.19%	0.04
Shenandoah Life Ins. Co.	89	89	642	\$95,983	\$35,901	37.40%	0.17%	0.03
Union Bankers Ins. Co.	22	22	264	\$79,850	\$22,308	27.94%	0.14%	0.02
Central Reserve Life Ins. Co.	38	38	502	\$76,541	\$41,733	54.52%	0.13%	0.02
New York Life Ins. Co.	28	28	336	\$73,241	\$50,769	69.32%	0.13%	0.02
Pacificare Life & Health Ins. Co.	25	25	408	\$72,653	\$59,423	81.79%	0.13%	0.02
Conseco Ins. Co.	37	37	534	\$60,113	\$16,653	27.70%	0.10%	0.01
Central States Health & Life Co. of Omaha	22	22	289	\$59,830	\$28,843	48.21%	0.10%	0.01
Globe Life and Accident Ins. Co.	38	38	419	\$51,099	\$22,010	43.07%	0.09%	0.01
Colonial Penn Life Ins. Co.	28	28	360	\$39,423	\$23,180	58.80%	0.07%	0.00
Sterling Life Ins. Co.	15	15	169	\$39,144	\$29,100	74.34%	0.07%	0.00
American Pioneer Life Ins. Co.	20	20	240	\$38,633	\$30,596	79.20%	0.07%	0.00
United National Life Ins. Co. of America	6	6	92	\$33,486	\$15,493	46.27%	0.06%	0.00
American Republic Ins. Co.	10	10	0	\$32,418	\$11,410	35.20%	0.06%	0.00
Monumental Life Ins. Co.	17	17	210	\$29,727	\$11,185	37.63%	0.05%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$11,867	50.36%	0.04%	0.00
Unicare Life & Health Ins. Co.	1	1	9	\$22,635	(\$2,119)	-9.36%	0.04%	0.00
Medico Life Ins. Co.	6	6	72	\$20,992	\$22,013	104.86%	0.04%	0.00
Oxford Life Ins. Co.	5	5	12	\$17,490	\$4,789	27.38%	0.03%	0.00
Medico Ins. Co.	6	6	72	\$16,724	\$11,936	71.37%	0.03%	0.00
American Income Life Ins. Co.	5	5	66	\$15,996	\$4,214	26.34%	0.03%	0.00
Guarantee Trust Life Ins. Co.	16	16	87	\$13,638	\$23,468	172.08%	0.02%	0.00
Genworth Life Ins. Co.	8	8	0	\$12,327	\$3,768	30.57%	0.02%	0.00
Life Investors Ins. Co. of America	2	2	24	\$9,084	\$793	8.73%	0.02%	0.00
Marquette National Life Ins. Co.	16	16	192	\$8,629	\$896	10.38%	0.02%	0.00
Equitable Life & Casualty Ins. Co.	3	3	40	\$8,088	\$7,769	96.06%	0.01%	0.00
Conseco Senior Health Ins. Co.	4	4	48	\$7,005	\$6,552	93.53%	0.01%	0.00
Physicians Life Ins. Co.	5	5	60	\$6,551	\$7,467	113.98%	0.01%	0.00
HCC Life Ins. Co.	1	1	12	\$4,769	(\$717)	-15.03%	0.01%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.01%	0.00
American Progressive Life & Health Ins. Co.	13	13	156	\$3,695	\$29,775	805.82%	0.01%	0.00
Jefferson National Life Ins. Co.	1	1	6	\$3,417	\$837	24.50%	0.01%	0.00
National Guardian Life Ins. Co.	2	2	24	\$1,852	\$3,155	170.36%	0.00%	0.00
Time Ins. Co.	0	0	0	\$1,586	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	1	1	12	\$1,506	\$150	9.96%	0.00%	0.00
Aema Life Ins. Co.	1	1	12	\$620	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$24	\$0	0.00%	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,391)	----	0.00%	0.00
World Ins. Co.	3	3	36	\$0	\$0	----	0.00%	0.00
Country Life Ins. Co.	0	0	0	\$0	\$69	----	0.00%	0.00
<b>TOTALS</b>	<b>25,175</b>	<b>25,243</b>	<b>297,079</b>	<b>\$57,405,674</b>	<b>\$38,153,237</b>	<b>66.46%</b>	<b>100.00%</b>	<b>1,751.22</b>

Indiv. Med. Supp. (Pre-Std)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Network Ins. Co.	885	885	10,620	\$2,473,205	\$1,652,772	66.83%	30.36%	921.67
Bankers Life and Casualty Co.	527	534	7,434	\$1,350,847	\$768,488	56.89%	16.58%	274.96
United American Ins. Co.	384	384	4,986	\$1,132,045	\$707,998	62.54%	13.90%	193.10
State Farm Mutual Automobile Ins. Co.	239	247	3,107	\$649,206	\$438,892	67.60%	7.97%	63.51
American Family Life Assurance Co.	181	181	2,146	\$540,839	\$335,867	62.10%	6.64%	44.07
Unicare Life & Health Ins. Co.	76	76	775	\$357,825	\$853,285	238.46%	4.39%	19.29
Combined Ins. Co. of America	75	89	961	\$259,796	\$131,008	50.43%	3.19%	10.17
Mutual of Omaha Ins. Co.	63	63	756	\$200,881	\$91,142	45.37%	2.47%	6.08
Continental General Ins. Co.	64	64	854	\$196,759	\$139,830	71.07%	2.42%	5.83
American General Life and Accident Ins. Co.	45	45	594	\$178,845	\$62,914	35.18%	2.20%	4.82
Golden Rule Ins. Co.	27	27	319	\$129,727	\$76,740	59.15%	1.59%	2.54
Physicians Mutual Ins. Co.	28	33	376	\$99,227	\$45,541	45.90%	1.22%	1.48
United Teacher Associates Ins. Co.	21	21	252	\$62,817	\$24,969	39.75%	0.77%	0.59
Union Bankers Ins. Co.	24	24	288	\$59,244	\$64,754	109.30%	0.73%	0.53
Celtic Ins. Co.	18	18	234	\$54,974	\$30,534	55.54%	0.67%	0.46
Conseco Health Ins. Co.	14	14	264	\$50,452	\$24,512	48.58%	0.62%	0.38
Conseco Senior Health Ins. Co.	24	24	294	\$42,033	\$39,312	93.53%	0.52%	0.27
Union Fidelity Life Ins. Co.	29	29	348	\$40,436	\$49,374	122.10%	0.50%	0.25
Colonial Penn Life Ins. Co.	17	17	222	\$37,306	\$42,014	112.62%	0.46%	0.21
New York Life Ins. Co.	15	15	180	\$37,068	\$21,272	57.39%	0.46%	0.21
Washington National Ins. Co.	12	12	162	\$33,808	\$14,142	41.83%	0.41%	0.17
New England Life Ins. Co.	28	31	380	\$25,703	\$92,093	358.30%	0.32%	0.10
American Republic Ins. Co.	9	9	0	\$21,428	\$5,634	26.29%	0.26%	0.07
Loyal American Life Ins. Co.	9	9	98	\$13,723	\$13,646	99.44%	0.17%	0.03
Continental Life Ins. Co. of Brentwood, TN	4	4	48	\$13,596	\$0	0.00%	0.17%	0.03
Standard Life & Accident Ins. Co.	7	7	72	\$13,414	\$296	2.21%	0.16%	0.03
Unified Life Ins. Co.	36	45	135	\$11,071	\$30,837	278.54%	0.14%	0.02
Jackson National Life Ins. Co.	4	4	48	\$8,780	\$1,342	15.28%	0.11%	0.01
Ord of Utd Comm'l Trav. of Amer.-Frtnl	6	6	78	\$8,432	\$3,907	46.34%	0.10%	0.01
American Pioneer Life Ins. Co.	4	4	48	\$7,874	\$5,826	73.99%	0.10%	0.01
Monumental Life Ins. Co.	2	2	24	\$5,554	\$0	0.00%	0.07%	0.00
Globe Life and Accident Ins. Co.	2	2	35	\$5,183	\$13,573	261.88%	0.06%	0.00
AIG Premier Ins. Co.	5	5	60	\$5,179	\$3,828	73.91%	0.06%	0.00
World Ins. Co.	3	3	47	\$5,074	\$2,205	43.46%	0.06%	0.00
Medico Ins. Co.	3	3	36	\$4,348	(\$39)	-0.90%	0.05%	0.00
Gerber Life Ins. Co.	3	3	36	\$4,185	\$104	2.49%	0.05%	0.00
National States Ins. Co.	2	2	24	\$2,032	\$2,741	134.89%	0.02%	0.00
Equitable Life & Casualty Ins. Co.	0	0	7	\$1,656	\$4,734	285.87%	0.02%	0.00
Prudential Ins. Co. of America	1	1	12	\$1,351	\$1,708	126.42%	0.02%	0.00
Old American Ins. Co.	1	1	12	\$340	(\$12)	-3.53%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$70	\$1,646	2351.43%	0.00%	0.00
American National Ins. Co.	0	0	0	\$0	(\$4,076)	---	0.00%	0.00
<b>TOTALS</b>	<b>2,897</b>	<b>2,943</b>	<b>36,373</b>	<b>\$8,146,529</b>	<b>\$5,795,353</b>	<b>71.14%</b>	<b>100.00%</b>	<b>1,550.91</b>

Total Indiv. Medicare Supplement	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	8,179	8,179	101,292	\$21,257,822	\$15,495,466	72.89%	32.43%	1,051.63
Bankers Life and Casualty Co.	2,534	2,541	34,340	\$6,416,911	\$3,748,842	58.42%	9.79%	95.82
Mutual of Omaha Ins. Co.	2,195	2,195	26,333	\$6,118,053	\$3,687,194	60.27%	9.33%	87.11
United American Ins. Co.	1,674	1,674	21,684	\$5,049,174	\$3,190,714	63.19%	7.70%	59.33
United World Life Ins. Co.	3,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	6.84%	46.82
State Farm Mutual Automobile Ins. Co.	1,826	1,834	22,572	\$4,080,100	\$2,446,465	59.96%	6.22%	38.74
Bankers Fidelity Life Ins. Co.	1,200	1,200	15,523	\$3,098,978	\$1,874,387	60.48%	4.73%	22.35
American Network Ins. Co.	885	885	10,620	\$2,473,205	\$1,652,772	66.83%	3.77%	14.23
Continental General Ins. Co.	692	692	9,031	\$1,594,429	\$1,063,523	66.70%	2.43%	5.92
Constitution Life Ins. Co.	645	645	7,740	\$1,347,082	\$872,759	64.79%	2.05%	4.22
Combined Ins. Co. of America	357	426	4,615	\$1,082,232	\$654,278	60.46%	1.65%	2.73
United Teacher Associates Ins. Co.	456	456	5,453	\$1,036,463	\$687,686	66.35%	1.58%	2.50
Physicians Mutual Ins. Co.	262	274	2,921	\$821,248	\$499,577	60.83%	1.25%	1.57
Standard Life & Accident Ins. Co.	361	361	4,320	\$787,849	\$585,968	74.38%	1.20%	1.44
American Family Life Assurance Co.	251	251	2,976	\$764,104	\$457,413	59.86%	1.17%	1.36
Ord of Utd Comm'l Trav. of Amer.-Frtnl	1,034	1,034	7,380	\$711,992	\$485,226	68.15%	1.09%	1.18
Golden Rule Ins. Co.	220	220	2,709	\$449,105	\$311,465	69.35%	0.69%	0.47
American General Life and Accident Ins. Co.	105	105	1,404	\$380,786	\$159,115	41.79%	0.58%	0.34
Unicare Life & Health Ins. Co.	77	77	784	\$380,460	\$851,166	223.72%	0.58%	0.34
Provident American Life & Health Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.54%	0.30
Washington National Ins. Co.	88	88	1,176	\$315,160	\$131,833	41.83%	0.48%	0.23
Humana Ins. Co.	268	268	2,071	\$273,361	\$198,653	72.67%	0.42%	0.17
USAA Life Ins. Co.	147	147	1,638	\$222,420	\$167,464	75.29%	0.34%	0.12
Genworth Life & Annuity Ins. Co.	65	65	780	\$196,731	\$111,629	56.74%	0.30%	0.09
Continental Life Ins. Co. of Brentwood, TN	83	83	978	\$179,189	\$89,537	49.97%	0.27%	0.07
Allianz Life Ins. Co. of North America	18	24	288	\$154,322	\$0	0.00%	0.24%	0.06
Union Bankers Ins. Co.	46	46	552	\$139,094	\$87,062	62.59%	0.21%	0.05
New York Life Ins. Co.	43	43	516	\$110,309	\$72,041	65.31%	0.17%	0.03
Lincoln Heritage Life Ins. Co.	48	48	559	\$109,325	\$73,538	67.27%	0.17%	0.03
Shenandoah Life Ins. Co.	89	89	642	\$95,983	\$35,901	37.40%	0.15%	0.02
Colonial Penn Life Ins. Co.	45	45	582	\$76,729	\$65,194	84.97%	0.12%	0.01
Central Reserve Life Ins. Co.	38	38	502	\$76,541	\$41,733	54.52%	0.12%	0.01
Pacificare Life & Health Ins. Co.	25	25	408	\$72,653	\$59,423	81.79%	0.11%	0.01
Conseco Ins. Co.	37	37	534	\$60,113	\$16,653	27.70%	0.09%	0.01
Central States Health & Life Co. of Omaha	22	22	289	\$59,830	\$28,843	48.21%	0.09%	0.01
Globe Life and Accident Ins. Co.	40	40	454	\$56,282	\$35,583	63.22%	0.09%	0.01
Celtic Ins. Co.	18	18	234	\$54,974	\$30,534	55.54%	0.08%	0.01
American Republic Ins. Co.	19	19	0	\$53,846	\$17,044	31.65%	0.08%	0.01
Conseco Health Ins. Co.	14	14	264	\$50,452	\$24,512	48.58%	0.08%	0.01
<b>Total Indiv. Medicare Supplement</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Indiv. Medicare Supplement	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Conseco Senior Health Ins. Co.	28	28	342	\$49,038	\$45,864	93.53%	0.07%	0.01
American Pioneer Life Ins. Co.	24	24	288	\$46,507	\$36,422	78.32%	0.07%	0.01
Union Fidelity Life Ins. Co.	29	29	348	\$40,436	\$49,374	122.10%	0.06%	0.00
Sterling Life Ins. Co.	15	15	169	\$39,144	\$29,100	74.34%	0.06%	0.00
Monumental Life Ins. Co.	19	19	234	\$35,281	\$11,185	31.70%	0.05%	0.00
United National Life Ins. Co. of America	6	6	92	\$33,486	\$15,493	46.27%	0.05%	0.00
New England Life Ins. Co.	28	31	380	\$25,703	\$92,093	358.30%	0.04%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$11,867	50.36%	0.04%	0.00
Medico Ins. Co.	9	9	108	\$21,072	\$11,897	56.46%	0.03%	0.00
Medico Life Ins. Co.	6	6	72	\$20,992	\$22,013	104.86%	0.03%	0.00
Oxford Life Ins. Co.	5	5	12	\$17,490	\$4,789	27.38%	0.03%	0.00
American Income Life Ins. Co.	5	5	66	\$15,996	\$4,214	26.34%	0.02%	0.00
Loyal American Life Ins. Co.	9	9	98	\$13,723	\$13,646	99.44%	0.02%	0.00
Guarantee Trust Life Ins. Co.	16	16	87	\$13,638	\$23,468	172.08%	0.02%	0.00
Genworth Life Ins. Co.	8	8	0	\$12,327	\$3,768	30.57%	0.02%	0.00
Unified Life Ins. Co.	36	45	135	\$11,071	\$30,837	278.54%	0.02%	0.00
Equitable Life & Casualty Ins. Co.	3	3	47	\$9,744	\$12,503	128.31%	0.01%	0.00
Life Investors Ins. Co. of America	2	2	24	\$9,084	\$793	8.73%	0.01%	0.00
Jackson National Life Ins. Co.	4	4	48	\$8,780	\$1,342	15.28%	0.01%	0.00
Marquette National Life Ins. Co.	16	16	192	\$8,629	\$896	10.38%	0.01%	0.00
Physicians Life Ins. Co.	5	5	60	\$6,551	\$7,467	113.98%	0.01%	0.00
AIG Premier Ins. Co.	5	5	60	\$5,179	\$3,828	73.91%	0.01%	0.00
World Ins. Co.	6	6	83	\$5,074	\$2,205	43.46%	0.01%	0.00
HCC Life Ins. Co.	1	1	12	\$4,769	(\$717)	-15.03%	0.01%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.01%	0.00
Gerber Life Ins. Co.	3	3	36	\$4,185	\$104	2.49%	0.01%	0.00
American Progressive Life & Health Ins. Co.	13	13	156	\$3,695	\$29,775	805.82%	0.01%	0.00
Jefferson National Life Ins. Co.	1	1	6	\$3,417	\$837	24.50%	0.01%	0.00
National States Ins. Co.	2	2	24	\$2,032	\$2,741	134.89%	0.00%	0.00
National Guardian Life Ins. Co.	2	2	24	\$1,852	\$3,155	170.36%	0.00%	0.00
Time Ins. Co.	0	0	0	\$1,586	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	1	1	12	\$1,506	\$150	9.96%	0.00%	0.00
Prudential Ins. Co. of America	1	1	12	\$1,351	\$1,708	126.42%	0.00%	0.00
Aema Life Ins. Co.	1	1	12	\$620	\$0	0.00%	0.00%	0.00
Old American Ins. Co.	1	1	12	\$340	(\$12)	-3.53%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$94	\$1,646	1751.06%	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,391)	----	0.00%	0.00
American National Ins. Co.	0	0	0	\$0	(\$4,076)	----	0.00%	0.00
Country Life Ins. Co.	0	0	0	\$0	\$69	----	0.00%	0.00
<b>TOTALS</b>	<b>28,072</b>	<b>28,186</b>	<b>333,452</b>	<b>\$65,552,203</b>	<b>\$43,948,590</b>	<b>67.04%</b>	<b>100.00%</b>	<b>1,439.38</b>

Individual Dental	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Family Life Assurance Co.	2,503	4,505	51,292	\$1,245,793	\$233,956	18.78%	95.91%	9,199.60
Continental General Ins. Co.	43	73	1,022	\$31,798	\$15,340	48.24%	2.45%	5.99
Time Ins. Co.	51	100	413	\$4,167	\$1,113	26.71%	0.32%	0.10
Central Reserve Life Ins. Co.	3	3	84	\$3,485	\$1,038	29.78%	0.27%	0.07
Dental Choice, Inc.	10	27	76	\$3,091	\$3,140	101.59%	0.24%	0.06
Renaissance Life & Health Ins. Co. of America	5	7	84	\$2,802	\$1,135	40.51%	0.22%	0.05
John Alden Life Ins. Co.	16	28	125	\$2,371	\$1,067	45.00%	0.18%	0.03
Mutual of Omaha Ins. Co.	11	12	144	\$2,108	\$645	30.60%	0.16%	0.03
American Public Life Ins. Co.	1	1	12	\$1,153	\$496	43.02%	0.09%	0.01
Unicare Life & Health Ins. Co.	1	1	14	\$553	\$388	70.16%	0.04%	0.00
HumanaDental Ins. Co.	0	0	0	\$515	\$231	44.85%	0.04%	0.00
Constitution Life Ins. Co.	2	2	24	\$480	\$190	39.58%	0.04%	0.00
Kanawha Ins. Co.	1	2	24	\$311	\$472	151.77%	0.02%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$154	\$0	0.00%	0.01%	0.00
Mega Life and Health Ins. Co.	0	0	20	\$76	\$0	0.00%	0.01%	0.00
<b>TOTALS</b>	<b>2,648</b>	<b>4,762</b>	<b>53,346</b>	<b>\$1,298,857</b>	<b>\$259,211</b>	<b>19.96%</b>	<b>100.00%</b>	<b>9,205.95</b>

Individual Medicare Part C (PPO's)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
HM Health Ins. Co.	4,647	4,647	51,183	\$39,623,832	\$30,026,071	75.78%	97.53%	9,512.24
Humana Ins. Co.	151	151	1,286	\$1,003,205	\$858,864	85.61%	2.47%	6.10
<b>TOTALS</b>	<b>4,798</b>	<b>4,798</b>	<b>52,469</b>	<b>\$40,627,037</b>	<b>\$30,884,935</b>	<b>76.02%</b>	<b>100.00%</b>	<b>9,518.33</b>

Individual Medicare Part C (PFFS's)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Humana Ins. Co.	6,658	6,658	78,170	\$58,751,426	\$50,298,249	85.61%	54.40%	2,958.98
First Health Life & Health Ins. Co.	3,414	3,414	30,083	\$23,566,221	\$19,216,866	81.54%	21.82%	476.09
American Progressive Life & Health Ins. Co.	2,601	2,601	31,212	\$14,166,453	\$10,574,154	74.64%	13.12%	172.04
Wellcare Health Ins. of Illinois	1	738	7,057	\$6,737,073	\$3,793,461	56.31%	6.24%	38.91
Pacificare Life & Health Ins. Co.	308	308	4,293	\$3,239,501	\$2,559,933	79.02%	3.00%	9.00
Aema Life Ins. Co.	125	125	1,424	\$1,394,999	\$1,655,367	118.66%	1.29%	1.67
Sterling Life Ins. Co.	30	30	275	\$154,341	\$129,057	83.62%	0.14%	0.02
UPMC Health Benefits, Cin	1	1,402	16,958	\$0	\$0	----	0.00%	0.00
Marquette National Life Ins. Co.	0	0	0	(\$4,154)	\$3,585	-86.30%	0.00%	0.00
<b>TOTALS</b>	<b>13,138</b>	<b>15,276</b>	<b>169,472</b>	<b>\$108,005,860</b>	<b>\$88,230,672</b>	<b>81.69%</b>	<b>100.00%</b>	<b>3,656.70</b>

Total Individual Medicare Part C	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Humana Ins. Co.	6,809	6,809	79,456	\$59,754,631	\$51,157,113	85.61%	40.20%	1,616.27
HM Health Ins. Co.	4,647	4,647	51,183	\$39,623,832	\$30,026,071	75.78%	26.66%	710.69
First Health Life & Health Ins. Co.	3,414	3,414	30,083	\$23,566,221	\$19,216,866	81.54%	15.86%	251.39
American Progressive Life & Health Ins. Co.	2,601	2,601	31,212	\$14,166,453	\$10,574,154	74.64%	9.53%	90.84
Wellcare Health Ins. of Illinois	1	738	7,057	\$6,737,073	\$3,793,461	56.31%	4.53%	20.55
Pacificare Life & Health Ins. Co.	308	308	4,293	\$3,239,501	\$2,559,933	79.02%	2.18%	4.75
Aetna Life Ins. Co.	125	125	1,424	\$1,394,999	\$1,655,367	118.66%	0.94%	0.88
Sterling Life Ins. Co.	30	30	275	\$154,341	\$129,057	83.62%	0.10%	0.01
UPMC Health Benefits, Cin	1	1,402	16,958	\$0	\$0	----	0.00%	0.00
Marquette National Life Ins. Co.	0	0	0	(\$4,154)	\$3,585	-86.30%	0.00%	0.00
<b>TOTALS</b>	<b>17,936</b>	<b>20,074</b>	<b>221,941</b>	<b>\$148,632,897</b>	<b>\$119,115,607</b>	<b>80.14%</b>	<b>100.00%</b>	<b>2,695.38</b>

Individual Medicare Part D	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Humana Ins. Co.	35,258	35,258	428,450	\$41,450,524	\$32,418,072	78.21%	38.44%	1,477.40
Highmark Senior Resources, Inc.	12,595	12,595	152,859	\$15,157,770	\$15,282,945	100.83%	14.06%	197.56
Wellcare Prescription Ins.	1	8,094	97,040	\$9,709,477	\$7,984,106	82.23%	9.00%	81.06
Pennsylvania Life Ins. Co.	4,293	4,293	51,840	\$7,207,597	\$4,891,475	67.87%	6.68%	44.67
Aetna Life Ins. Co.	4,862	4,862	61,527	\$7,101,861	\$3,780,225	53.23%	6.59%	43.37
Silverscript Ins. Co.	3,931	3,931	47,907	\$4,793,871	\$3,409,629	71.12%	4.45%	19.76
First Health Life & Health Ins. Co.	4,084	4,084	51,779	\$4,469,856	\$4,583,508	102.54%	4.14%	17.18
Unicare Life & Health Ins. Co.	4,174	4,174	50,847	\$4,440,503	\$3,681,492	82.91%	4.12%	16.96
QCC Ins. Co.	4,561	4,561	57,923	\$4,274,470	\$2,804,778	65.62%	3.96%	15.71
Connecticut General Life Ins. Co.	1	3,082	36,984	\$2,915,649	\$2,900,473	99.48%	2.70%	7.31
United American Ins. Co.	1,404	1,404	18,660	\$1,967,622	\$1,478,030	75.12%	1.82%	3.33
Sierra Health and Life Ins. Co., Inc.	46	0	0	\$1,407,313	\$2,307,656	163.98%	1.30%	1.70
Medco Containment Life Ins. Co.	989	989	15,853	\$1,360,054	\$835,266	61.41%	1.26%	1.59
Avalon Ins. Co.	1,461	1,461	14,788	\$697,515	\$983,496	141.00%	0.65%	0.42
Elder Health Ins. Co.	652	652	5,657	\$363,220	\$296,886	81.74%	0.34%	0.11
Health Net Life Ins. Co.	1	0	0	\$360,882	\$2,139,479	592.85%	0.33%	0.11
Envision Ins. Co.	64	64	622	\$112,899	\$89,161	78.97%	0.10%	0.01
Sterling Life Ins. Co.	32	32	430	\$76,802	\$91,971	119.75%	0.07%	0.01
UPMC Health Benefits, Cin	1	1,385	16,756	\$0	\$0	----	0.00%	0.00
Pacificare Life & Health Ins. Co.	0	0	0	(\$27,588)	(\$894,243)	3241.42%	-0.03%	0.00
<b>TOTALS</b>	<b>78,410</b>	<b>90,921</b>	<b>1,109,922</b>	<b>\$107,840,297</b>	<b>\$89,064,405</b>	<b>82.59%</b>	<b>100.00%</b>	<b>1,928.27</b>

Total Indiv. Medicare (Parts C & D)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Humana Ins. Co.	42,067	42,067	507,906	\$101,205,155	\$83,575,185	82.58%	39.46%	1,557.12
HM Health Ins. Co.	4,647	4,647	51,183	\$39,623,832	\$30,026,071	75.78%	15.45%	238.69
First Health Life & Health Ins. Co.	7,498	7,498	81,862	\$28,036,077	\$23,800,374	84.89%	10.93%	119.50
Highmark Senior Resources, Inc.	12,595	12,595	152,859	\$15,157,770	\$15,282,945	100.83%	5.91%	34.93
American Progressive Life & Health Ins. Co.	2,601	2,601	31,212	\$14,166,453	\$10,574,154	74.64%	5.52%	30.51
Wellcare Prescription Ins.	1	8,094	97,040	\$9,709,477	\$7,984,106	82.23%	3.79%	14.33
Aetna Life Ins. Co.	4,987	4,987	62,951	\$8,496,860	\$5,435,592	63.97%	3.31%	10.98
Pennsylvania Life Ins. Co.	4,293	4,293	51,840	\$7,207,597	\$4,891,475	67.87%	2.81%	7.90
Wellcare Health Ins. of Illinois	1	738	7,057	\$6,737,073	\$3,793,461	56.31%	2.63%	6.90
Silverscript Ins. Co.	3,931	3,931	47,907	\$4,793,871	\$3,409,629	71.12%	1.87%	3.49
Unicare Life & Health Ins. Co.	4,174	4,174	50,847	\$4,440,503	\$3,681,492	82.91%	1.73%	3.00
QCC Ins. Co.	4,561	4,561	57,923	\$4,274,470	\$2,804,778	65.62%	1.67%	2.78
Pacificare Life & Health Ins. Co.	308	308	4,293	\$3,211,913	\$1,665,690	51.86%	1.25%	1.57
Connecticut General Life Ins. Co.	1	3,082	36,984	\$2,915,649	\$2,900,473	99.48%	1.14%	1.29
United American Ins. Co.	1,404	1,404	18,660	\$1,967,622	\$1,478,030	75.12%	0.77%	0.59
Sierra Health and Life Ins. Co., Inc.	46	0	0	\$1,407,313	\$2,307,656	163.98%	0.55%	0.30
Medco Containment Life Ins. Co.	989	989	15,853	\$1,360,054	\$835,266	61.41%	0.53%	0.28
Avalon Ins. Co.	1,461	1,461	14,788	\$697,515	\$983,496	141.00%	0.27%	0.07
Elder Health Ins. Co.	652	652	5,657	\$363,220	\$296,886	81.74%	0.14%	0.02
Health Net Life Ins. Co.	1	0	0	\$360,882	\$2,139,479	592.85%	0.14%	0.02
Sterling Life Ins. Co.	62	62	705	\$231,143	\$221,028	95.62%	0.09%	0.01
Envision Ins. Co.	64	64	622	\$112,899	\$89,161	78.97%	0.04%	0.00
UPMC Health Benefits, Cin	2	2,787	33,714	\$0	\$0	----	0.00%	0.00
Marquette National Life Ins. Co.	0	0	0	(\$4,154)	\$3,585	-86.30%	0.00%	0.00
<b>TOTALS</b>	<b>96,346</b>	<b>110,995</b>	<b>1,331,863</b>	<b>\$256,473,194</b>	<b>\$208,180,012</b>	<b>81.17%</b>	<b>100.00%</b>	<b>2,034.27</b>

Individual Other Lines (NOC)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Unicare Health Plan of West Virginia, Inc.	75,786	75,786	905,161	\$141,231,132	\$131,737,566	93.28%	74.22%	5,509.24
The Health Plan of the Upper Ohio Valley	5,086	5,086	60,441	\$46,504,361	\$41,727,853	89.73%	24.44%	597.34
Metropolitan Life Ins. Co.	616	616	7,392	\$872,632	\$444,780	50.97%	0.46%	0.21
Physicians Mutual Ins. Co.	1,980	2,321	22,560	\$641,243	\$323,152	50.39%	0.34%	0.11
Geisinger Indemnity Ins. Co.	440	440	3,864	\$445,325	\$402,991	90.49%	0.23%	0.05
Protective Life Ins. Co.	1,036	1,036	12,432	\$324,269	\$299,177	92.26%	0.17%	0.03
Cincinnati Life Ins. Co.	63	63	756	\$63,793	\$21,806	34.18%	0.03%	0.00
Old Republic Ins. Co.	94	94	1,116	\$58,766	\$30,322	51.60%	0.03%	0.00
Life Ins. Co. of North America	3	3	0	\$42,200	\$8,983	21.29%	0.02%	0.00
American Heritage Life Ins. Co.	0	0	0	\$34,564	\$10,830	31.33%	0.02%	0.00
New England Life Ins. Co.	29	29	348	\$21,753	\$3,324	15.28%	0.01%	0.00
Federated Mutual Ins. Co.	2	2	28	\$7,788	\$6,353	81.57%	0.00%	0.00
Bankers Fidelity Life Ins. Co.	12	12	152	\$5,608	\$2,183	38.93%	0.00%	0.00
Sterling Life Ins. Co.	2	2	24	\$4,088	\$3,039	74.34%	0.00%	0.00
Canada Life Assurance Co. (The)	3	3	36	\$3,857	\$529	13.72%	0.00%	0.00
Reliastar Life Ins. Co.	4	4	0	\$3,245	(\$2,135)	-65.79%	0.00%	0.00
Mutual of Omaha Ins. Co.	139	139	1,668	\$2,666	\$840	31.51%	0.00%	0.00
Renaissance Life & Health Ins. Co. of America	3	16	198	\$2,131	(\$5)	-0.23%	0.00%	0.00
National Safety Life Ins. Co.	14	14	168	\$1,525	\$15,286	1002.36%	0.00%	0.00
Medico Ins. Co.	1	1	12	\$1,432	\$15,439	1078.14%	0.00%	0.00
Union Labor Life Ins. Co.	1	1	12	\$1,234	(\$168)	-13.61%	0.00%	0.00
AAA Life Ins. Co.	1	1	12	\$787	\$284	36.09%	0.00%	0.00
Primerica Life Ins. Co.	1	1	12	\$767	\$0	0.00%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	9	9	108	\$460	\$695	151.09%	0.00%	0.00
Equitable Life & Casualty Ins. Co.	0	0	8	\$396	\$0	0.00%	0.00%	0.00
Mega Life and Health Ins. Co.	29	45	51	\$139	\$0	0.00%	0.00%	0.00
Conseco Life Ins. Co.	1	1	12	\$79	\$9,039	11441.77%	0.00%	0.00
Investors Life Ins. Co. of North America	1	1	12	\$60	\$0	0.00%	0.00%	0.00
Chesapeake Life Ins. Co.	2	2	24	\$36	\$0	0.00%	0.00%	0.00
Pennsylvania Life Ins. Co.	0	0	12	\$27	\$0	0.00%	0.00%	0.00
Old Republic Life Ins. Co.	23	0	0	\$0	(\$519)	----	0.00%	0.00
Central States Indemnity Co. of Omaha	124	126	0	\$0	\$0	----	0.00%	0.00
Life of the South Ins. Co.	0	0	(2)	(\$23)	\$0	0.00%	0.00%	0.00
Bankers Life Ins. Co.	133	133	1,920	(\$55)	(\$14,594)	26534.55%	0.00%	0.00
<b>TOTALS</b>	<b>85,638</b>	<b>85,987</b>	<b>1,018,537</b>	<b>\$190,276,285</b>	<b>\$175,047,050</b>	<b>92.00%</b>	<b>100.00%</b>	<b>6,106.98</b>

Total Individual Business	Total Pols	T Lives	T Member Mo's	T Earned Premium	T Claims Incurred	Loss Ratio	Market Share	HHI
Unicare Health Plan of West Virginia, Inc.	75,786	75,786	905,161	\$141,231,132	\$131,737,566	93.28%	21.19%	449.21
The Health Plan of the Upper Ohio Valley	36,750	36,750	449,043	\$102,533,094	\$97,461,789	95.05%	15.39%	236.76
Humana Ins. Co.	42,335	42,335	509,977	\$101,478,516	\$83,773,838	82.55%	15.23%	231.92
HM Health Ins. Co.	4,647	4,647	51,183	\$39,623,832	\$30,026,071	75.78%	5.95%	35.36
First Health Life & Health Ins. Co.	7,498	7,498	81,862	\$28,036,077	\$23,800,374	84.89%	4.21%	17.70
Highmark West Virginia, Inc.	8,312	8,358	102,512	\$21,468,335	\$15,673,027	73.01%	3.22%	10.38
American Family Life Assurance Co.	64,978	124,803	1,438,734	\$20,967,511	\$8,696,263	41.47%	3.15%	9.90
Highmark Senior Resources, Inc.	12,595	12,595	152,859	\$15,157,770	\$15,282,945	100.83%	2.27%	5.17
American Progressive Life & Health Ins. Co.	2,618	2,618	31,416	\$14,170,301	\$10,603,929	74.83%	2.13%	4.52
Combined Ins. Co. of America	82,263	60,032	634,006	\$11,580,490	\$3,423,861	29.57%	1.74%	3.02
Bankers Life and Casualty Co.	6,948	7,603	99,042	\$11,131,337	\$6,789,444	60.99%	1.67%	2.79
United American Ins. Co.	4,521	5,316	57,479	\$9,913,466	\$6,502,970	65.60%	1.49%	2.21
Wellcare Prescription Ins.	1	8,094	97,040	\$9,709,477	\$7,984,106	82.23%	1.46%	2.12
Aema Life Ins. Co.	5,074	5,074	64,258	\$8,539,762	\$5,492,446	64.32%	1.28%	1.64
Genworth Life Ins. Co.	4,456	4,996	0	\$7,369,324	\$4,029,051	54.67%	1.11%	1.22
Mutual of Omaha Ins. Co.	5,928	6,983	82,106	\$7,353,353	\$4,607,719	62.66%	1.10%	1.22
Pennsylvania Life Ins. Co.	4,884	4,884	59,214	\$7,275,386	\$5,006,590	68.82%	1.09%	1.19
State Farm Mutual Automobile Ins. Co.	11,046	11,995	145,693	\$7,196,492	\$4,351,233	60.46%	1.08%	1.17
Wellcare Health Ins. of Illinois	1	738	7,057	\$6,737,073	\$3,793,461	56.31%	1.01%	1.02
Conseco Health Ins. Co.	17,591	17,591	218,160	\$6,140,471	\$2,188,969	35.65%	0.92%	0.85
Unicare Life & Health Ins. Co.	4,252	4,252	51,645	\$4,821,516	\$4,533,046	94.02%	0.72%	0.52
Silverscript Ins. Co.	3,931	3,931	47,907	\$4,793,871	\$3,409,629	71.12%	0.72%	0.52
United World Life Ins. Co.	6,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	0.67%	0.45
Northwestern Mutual Life Ins. Co.	4,709	4,709	55,434	\$4,422,215	\$3,627,684	82.03%	0.66%	0.44
QCC Ins. Co.	4,561	4,561	57,923	\$4,274,470	\$2,804,778	65.62%	0.64%	0.41
Colonial Life & Accident Ins. Co.	11,312	11,312	0	\$3,724,843	\$1,241,824	33.34%	0.56%	0.31
Provident Life and Accident Ins. Co.	7,606	7,606	0	\$3,413,755	\$1,895,150	55.52%	0.51%	0.26
Pacificare Life & Health Ins. Co.	333	333	4,701	\$3,284,566	\$1,725,113	52.52%	0.49%	0.24
American Network Ins. Co.	1,293	1,293	15,516	\$3,261,336	\$2,192,438	67.23%	0.49%	0.24
Bankers Fidelity Life Ins. Co.	1,501	1,501	19,296	\$3,212,902	\$1,931,048	60.10%	0.48%	0.23
Connecticut General Life Ins. Co.	13	3,094	37,128	\$2,929,836	\$2,518,510	85.96%	0.44%	0.19
Metropolitan Life Ins. Co.	1,206	1,206	14,472	\$2,226,104	\$369,581	16.60%	0.33%	0.11
United Teacher Associates Ins. Co.	2,558	3,827	45,171	\$1,907,145	\$1,023,590	53.67%	0.29%	0.08
Continental General Ins. Co.	926	1,031	13,004	\$1,845,627	\$1,171,345	63.47%	0.28%	0.08
Monumental Life Ins. Co.	9,041	9,070	110,568	\$1,633,856	\$395,307	24.19%	0.25%	0.06
Northwestern Long Term Care Ins. Co.	1,066	1,066	11,873	\$1,621,385	\$416,292	25.68%	0.24%	0.06
American General Life and Accident Ins. Co.	11,336	11,336	139,968	\$1,608,420	\$441,324	27.44%	0.24%	0.06
Physicians Mutual Ins. Co.	2,493	2,891	28,376	\$1,547,906	\$853,196	55.12%	0.23%	0.05
Massachusetts Mutual Life Ins. Co.	1,327	1,169	16,379	\$1,546,722	\$1,237,248	79.99%	0.23%	0.05
Riversource Life Ins. Co.	1,357	1,357	16,284	\$1,500,019	\$621,926	41.46%	0.23%	0.05
Sierra Health and Life Ins. Co., Inc.	46	0	0	\$1,407,313	\$2,307,656	163.98%	0.21%	0.04
Medco Containment Life Ins. Co.	989	989	15,853	\$1,360,054	\$835,266	61.41%	0.20%	0.04
Constitution Life Ins. Co.	647	647	7,764	\$1,347,562	\$872,949	64.78%	0.20%	0.04
American Heritage Life Ins. Co.	2,759	5,305	63,696	\$1,267,148	\$649,116	51.23%	0.19%	0.04
Paul Revere Life Ins. Co.	646	646	0	\$1,164,411	\$1,719,708	147.69%	0.17%	0.03
American Income Life Ins. Co.	10,234	18,927	123,198	\$1,111,280	\$544,092	48.96%	0.17%	0.03
New York Life Ins. Co.	876	880	10,526	\$917,081	\$253,934	27.69%	0.14%	0.02
Conseco Senior Health Ins. Co.	693	750	9,600	\$832,883	\$1,051,236	126.22%	0.12%	0.02
Standard Life & Accident Ins. Co.	759	766	9,206	\$823,674	\$635,053	77.10%	0.12%	0.02
<b>Total Individual Business</b>	<b>Total Pols</b>	<b>T Lives</b>	<b>T Member Mo's</b>	<b>T Earned Premium</b>	<b>T Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Individual Business	Total Pcls	T Lives	T Member Mo's	T Earned Premium	T Claims Incurred	Loss Ratio	Market Share	HHI
Ord of Utd Comm'l Trav. of Amer.-Frntl	1,582	1,626	14,742	\$733,803	\$496,302	67.63%	0.11%	0.01
American Fidelity Assurance Co.	1,739	3,062	31,023	\$720,774	\$429,236	59.55%	0.11%	0.01
Avalon Ins. Co.	1,461	1,461	14,788	\$697,515	\$983,496	141.00%	0.10%	0.01
Protective Life Ins. Co.	1,377	1,377	16,524	\$686,838	\$540,604	78.71%	0.10%	0.01
Berkshire Life Ins. Co. of America	286	286	3,432	\$648,640	(\$40,754)	-6.28%	0.10%	0.01
Teachers Ins. & Annuity Association of America	302	302	3,624	\$613,224	\$513,085	83.67%	0.09%	0.01
Unum Life Ins. Co. of America	865	865	0	\$597,330	\$1,338,042	224.00%	0.09%	0.01
Professional Ins. Co.	954	954	11,448	\$595,744	\$480,728	80.69%	0.09%	0.01
Loyal American Life Ins. Co.	3,053	6,748	83,298	\$594,013	\$491,124	82.68%	0.09%	0.01
Assurity Life Ins. Co.	854	854	10,788	\$483,775	\$3,888,650	803.81%	0.07%	0.01
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	0.07%	0.01
Sears Life Ins. Co.	4,774	9,518	107,970	\$458,262	\$218,557	47.69%	0.07%	0.00
Golden Rule Ins. Co.	230	231	2,842	\$451,458	\$314,669	69.70%	0.07%	0.00
Prudential Ins. Co. of America	425	428	5,136	\$449,577	\$75,227	16.73%	0.07%	0.00
Geisinger Indemnity Ins. Co.	440	440	3,864	\$445,325	\$402,991	90.49%	0.07%	0.00
Reassure America Life Ins. Co.	1,070	1,089	13,098	\$411,363	\$813,723	197.81%	0.06%	0.00
Washington National Ins. Co.	356	416	5,346	\$406,428	\$233,178	57.37%	0.06%	0.00
Allianz Life Ins. Co. of North America	206	239	2,844	\$383,020	\$78,566	20.51%	0.06%	0.00
TIAA-CREF Life Ins. Co.	176	176	2,112	\$379,349	\$0	0.00%	0.06%	0.00
Elder Health Ins. Co.	652	652	5,657	\$363,220	\$296,886	81.74%	0.05%	0.00
Health Net Life Ins. Co.	1	0	0	\$360,882	\$2,139,479	592.85%	0.05%	0.00
Provident American Life & Health Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.05%	0.00
MetLife Ins. Co. of Connecticut	223	227	2,724	\$350,911	\$208,271	59.35%	0.05%	0.00
Principal Life Ins. Co.	245	245	2,906	\$342,212	\$228,435	66.75%	0.05%	0.00
Conseco Ins. Co.	972	1,140	8,958	\$315,915	\$87,517	27.70%	0.05%	0.00
Time Ins. Co.	343	393	4,045	\$297,205	\$376,344	126.63%	0.04%	0.00
Guardian Life Ins. Co.	201	201	2,407	\$279,194	\$285,589	102.29%	0.04%	0.00
Ohio National Life Assurance Corporation	143	143	0	\$277,649	\$269,710	97.14%	0.04%	0.00
Sterling Life Ins. Co.	79	79	898	\$274,375	\$253,167	92.27%	0.04%	0.00
USAA Life Ins. Co.	163	163	1,842	\$239,002	\$167,464	70.07%	0.04%	0.00
Continental Casualty Co.	571	571	7,065	\$237,839	\$1,015,710	427.06%	0.04%	0.00
Genworth Life & Annuity Ins. Co.	223	223	2,676	\$227,774	\$142,338	62.49%	0.03%	0.00
Liberty Life Ins. Co.	2,261	3,493	41,520	\$201,984	\$107,994	53.47%	0.03%	0.00
Ohio National Life Ins. Co.	141	141	0	\$194,811	\$49,369	25.34%	0.03%	0.00
Continental Life Ins. Co. of Brentwood, TN	120	120	1,290	\$191,160	\$90,817	47.51%	0.03%	0.00
Life Investors Ins. Co. of America	225	269	4,460	\$190,531	\$9,260	4.86%	0.03%	0.00
Mony Life Ins. Co.	164	168	2,106	\$177,656	\$94,726	53.32%	0.03%	0.00
Kanawha Ins. Co.	447	581	7,036	\$175,324	\$35,341	20.16%	0.03%	0.00
Stonebridge Life Ins. Co.	745	879	10,548	\$163,460	\$199,397	121.99%	0.02%	0.00
Globe Life and Accident Ins. Co.	718	735	8,562	\$153,848	\$74,424	48.38%	0.02%	0.00
Central United Life Ins. Co.	255	306	60	\$149,625	\$353,602	236.33%	0.02%	0.00
Union Bankers Ins. Co.	222	222	2,664	\$149,058	\$95,359	63.97%	0.02%	0.00
Lincoln Heritage Life Ins. Co.	342	342	3,991	\$146,975	\$73,538	50.03%	0.02%	0.00
American General Life Ins. Co.	327	327	3,924	\$144,413	\$129,649	89.78%	0.02%	0.00
Lincoln Benefit Life Co.	48	74	888	\$143,502	\$0	0.00%	0.02%	0.00
Life Ins. Co. of North America	8	8	0	\$140,747	\$8,983	6.38%	0.02%	0.00
Family Heritage Life Ins. Co. of America	190	360	0	\$131,212	\$40,572	30.92%	0.02%	0.00
Farm Family Life Ins. Co.	213	219	2,616	\$125,129	\$424,657	339.38%	0.02%	0.00
Cincinnati Life Ins. Co.	1,836	1,836	22,032	\$125,018	\$22,877	18.30%	0.02%	0.00
United National Life Ins. Co. of America	242	242	3,069	\$123,024	\$71,959	58.49%	0.02%	0.00
Freedom Life Ins. Co. of America	293	295	3,798	\$121,789	\$56,264	46.20%	0.02%	0.00
Union Security Ins. Co.	103	103	1,236	\$119,539	\$3,776	3.16%	0.02%	0.00
Transamerica Occidental Life Ins. Co.	65	66	593	\$115,532	\$115,758	100.20%	0.02%	0.00
John Alden Life Ins. Co.	103	117	1,186	\$114,794	\$1,404	1.22%	0.02%	0.00
Envision Ins. Co.	64	64	622	\$112,899	\$89,161	78.97%	0.02%	0.00
Minnesota Life Ins. Co.	58	54	678	\$111,017	\$193,961	174.71%	0.02%	0.00
Great American Life Ins. Co.	85	85	930	\$101,642	\$0	0.00%	0.02%	0.00
Standard Ins. Co.	93	84	876	\$100,902	\$1,233	1.22%	0.02%	0.00
Lincoln National Life Ins. Co.	239	239	2,883	\$99,099	\$203,088	204.93%	0.01%	0.00
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.01%	0.00
Shenandoah Life Ins. Co.	89	89	642	\$95,983	\$35,901	37.40%	0.01%	0.00
Union Central Life Ins. Co.	38	38	0	\$91,759	\$0	0.00%	0.01%	0.00
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.01%	0.00
Merit Life Ins. Co.	3,690	4,768	54,774	\$87,349	\$736	0.84%	0.01%	0.00
Illinois Mutual Life Ins. Co.	108	108	1,236	\$83,091	\$51,335	61.78%	0.01%	0.00
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.01%	0.00
Central Reserve Life Ins. Co.	41	41	594	\$80,442	\$42,668	53.04%	0.01%	0.00
Colonial Penn Life Ins. Co.	69	69	912	\$80,036	\$67,430	84.25%	0.01%	0.00
Horace Mann Life Ins. Co.	244	244	2,918	\$64,646	\$13,342	20.64%	0.01%	0.00
Union Fidelity Life Ins. Co.	190	298	3,576	\$61,074	\$58,512	95.81%	0.01%	0.00
Reliastar Life Ins. Co. of New York	79	168	2,016	\$60,142	\$875	1.45%	0.01%	0.00
Central States Health & Life Co. of Omaha	23	23	301	\$59,964	\$28,799	48.03%	0.01%	0.00
Pan-American Life Ins. Co.	25	25	300	\$59,731	\$26,162	43.80%	0.01%	0.00
Old Republic Ins. Co.	94	94	1,116	\$58,766	\$30,322	51.60%	0.01%	0.00
Transamerica Life Ins. Co.	109	167	2,148	\$57,124	\$33,232	58.18%	0.01%	0.00
American Republic Ins. Co.	19	19	0	\$56,730	\$18,018	31.76%	0.01%	0.00
Celtic Ins. Co.	18	18	234	\$54,974	\$30,534	55.54%	0.01%	0.00
National Union Fire Ins. Co. of Pittsburgh, PA	156	156	1,872	\$54,533	\$858	1.57%	0.01%	0.00
Gerber Life Ins. Co.	615	615	7,380	\$51,875	\$696	1.34%	0.01%	0.00
United Ins. Co. of America	498	875	11,580	\$49,482	\$49,775	100.59%	0.01%	0.00
State Life Ins. Co.	28	28	336	\$49,317	\$5,000	10.14%	0.01%	0.00
American Pioneer Life Ins. Co.	28	28	336	\$49,144	\$41,712	84.88%	0.01%	0.00
Medamerica Ins. Co.	28	28	304	\$48,989	\$0	0.00%	0.01%	0.00
Medico Ins. Co.	227	366	4,392	\$46,711	\$22,894	49.01%	0.01%	0.00
EMC National Life Co.	63	112	573	\$45,776	\$749	1.64%	0.01%	0.00
National Guardian Life Ins. Co.	98	98	1,236	\$42,278	\$41,496	98.15%	0.01%	0.00
Guarantee Trust Life Ins. Co.	112	112	1,125	\$40,921	\$14,136	34.54%	0.01%	0.00
<b>Total Individual Business</b>	<b>Total Pcls</b>	<b>T Lives</b>	<b>T Member Mo's</b>	<b>T Earned Premium</b>	<b>T Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Individual Business	Total Pils	T Lives	T Member Mo's	T Earned Premium	T Claims Incurred	Loss Ratio	Market Share	HHI
AIG Life Ins. Co.	32	37	444	\$40,004	\$0	0.00%	0.01%	0.00
Individual Assur. Co., Life, Health & Acc.	2	328	0	\$36,249	\$8,909	24.58%	0.01%	0.00
Lafayette Life Ins. Co.	42	42	12	\$33,829	\$4,000	11.82%	0.01%	0.00
Country Life Ins. Co.	17	17	204	\$29,522	\$23,864	80.83%	0.00%	0.00
New England Life Ins. Co.	32	36	449	\$26,429	\$91,956	347.94%	0.00%	0.00
Medico Life Ins. Co.	9	9	108	\$25,793	\$22,075	85.59%	0.00%	0.00
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.00%	0.00
Zurich American Ins. Co.	7	376	2,880	\$23,977	\$0	0.00%	0.00%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$11,867	50.36%	0.00%	0.00
Jackson National Life Ins. Co.	32	32	384	\$22,782	\$1,352	5.93%	0.00%	0.00
New England Life Ins. Co.	29	29	348	\$21,753	\$3,324	15.28%	0.00%	0.00
American National Life Ins. Co. of Texas	3	4	64	\$21,146	\$6,344	30.00%	0.00%	0.00
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.00%	0.00
Unified Life Ins. Co.	357	387	1,161	\$20,303	\$36,659	180.56%	0.00%	0.00
Symetra Life Ins. Co.	27	27	0	\$18,059	\$23,160	128.25%	0.00%	0.00
Oxford Life Ins. Co.	5	5	12	\$17,490	\$4,789	27.38%	0.00%	0.00
Equitable Life & Casualty Ins. Co.	7	8	112	\$17,167	\$12,503	72.83%	0.00%	0.00
United of Omaha Life Ins. Co.	50	50	615	\$15,023	\$0	0.00%	0.00%	0.00
CUNA Mutual Ins. Co.	13	13	129	\$14,429	(\$210)	-1.46%	0.00%	0.00
American National Ins. Co.	37	56	679	\$12,886	\$13,572	105.32%	0.00%	0.00
Liberty National Life Ins. Co.	40	54	9,372	\$12,867	\$1,902	14.78%	0.00%	0.00
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.00%	0.00
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.00%	0.00
Citizens Security Ins. Co.	102	114	1,368	\$10,881	\$778	7.15%	0.00%	0.00
Jefferson National Life Ins. Co.	9	9	114	\$8,733	\$2,140	24.50%	0.00%	0.00
National Teachers Associates Life Ins. Co.	30	30	336	\$8,632	\$55	0.64%	0.00%	0.00
Chesapeake Life Ins. Co.	6	7	74	\$7,947	\$7,566	95.21%	0.00%	0.00
Federated Mutual Ins. Co.	2	2	28	\$7,788	\$6,353	81.57%	0.00%	0.00
American Public Life Ins. Co.	1	1	12	\$7,432	\$496	6.67%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	72	72	864	\$6,356	\$9,603	151.09%	0.00%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.00%	0.00
Mega Life and Health Ins. Co.	38	55	231	\$5,267	\$123	2.34%	0.00%	0.00
AIG Premier Ins. Co.	5	5	60	\$5,179	\$3,828	73.91%	0.00%	0.00
Commonwealth Annuity & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.00%	0.00
World Ins. Co.	9	11	143	\$5,134	\$2,205	42.95%	0.00%	0.00
Renaissance Life & Health Ins. Co. of America	8	23	282	\$4,933	\$1,130	22.91%	0.00%	0.00
HCC Life Ins. Co.	1	1	12	\$4,769	(\$717)	-15.03%	0.00%	0.00
Old American Ins. Co.	48	48	612	\$4,603	\$8,383	182.12%	0.00%	0.00
Fidelity Security Life Ins. Co.	2	2	12	\$4,529	\$0	0.00%	0.00%	0.00
Marquette National Life Ins. Co.	16	16	192	\$4,475	\$4,481	100.13%	0.00%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.00%	0.00
Genesis Ins. Co.	1	1	12	\$3,947	\$0	0.00%	0.00%	0.00
Canada Life Assurance Co. (The)	3	3	36	\$3,857	\$529	13.72%	0.00%	0.00
Kansas City Life Ins. Co.	12	12	186	\$3,851	\$3,287	85.35%	0.00%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.00%	0.00
Union Labor Life Ins. Co.	9	24	258	\$3,235	\$249	7.70%	0.00%	0.00
Dental Choice, Inc.	10	27	76	\$3,091	\$3,140	101.59%	0.00%	0.00
Baltimore Life Ins. Co.	99	99	1,200	\$2,989	\$0	0.00%	0.00%	0.00
American United Life Ins. Co.	3	3	36	\$2,807	\$0	0.00%	0.00%	0.00
National States Ins. Co.	3	3	36	\$2,398	\$2,741	114.30%	0.00%	0.00
Colorado Bankers Life Ins. Co.	7	7	84	\$2,059	\$0	0.00%	0.00%	0.00
Allstate Life Ins. Co.	18	18	0	\$1,958	\$20,172	1030.23%	0.00%	0.00
Security Life of Denver Ins. Co.	10	10	100	\$1,865	\$1,339	71.80%	0.00%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.00%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	12	17	194	\$1,629	\$0	0.00%	0.00%	0.00
National Safety Life Ins. Co.	14	14	168	\$1,525	\$15,286	1002.36%	0.00%	0.00
Commercial Travelers Mutual Ins. Co.	42	42	540	\$1,448	\$0	0.00%	0.00%	0.00
Perico Life Ins. Co.	10	14	168	\$1,203	\$158	13.13%	0.00%	0.00
Teachers Protective Mutual Life Ins. Co.	12	12	152	\$1,115	\$38,016	3409.51%	0.00%	0.00
Reliance Standard Life Ins. Co.	24	24	0	\$1,077	\$0	0.00%	0.00%	0.00
American Home Assurance Co.	8	8	96	\$1,071	(\$62)	-5.79%	0.00%	0.00
AAA Life Ins. Co.	1	1	12	\$787	\$284	36.09%	0.00%	0.00
American Bankers Life Assurance Co.	0	0	0	\$700	\$4,882	697.43%	0.00%	0.00
Nationwide Life Ins. Co. of America	3	4	48	\$589	\$40	6.79%	0.00%	0.00
Old Republic Life Ins. Co.	14,484	0	0	\$565	(\$4,938)	-873.98%	0.00%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.00%	0.00
HumanaDental Ins. Co.	0	0	0	\$515	\$231	44.85%	0.00%	0.00
Government Employees Ins. Co.	4	4	48	\$454	(\$1)	-0.22%	0.00%	0.00
Federal Ins. Co.	3	3	7	\$426	\$80	18.78%	0.00%	0.00
American Sentinel Ins. Co.	2	2	24	\$405	(\$11)	-2.72%	0.00%	0.00
Lifesecond Ins. Co.	8	8	0	\$302	\$0	0.00%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
ING USA Annuity and Life Ins. Co.	4	4	48	\$244	\$0	0.00%	0.00%	0.00
Farmers New World Life Ins.	0	0	0	\$229	\$0	0.00%	0.00%	0.00
Liberty Life Assurance Co. of Boston	1	1	12	\$201	\$0	0.00%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Banner Life Ins. Co.	2	3	36	\$113	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$94	\$1,646	1751.06%	0.00%	0.00
Conseco Life Ins. Co.	1	1	12	\$79	\$9,039	11441.77%	0.00%	0.00
Central Security Life Ins. Co.	1	1	12	\$73	\$0	0.00%	0.00%	0.00
Federal Life Ins. Co. (Mutual)	10	10	133	\$68	\$0	0.00%	0.00%	0.00
Security Life Ins. Co. of America	1	2	12	\$62	\$0	0.00%	0.00%	0.00
United Family Life Ins. Co.	1	1	12	\$62	\$0	0.00%	0.00%	0.00
Investors Life Ins. Co. of North America	1	1	12	\$60	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	1	3	36	\$58	\$1	1.72%	0.00%	0.00
<b>Total Individual Business</b>	<b>Total Pils</b>	<b>T Lives</b>	<b>T Member Mo's</b>	<b>T Earned Premium</b>	<b>T Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Individual Business	Total Pcls	T Lives	T Member Mo's	T Earned Premium	T Claims Incurred	Loss Ratio	Market Share	HHI
Life Ins. Co. of the Southwest	1	1	12	\$38	\$0	0.00%	0.00%	0.00
American Int'l Life Assur. Co. of NY	1	1	12	\$25	\$0	0.00%	0.00%	0.00
Reliable Life Ins. Co.	0	0	5	\$13	\$0	0.00%	0.00%	0.00
United Liberty Life Ins. Co.	1	1	12	\$1	\$0	0.00%	0.00%	0.00
Western & Southern Life Ins. Co.	4,643	3,195	0	\$0	\$0	----	0.00%	0.00
UPMC Health Benefits, Ctr	2	2,787	33,714	\$0	\$0	----	0.00%	0.00
Central States Indemnity Co. of Omaha	124	126	0	\$0	\$0	----	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	----	0.00%	0.00
Primerica Life Ins. Co.	7	7	84	\$0	\$0	----	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,411)	----	0.00%	0.00
Life of the South Ins. Co.	0	0	(2)	(\$23)	\$0	0.00%	0.00%	0.00
Bankers Life Ins. Co.	133	133	1,920	(\$55)	(\$14,594)	26534.55%	0.00%	0.00
National Casualty Co.	24	29	348	(\$2,176)	(\$21,114)	970.31%	0.00%	0.00
<b>TOTALS</b>	<b>555,190</b>	<b>620,150</b>	<b>6,815,644</b>	<b>\$666,357,540</b>	<b>\$537,387,079</b>	<b>80.65%</b>	<b>100.00%</b>	<b>1,024.27</b>

Small Group Comp. Major Medical	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	22,627	40,152	500,733	\$162,029,170	\$126,081,047	77.81%	54.56%	2,977.14
Coventry Health & Life Ins. Co.	7,165	12,878	134,531	\$41,868,043	\$30,050,047	71.77%	14.10%	198.78
Carelink Health Plans, Inc.	3,132	5,490	71,380	\$25,376,798	\$17,015,254	67.05%	8.55%	73.03
United Healthcare Ins. Co.	359	5,083	60,996	\$13,814,190	\$10,396,041	75.26%	4.65%	21.64
Principal Life Ins. Co.	109	2,367	28,158	\$9,277,927	\$6,255,139	67.42%	3.12%	9.76
Health Plan of the Upper OH Val.	1,138	2,227	27,112	\$8,929,211	\$7,702,956	86.27%	3.01%	9.04
Union Security Ins. Co.	111	1,106	14,759	\$5,551,645	\$3,118,738	56.18%	1.87%	3.50
First Health Life & Health Ins. Co.	159	1,033	12,396	\$5,319,156	\$4,330,100	81.41%	1.79%	3.21
Consumers Life Ins. Co.	781	1,530	18,897	\$5,096,802	\$5,930,569	116.36%	1.72%	2.95
Medical Benefits Mutual Life Ins. Co.	60	1,445	14,879	\$5,031,363	\$4,124,674	81.98%	1.69%	2.87
Central Reserve Life Ins. Co.	65	1,318	18,120	\$4,197,759	\$3,028,061	72.14%	1.41%	2.00
John Alden Life Ins. Co.	122	957	11,864	\$3,899,132	\$1,807,083	46.35%	1.31%	1.72
THP Ins. Co.	329	527	5,818	\$1,454,058	\$1,144,181	78.69%	0.49%	0.24
Guardian Life Ins. Co.	12	163	2,083	\$1,424,694	\$867,051	60.86%	0.48%	0.23
Federated Mutual Ins. Co.	24	259	2,764	\$1,058,290	\$490,866	46.38%	0.36%	0.13
Standard Security Life Ins. Co. of NY	11	106	1,254	\$821,875	\$796,626	96.93%	0.28%	0.08
Time Ins. Co.	11	99	1,484	\$717,501	\$728,658	101.55%	0.24%	0.06
Aema Life Ins. Co.	10	57	684	\$435,105	\$175,450	40.32%	0.15%	0.02
Madison National Life Ins. Co., Inc.	9	73	876	\$356,091	\$146,039	41.01%	0.12%	0.01
Mega Life and Health Ins. Co.	70	119	1,275	\$234,280	\$63,943	27.29%	0.08%	0.01
Unicare Life & Health Ins. Co.	2	5	74	\$41,743	\$6,071	14.54%	0.01%	0.00
Lincoln National Life Ins. Co.	8	8	96	\$13,434	(\$8,242)	-61.35%	0.00%	0.00
Connecticut General Life Ins. Co.	2	2	24	\$8,481	\$0	0.00%	0.00%	0.00
Wilton ReAssur. Life Co. of NY	1	1	12	\$127	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	3	36	58	\$0	\$0	----	0.00%	0.00
Continental General Ins. Co.	0	0	0	\$0	\$60,000	----	0.00%	0.00
Metropolitan Life Ins. Co.	0	0	0	\$0	\$1,841	----	0.00%	0.00
<b>TOTALS</b>	<b>36,320</b>	<b>77,041</b>	<b>930,327</b>	<b>\$296,956,875</b>	<b>\$224,312,193</b>	<b>75.54%</b>	<b>100.00%</b>	<b>3,306.41</b>

Large Group Comp. Major Medical	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	25,646	41,331	481,097	\$171,064,583	\$157,367,020	91.99%	42.63%	1,817.71
Health Plan of the Upper OH Val.	9,381	21,811	265,528	\$73,249,668	\$68,108,473	92.98%	18.26%	333.29
Carelink Health Plans, Inc.	6,887	13,811	174,367	\$55,823,265	\$46,939,919	84.09%	13.91%	193.57
Coventry Health & Life Ins. Co.	5,421	9,790	109,266	\$37,871,408	\$30,706,809	81.08%	9.44%	89.09
United Healthcare Ins. Co.	596	9,647	115,764	\$35,685,451	\$32,598,406	91.35%	8.89%	79.10
Aema Life Ins. Co.	331	2,775	32,642	\$6,551,662	\$5,458,341	83.31%	1.63%	2.67
Connecticut General Life Ins. Co.	131	2,786	33,432	\$5,269,384	\$4,104,866	77.90%	1.31%	1.72
THP Ins. Co.	605	1,347	14,871	\$3,659,721	\$3,806,751	104.02%	0.91%	0.83
Consumers Life Ins. Co.	753	1,233	9,957	\$2,653,417	\$2,892,109	109.00%	0.66%	0.44
State Farm Mutual Auto. Ins. Co.	1	573	6,935	\$2,446,648	\$2,552,005	104.31%	0.61%	0.37
Principal Life Ins. Co.	11	721	8,494	\$2,315,512	\$1,643,748	70.99%	0.58%	0.33
Guardian Life Ins. Co.	3	615	9,886	\$1,888,427	\$1,780,437	94.28%	0.47%	0.22
Medical Benefits Mutual Life Ins. Co.	4	497	6,541	\$1,427,670	\$2,195,703	153.80%	0.36%	0.13
Unicare Life & Health Ins. Co.	32	180	3,012	\$883,293	\$630,096	71.33%	0.22%	0.05
Great-West Life & Annuity Ins. Co.	5	17	264	\$218,391	\$197,459	90.42%	0.05%	0.00
Central Reserve Life Ins. Co.	1	83	1,073	\$133,334	\$99,329	74.50%	0.03%	0.00
Mid-West National Life Ins. Co. of TN	0	0	745	\$54,592	\$28,247	51.74%	0.01%	0.00
Union Labor Life Ins. Co.	0	0	24	\$32,158	\$31,660	98.45%	0.01%	0.00
Mutual of Omaha Ins. Co.	1	9	108	\$4,581	\$439	9.58%	0.00%	0.00
American National Ins. Co.	0	0	0	\$580	(\$2,890)	-498.28%	0.00%	0.00
Chesapeake Life Ins. Co.	0	0	0	\$0	(\$129)	----	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	\$12,713	----	0.00%	0.00
<b>TOTALS</b>	<b>49,809</b>	<b>107,226</b>	<b>1,274,006</b>	<b>\$401,233,745</b>	<b>\$361,151,511</b>	<b>90.01%</b>	<b>100.00%</b>	<b>2,519.53</b>

Non-Exempt Assoc. Group CMM	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Continental General Ins. Co.	1	572	9,365	\$1,509,611	\$858,272	56.85%	30.43%	926.24
Central Reserve Life Ins. Co.	4	303	4,075	\$1,297,098	\$852,211	65.70%	26.15%	683.81
Medical Savings Ins. Co.	0	0	4,464	\$816,335	\$1,770,279	216.86%	16.46%	270.85
New York Life Ins. Co.	12	108	1,296	\$739,173	\$766,540	103.70%	14.90%	222.07
Guarantee Trust Life Ins. Co.	15	521	4,330	\$481,577	\$131,566	27.32%	9.71%	94.26
Standard Life & Accident Ins. Co.	57	110	663	\$83,305	\$51,689	62.05%	1.68%	2.82
American Nat. Life Ins. Co. of TX	21	32	116	\$29,770	\$3,276	11.00%	0.60%	0.36
Jefferson National Life Ins. Co.	1	1	12	\$3,380	\$0	0.00%	0.07%	0.00
<b>TOTALS</b>	<b>111</b>	<b>1,647</b>	<b>24,321</b>	<b>\$4,960,249</b>	<b>\$4,433,833</b>	<b>89.39%</b>	<b>100.00%</b>	<b>2,200.42</b>

Exempt Assoc. Group CMM	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	2	8,812	106,316	\$20,782,470	\$16,826,200	80.96%	62.07%	3,853.23
Golden Rule Ins. Co.	1	2,994	35,890	\$8,245,766	\$5,213,944	63.23%	24.63%	606.59
American Medical Security Life Ins. Co.	454	755	10,338	\$2,232,881	\$1,646,394	73.73%	6.67%	44.48
World Ins. Co.	307	589	7,972	\$1,270,913	\$366,176	28.81%	3.80%	14.41
Carelink Health Plans, Inc.	114	228	2,856	\$852,827	\$476,025	55.82%	2.55%	6.49
Coventry Health & Life Ins. Co.	30	43	272	\$70,534	\$24,904	35.31%	0.21%	0.04
American Republic Ins. Co.	3	6	0	\$24,538	\$22,311	90.92%	0.07%	0.01
<b>TOTALS</b>	<b>911</b>	<b>13,427</b>	<b>163,644</b>	<b>\$33,479,929</b>	<b>\$24,575,954</b>	<b>73.41%</b>	<b>100.00%</b>	<b>4,525.25</b>

Group Trust Comp. Major Medical	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Nat. Life Ins. Co. of TX	27	46	639	\$108,369	\$18,408	16.99%	94.50%	8,929.66
Union Labor Life Ins. Co.	0	0	451	\$6,311	(\$4,434)	-70.26%	5.50%	30.28
<b>TOTALS</b>	<b>27</b>	<b>46</b>	<b>1,090</b>	<b>\$114,680</b>	<b>\$13,974</b>	<b>12.19%</b>	<b>100.00%</b>	<b>8,959.94</b>

Discretionary Groups CMM	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Celtic Ins. Co.	121	182	1,790	\$448,478	\$102,195	22.79%	42.82%	1,833.54
Continental General Ins. Co.	1	66	691	\$246,680	\$55,798	22.62%	23.55%	554.72
Standard Security Life Ins. Co. of NY	96	96	1,344	\$233,141	\$44,575	19.12%	22.26%	495.50
Fidelity Security Life Ins. Co.	0	22	372	\$100,067	\$44,126	44.10%	9.55%	91.28
Consumers Life Ins. Co.	1	17	48	\$8,846	\$84	0.95%	0.84%	0.71
Guarantee Trust Life Ins. Co.	0	0	18	\$4,780	\$15,994	334.60%	0.46%	0.21
American Medical Security Life Ins. Co.	0	0	10	\$4,201	\$23,154	551.15%	0.40%	0.16
John Alden Life Ins. Co.	1	1	1	\$1,167	(\$54,414)	-4662.72%	0.11%	0.01
<b>TOTALS</b>	<b>220</b>	<b>384</b>	<b>4,274</b>	<b>\$1,047,360</b>	<b>\$231,512</b>	<b>22.10%</b>	<b>100.00%</b>	<b>2,976.14</b>

Total Group CMM HDHP Only	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Coventry Health & Life Ins. Co.	1,591	2,814	27,075	\$7,261,590	\$5,760,746	79.33%	35.83%	1,284.04
Golden Rule Ins. Co.	0	1,435	16,799	\$3,412,861	\$1,234,059	36.16%	16.84%	283.63
Medical Benefits Mutual Life Ins. Co.	35	1,111	13,617	\$3,242,341	\$3,178,186	98.02%	16.00%	255.99
Central Reserve Life Ins. Co.	27	453	6,042	\$1,529,307	\$1,039,455	67.97%	7.55%	56.95
Mega Life and Health Ins. Co.	0	0	493,410	\$1,200,221	\$1,104,474	92.02%	5.92%	35.08
Medical Savings Ins. Co.	0	0	4,442	\$807,934	\$1,770,279	219.11%	3.99%	15.90
Union Security Ins. Co.	19	108	749	\$665,440	\$367,288	55.19%	3.28%	10.78
Consumers Life Ins. Co.	94	194	2,337	\$636,608	\$412,554	64.81%	3.14%	9.87
World Ins. Co.	146	278	3,556	\$552,357	\$198,471	35.93%	2.73%	7.43
Highmark West Virginia, Inc.	110	225	1,564	\$316,865	\$112,919	35.64%	1.56%	2.44
Time Ins. Co.	3	60	933	\$291,590	\$190,021	65.17%	1.44%	2.07
American Medical Security Life Ins. Co.	41	79	953	\$167,092	\$215,122	128.74%	0.82%	0.68
Continental General Ins. Co.	1	24	420	\$77,850	\$55,326	71.07%	0.38%	0.15
John Alden Life Ins. Co.	2	15	233	\$65,452	\$9,828	15.02%	0.32%	0.10
Celtic Ins. Co.	16	31	243	\$37,333	\$8,154	21.84%	0.18%	0.03
Principal Life Ins. Co.	8	57	772	\$0	\$0	---	0.00%	0.00
Mutual of Omaha Ins. Co.	0	0	0	\$0	\$12,573	---	0.00%	0.00
<b>TOTALS</b>	<b>2,093</b>	<b>6,884</b>	<b>573,145</b>	<b>\$20,264,841</b>	<b>\$15,669,455</b>	<b>77.32%</b>	<b>100.00%</b>	<b>1,965.15</b>

Total Group CMM (Incl HDHP)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	48,275	90,295	1,088,146	\$353,876,223	\$300,274,267	84.85%	47.96%	2,300.56
Health Plan of the Upper OH Val.	10,519	24,038	292,640	\$82,178,879	\$75,811,429	92.25%	11.14%	124.07
Carelink Health Plans, Inc.	10,133	19,529	248,603	\$82,052,890	\$64,431,198	78.52%	11.12%	123.69
Coventry Health & Life Ins. Co.	12,616	22,711	244,069	\$79,809,985	\$60,781,760	76.16%	10.82%	117.02
United Healthcare Ins. Co.	955	14,730	176,760	\$49,499,641	\$42,994,447	86.86%	6.71%	45.01
Principal Life Ins. Co.	120	3,088	36,652	\$11,593,439	\$7,898,887	68.13%	1.57%	2.47
Golden Rule Ins. Co.	1	2,994	35,890	\$8,245,766	\$5,213,944	63.23%	1.12%	1.25
Consumers Life Ins. Co.	1,535	2,780	28,902	\$7,759,065	\$8,822,762	113.71%	1.05%	1.11
Aetna Life Ins. Co.	341	2,832	33,326	\$6,986,767	\$5,633,791	80.64%	0.95%	0.90
Medical Benefits Mutual Life Ins. Co.	64	1,942	21,420	\$6,459,033	\$6,320,377	97.85%	0.88%	0.77
Central Reserve Life Ins. Co.	70	1,704	23,268	\$5,628,191	\$3,979,601	70.71%	0.76%	0.58
Union Security Ins. Co.	111	1,106	14,759	\$5,551,645	\$3,118,738	56.18%	0.75%	0.57
First Health Life & Health Ins. Co.	159	1,033	12,396	\$5,319,156	\$4,330,100	81.41%	0.72%	0.52
Connecticut General Life Ins. Co.	133	2,788	33,456	\$5,277,865	\$4,104,866	77.78%	0.72%	0.51
THP Ins. Co.	934	1,874	20,689	\$5,113,779	\$4,950,932	96.82%	0.69%	0.48
John Alden Life Ins. Co.	123	958	11,865	\$3,900,299	\$1,752,669	44.94%	0.53%	0.28
Guardian Life Ins. Co.	15	778	11,969	\$3,313,121	\$2,647,488	79.91%	0.45%	0.20
State Farm Mutual Auto. Ins. Co.	1	573	6,935	\$2,446,648	\$2,552,005	104.31%	0.33%	0.11
American Medical Security Life Ins. Co.	454	755	10,348	\$2,237,082	\$1,669,548	74.63%	0.30%	0.09
Continental General Ins. Co.	2	638	10,056	\$1,756,291	\$974,070	55.46%	0.24%	0.06
World Ins. Co.	307	589	7,972	\$1,270,913	\$366,176	28.81%	0.17%	0.03
Federated Mutual Ins. Co.	24	259	2,764	\$1,058,290	\$490,866	46.38%	0.14%	0.02
Standard Security Life Ins. Co. of NY	107	202	2,598	\$1,055,016	\$841,201	79.73%	0.14%	0.02
Unicare Life & Health Ins. Co.	34	185	3,086	\$925,036	\$636,167	68.77%	0.13%	0.02
Medical Savings Ins. Co.	0	0	4,464	\$816,335	\$1,770,279	216.86%	0.11%	0.01
New York Life Ins. Co.	12	108	1,296	\$739,173	\$766,540	103.70%	0.10%	0.01
Time Ins. Co.	11	99	1,484	\$717,501	\$728,658	101.55%	0.10%	0.01
Guarantee Trust Life Ins. Co.	15	521	4,348	\$486,357	\$147,560	30.34%	0.07%	0.00
Celtic Ins. Co.	121	182	1,790	\$448,478	\$102,195	22.79%	0.06%	0.00
Madison National Life Ins. Co., Inc.	9	73	876	\$356,091	\$146,039	41.01%	0.05%	0.00
Mega Life and Health Ins. Co.	70	119	1,275	\$234,280	\$63,943	27.29%	0.03%	0.00
Great-West Life & Annuity Ins. Co.	5	17	264	\$218,391	\$197,459	90.42%	0.03%	0.00
American Nat. Life Ins. Co. of TX	48	78	755	\$138,139	\$21,684	15.70%	0.02%	0.00
Fidelity Security Life Ins. Co.	0	22	372	\$100,067	\$44,126	44.10%	0.01%	0.00
Standard Life & Accident Ins. Co.	57	110	663	\$83,305	\$51,689	62.05%	0.01%	0.00
Mid-West National Life Ins. Co. of TN	0	0	745	\$54,592	\$28,247	51.74%	0.01%	0.00
Union Labor Life Ins. Co.	0	0	475	\$38,469	\$27,226	70.77%	0.01%	0.00
<b>Total Group CMM (Incl HDHP)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Group CMM (Incl HDHP)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Republic Ins. Co.	3	6	0	\$24,538	\$22,311	90.92%	0.00%	0.00
Lincoln National Life Ins. Co.	8	8	96	\$13,434	(\$8,242)	-61.35%	0.00%	0.00
Mutual of Omaha Ins. Co.	1	9	108	\$4,581	\$439	9.58%	0.00%	0.00
Jefferson National Life Ins. Co.	1	1	12	\$3,380	\$0	0.00%	0.00%	0.00
American National Ins. Co.	0	0	0	\$580	(\$2,890)	-498.28%	0.00%	0.00
Wilton ReAssur. Life Co. of NY	1	1	12	\$127	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	3	36	58	\$0	\$0	---	0.00%	0.00
Chesapeake Life Ins. Co.	0	0	0	\$0	(\$129)	---	0.00%	0.00
Metropolitan Life Ins. Co.	0	0	0	\$0	\$1,841	---	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	\$12,713	---	0.00%	0.00
<b>TOTALS</b>	<b>87,398</b>	<b>199,771</b>	<b>2,397,662</b>	<b>\$737,792,838</b>	<b>\$614,718,977</b>	<b>83.32%</b>	<b>100.00%</b>	<b>2,720.36</b>

Group Federal Employees Health Plans	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	25,479	54,850	651,547	\$213,240,057	\$199,841,071	93.72%	97.44%	9,494.27
Health Plan of the Upper OH Val.	522	1,138	13,572	\$4,134,579	\$3,607,896	87.26%	1.89%	3.57
Mutual of Omaha Ins. Co.	0	0	0	\$1,066,813	\$1,120,255	105.01%	0.49%	0.24
Aema Life Ins. Co.	1	212	2,038	\$348,926	\$303,558	87.00%	0.16%	0.03
United Healthcare Ins. Co.	1	6,110	73,320	\$37,802	\$20,465	54.14%	0.02%	0.00
BCS Ins. Co.	0	9	0	\$17,532	\$12,642	72.11%	0.01%	0.00
<b>TOTALS</b>	<b>26,003</b>	<b>62,319</b>	<b>740,477</b>	<b>\$218,845,709</b>	<b>\$204,905,887</b>	<b>93.63%</b>	<b>100.00%</b>	<b>9,498.10</b>

Group Other Medical (Non-Comp.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Mega Life and Health Ins. Co.	1,363	2,398	28,499	\$5,424,334	\$2,046,116	37.72%	60.20%	3,624.04
Connecticut General Life Ins. Co.	38	124	1,484	\$1,532,249	\$1,193,627	77.90%	17.01%	289.17
United American Ins. Co.	354	354	4,441	\$817,943	\$600,327	73.39%	9.08%	82.40
Continental Assur. Co.	0	0	0	\$484,720	\$2,696	0.56%	5.38%	28.94
BCS Ins. Co.	0	38	0	\$175,511	\$212,655	121.16%	1.95%	3.79
Freedom Life Ins. Co. of America	13	25	312	\$105,132	\$108,615	103.31%	1.17%	1.36
Symetra Life Ins. Co.	6	125	1,319	\$96,074	\$78,835	82.06%	1.07%	1.14
Mid-West National Life Ins. Co. of TN	19	35	564	\$75,297	\$29,452	39.11%	0.84%	0.70
Fidelity Security Life Ins. Co.	1	62	1,260	\$38,338	\$24,921	65.00%	0.43%	0.18
United States Fire Ins.	669	669	1,905	\$30,604	\$17,596	57.50%	0.34%	0.12
Amex Assur. Co.	0	265	3,299	\$28,546	(\$77)	-0.27%	0.32%	0.10
Monumental Life Ins. Co.	88	88	1,056	\$28,140	\$5,218	18.54%	0.31%	0.10
American Heritage Life Ins. Co.	9	126	1,512	\$22,641	\$860	3.80%	0.25%	0.06
Fairmont Specialty Ins. Co.	850	850	8,075	\$22,605	\$35,308	156.20%	0.25%	0.06
Provident Life and Acc. Ins. Co.	0	182	0	\$17,697	\$174	0.98%	0.20%	0.04
Reliance Standard Life Ins. Co.	3	29	0	\$15,091	\$12,287	81.42%	0.17%	0.03
Colonial Life & Accident Ins. Co.	0	15	0	\$14,183	\$10,435	73.57%	0.16%	0.02
Life Investors Ins. Co. of America	16	17	210	\$11,833	\$2,102	17.76%	0.13%	0.02
Genworth Life & Annuity Ins. Co.	2	2	24	\$11,576	\$4,381	37.85%	0.13%	0.02
Bankers Fidelity Life Ins. Co.	20	20	293	\$10,361	\$2,930	28.28%	0.11%	0.01
Loyal American Life Ins. Co.	41	41	512	\$9,382	\$1,422	15.16%	0.10%	0.01
Mutual of Omaha Ins. Co.	28	32	384	\$8,989	\$12,671	140.96%	0.10%	0.01
Union Labor Life Ins. Co.	0	37	450	\$8,679	\$1,450	16.71%	0.10%	0.01
Nationwide Life Ins. Co. of America	28	32	408	\$4,826	\$859	17.80%	0.05%	0.00
Conseco Ins. Co.	1	6	72	\$4,441	\$11,383	256.32%	0.05%	0.00
Pan-American Life Ins. Co.	5	11	76	\$3,379	\$0	0.00%	0.04%	0.00
American Gen. Life and Acc. Ins. Co.	2	2	36	\$2,569	\$234	9.11%	0.03%	0.00
Allianz Life Ins. Co. of North America	2	21	252	\$2,391	\$7,840	327.90%	0.03%	0.00
AIG Life Ins. Co.	4	4	48	\$1,477	\$0	0.00%	0.02%	0.00
AIG Premier Ins. Co.	2	4	54	\$904	\$187	20.69%	0.01%	0.00
HM Life Ins. Co.	1	2	24	\$371	\$0	0.00%	0.00%	0.00
Guarantee Trust Life Ins. Co.	2	2	24	\$234	\$1,044	446.15%	0.00%	0.00
<b>TOTALS</b>	<b>3,567</b>	<b>5,618</b>	<b>56,593</b>	<b>\$9,010,517</b>	<b>\$4,425,548</b>	<b>49.12%</b>	<b>100.00%</b>	<b>4,032.35</b>

Group Specified/Named Disease	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Conseco Health Ins. Co.	9,782	24,391	289,538	\$4,730,272	\$6,976,863	147.49%	58.13%	3,379.05
American Family Life Assur. Co.	5,066	11,526	129,881	\$1,626,241	\$1,628,322	100.13%	19.98%	399.38
United Teacher Associates Ins. Co.	2,439	3,928	44,567	\$1,169,600	\$415,431	35.52%	14.37%	206.58
Monumental Life Ins. Co.	1,640	1,647	19,764	\$244,520	\$117,016	47.86%	3.00%	9.03
Mutual of Omaha Ins. Co.	808	990	11,877	\$90,045	\$54,068	60.05%	1.11%	1.22
Mega Life and Health Ins. Co.	339	572	6,637	\$78,540	\$43,197	55.00%	0.97%	0.93
American Heritage Life Ins. Co.	1	1	12	\$57,424	\$4,189	7.29%	0.71%	0.50
Zurich American Ins. Co.	1	268	3,216	\$22,079	\$0	0.00%	0.27%	0.07
HM Life Ins. Co.	1	97	1,164	\$19,743	\$0	0.00%	0.24%	0.06
Continental American Ins. Co.	22	22	264	\$17,139	\$7,491	43.71%	0.21%	0.04
Baltimore Life Ins. Co.	13	144	1,474	\$16,607	\$10,000	60.22%	0.20%	0.04
Union Fidelity Life Ins. Co.	115	173	2,076	\$16,432	\$1,763	10.73%	0.20%	0.04
Fidelity Security Life Ins. Co.	0	204	2,460	\$15,070	\$2,141	14.21%	0.19%	0.03
Washington National Ins. Co.	1	195	2,388	\$13,807	\$10,675	77.32%	0.17%	0.03
Transamerica Life Ins. Co.	3	20	372	\$6,532	\$99	1.52%	0.08%	0.01
Physicians Mutual Ins. Co.	6	6	72	\$4,910	\$0	0.00%	0.06%	0.00
Combined Ins. Co. of America	14	22	264	\$2,474	\$990	40.02%	0.03%	0.00
Colonial Life & Accident Ins. Co.	54	0	0	\$1,799	\$0	0.00%	0.02%	0.00
Guarantee Trust Life Ins. Co.	11	11	82	\$1,725	\$0	0.00%	0.02%	0.00
Mid-West National Life Ins. Co. of TN	7	10	152	\$1,442	\$937	64.98%	0.02%	0.00
Reliastar Life Ins. Co.	3	3	36	\$319	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	0	12	144	\$226	\$0	0.00%	0.00%	0.00
Nationwide Life Ins. Co. of America	1	1	12	\$215	\$0	0.00%	0.00%	0.00
Genworth Life & Annuity Ins. Co.	1	1	12	\$210	\$0	0.00%	0.00%	0.00
American Public Life Ins. Co.	0	0	0	\$89	\$0	0.00%	0.00%	0.00
Allianz Life Ins. Co. of North America	1	1	1	\$4	\$13	325.00%	0.00%	0.00
Life Ins. Co. of North America	0	0	0	\$0	\$203,709	---	0.00%	0.00
<b>TOTALS</b>	<b>20,329</b>	<b>44,245</b>	<b>516,465</b>	<b>\$8,137,464</b>	<b>\$9,476,904</b>	<b>116.46%</b>	<b>100.00%</b>	<b>3,997.03</b>

Group Limited Benefit	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Vision Service Plan Ins. Co.	88	48,049	537,659	\$3,119,141	\$2,341,889	75.08%	59.97%	3,596.52
Guardian Life Ins. Co.	179	17,858	149,241	\$586,212	\$250,836	42.79%	11.27%	127.03
Monumental Life Ins. Co.	451	493	5,916	\$370,907	\$212,202	57.21%	7.13%	50.86
National Guardian Life Ins. Co.	2	1,530	20,142	\$268,546	\$159,214	59.29%	5.16%	26.66
Standard Security Life Ins. Co. of NY	5	233	0	\$157,932	\$50,814	32.17%	3.04%	9.22
Pan-American Life Ins. Co.	4	195	2,346	\$144,329	\$131,260	90.94%	2.77%	7.70
Stonebridge Life Ins. Co.	2,033	3,234	38,808	\$130,713	\$154,401	118.12%	2.51%	6.32
Ameritas Life Ins. Corporation	18	11,245	134,940	\$110,778	\$50,582	45.66%	2.13%	4.54
Principal Life Ins. Co.	16	985	14,721	\$88,178	\$44,068	49.98%	1.70%	2.87
ACE American Ins. Co.	1	5	66	\$51,612	\$0	0.00%	0.99%	0.98
Union Fidelity Life Ins. Co.	101	119	1,428	\$22,435	\$13,188	58.78%	0.43%	0.19
AIG Life Ins. Co.	6	36	432	\$18,971	\$1,141	6.01%	0.36%	0.13
Fidelity Security Life Ins. Co.	4	352	4,038	\$18,299	\$8,617	47.09%	0.35%	0.12
American Fidelity Assur. Co.	5	71	566	\$18,098	\$3,912	21.62%	0.35%	0.12
Security Life Ins. Co. of America	9	141	12	\$13,479	\$4,048	30.03%	0.26%	0.07
Highmark West Virginia, Inc.	8	13	77	\$12,149	\$3,171	26.10%	0.23%	0.05
Continental American Ins. Co.	22	22	264	\$11,667	\$5,100	43.71%	0.22%	0.05
Allstate Life Ins. Co.	6	50	600	\$10,908	\$1,352	12.39%	0.21%	0.04
Kanawha Ins. Co.	34	34	240	\$9,600	\$0	0.00%	0.18%	0.03
Mega Life and Health Ins. Co.	24	37	418	\$8,725	\$1,250	14.33%	0.17%	0.03
HM Life Ins. Co.	1	6	72	\$7,998	\$0	0.00%	0.15%	0.02
Washington National Ins. Co.	1	6	72	\$7,837	\$6,059	77.31%	0.15%	0.02
Combined Ins. Co. of America	15	15	180	\$6,273	\$1,277	20.36%	0.12%	0.01
National Benefit Life Ins. Co.	16	16	192	\$2,407	\$3,286	136.52%	0.05%	0.00
Aema Life Ins. Co.	1	1	32	\$1,628	\$100	6.14%	0.03%	0.00
Companion Life Ins. Co.	1	7	88	\$804	\$650	80.85%	0.02%	0.00
Colonial Penn Life Ins. Co.	1	3	42	\$754	\$44	5.84%	0.01%	0.00
Transamerica Life Ins. Co.	1	7	42	\$355	\$1,575	443.66%	0.01%	0.00
Transamerica Financial Life Ins. Co.	2	2	24	\$214	\$0	0.00%	0.00%	0.00
American Republic Ins. Co.	3	3	0	\$204	\$0	0.00%	0.00%	0.00
Reliastar Life Ins. Co.	0	0	0	\$11	(\$64)	-581.82%	0.00%	0.00
Nationwide Life Ins.	0	321	3,152	\$0	\$0	---	0.00%	0.00
Markel Ins. Co.	2	200	1,550	\$0	\$0	---	0.00%	0.00
Central United Life Ins. Co.	5	10	12	\$0	\$0	---	0.00%	0.00
Colonial Life & Accident Ins. Co.	1	0	0	\$0	\$1,223	---	0.00%	0.00
Reliastar Life Ins. Co. of New York	0	0	0	(\$84)	(\$13)	15.48%	0.00%	0.00
<b>TOTALS</b>	<b>3,066</b>	<b>85,299</b>	<b>917,372</b>	<b>\$5,201,080</b>	<b>\$3,451,182</b>	<b>66.36%</b>	<b>100.00%</b>	<b>3,833.61</b>

Group Student Policies	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Commercial Travelers Mutual Ins. Co.	3	1,188	11,164	\$203,084	\$100,977	49.72%	20.29%	411.84
Nat. Un. Fire Ins. Co. of Pitt, PA	1	57	399	\$185,387	\$158,095	85.28%	18.53%	343.19
Unicare Life & Health Ins. Co.	1	5	2,767	\$166,706	\$104,988	62.98%	16.66%	277.51
United States Fire Ins.	1	279	3,348	\$148,341	\$91,403	61.62%	14.82%	219.73
HM Life Ins. Co.	2	184	2,208	\$143,968	\$0	0.00%	14.39%	206.97
Sentry Life Ins. Co.	4	85	1,020	\$96,394	\$20,399	21.16%	9.63%	92.78
Nationwide Life Ins.	6	14	70	\$42,476	\$3,362	7.92%	4.24%	18.02
Mutual of Omaha Ins. Co.	4	2,580	8,879	\$9,605	\$339	3.53%	0.96%	0.92
Columbian Life Ins. Co.	0	0	0	\$3,420	\$48,566	1420.06%	0.34%	0.12
Monumental Life Ins. Co.	1	1	12	\$1,338	\$112,761	8427.58%	0.13%	0.02
Markel Ins. Co.	1	276	1,380	\$0	\$0	---	0.00%	0.00
BCS Ins. Co.	0	0	0	\$0	\$7,943	---	0.00%	0.00
<b>TOTALS</b>	<b>24</b>	<b>4,669</b>	<b>31,247</b>	<b>\$1,000,719</b>	<b>\$648,833</b>	<b>64.84%</b>	<b>100.00%</b>	<b>1,571.10</b>

Group Accident Only or AD&D	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Hartford Life and Accident Ins. Co.	95	26,376	304,512	\$4,608,588	\$2,205,504	47.86%	28.17%	793.74
Life Ins. Co. of North America	13	36,434	0	\$1,176,816	\$1,415,555	120.29%	7.19%	51.76
CUNA Mutual Ins. Co.	42	114,339	1,344,335	\$1,076,378	\$386,233	35.88%	6.58%	43.30
Continental Casualty Co.	0	0	0	\$916,577	\$216,002	23.57%	5.60%	31.40
Stonebridge Life Ins. Co.	8,488	18,581	222,972	\$886,448	\$43,237	4.88%	5.42%	29.37
Metropolitan Life Ins. Co.	219	51,566	618,792	\$879,314	\$907,810	103.24%	5.38%	28.90
Symetra Life Ins. Co.	7	885	10,345	\$716,626	\$0	0.00%	4.38%	19.19
Nat. Un. Fire Ins. Co. of Pitt, PA	17	56,219	674,628	\$704,914	\$433,326	61.47%	4.31%	18.57
Hartford Life Ins. Co.	0	10,710	128,520	\$585,173	\$365,796	62.51%	3.58%	12.80
Mutual of Omaha Ins. Co.	251	19,279	127,471	\$496,717	\$126,340	25.44%	3.04%	9.22
AIG Life Ins. Co.	35	39	468	\$453,337	\$536,657	118.38%	2.77%	7.68
Prudential Ins. Co. of America	1	1	12	\$446,082	\$890,017	199.52%	2.73%	7.44
Monumental Life Ins. Co.	3,428	3,458	41,496	\$382,233	\$121,714	31.84%	2.34%	5.46
Aema Life Ins. Co.	13	1,724	20,688	\$350,345	\$328,337	93.72%	2.14%	4.59
Unum Life Ins. Co. of America	138	14,400	0	\$241,471	\$771,942	319.68%	1.48%	2.18
Amex Assur. Co.	0	96,744	1,233,584	\$239,207	(\$3,214)	-1.34%	1.46%	2.14
Allstate Life Ins. Co.	11	3,406	40,872	\$223,809	\$130,699	58.40%	1.37%	1.87
Guardian Life Ins. Co.	260	12,457	127,980	\$192,107	\$105,821	55.08%	1.17%	1.38
American Income Life Ins. Co.	292	163,938	2,012,868	\$130,343	\$92,692	71.11%	0.80%	0.63
Boston Mutual Life Ins. Co.	6	1,151	21,120	\$124,620	\$58,080	46.61%	0.76%	0.58
Great-West Life & Annuity Ins. Co.	0	0	0	\$122,180	\$110,469	90.41%	0.75%	0.56
Security Life Ins. Co. of America	52	1,378	12	\$102,469	\$6,218	6.07%	0.63%	0.39
Washington National Ins. Co.	1	3,088	39,456	\$97,959	\$75,736	77.31%	0.60%	0.36
Federal Ins. Co.	19	1,226	14,712	\$93,477	\$2,792	2.99%	0.57%	0.33
Liberty Life Ins. Co.	728	1,104	12,978	\$92,028	\$0	0.00%	0.56%	0.32
Standard Ins. Co.	63	3,075	83,142	\$89,816	\$27,624	30.76%	0.55%	0.30
Lincoln National Life Ins. Co.	58	9,299	111,588	\$85,493	\$5,420	6.34%	0.52%	0.27
Unid Sts Life Ins. Co. In the City of NY	48	251	3,011	\$73,729	\$4,685	6.35%	0.45%	0.20
United of Omaha Life Ins. Co.	51	4,057	0	\$51,125	\$2,768	5.41%	0.31%	0.10
<b>Group Accident Only or AD&amp;D</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Group Accident Only or AD&D	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Union Security Ins. Co.	128	846	4,579	\$48,283	\$13,250	27.44%	0.30%	0.09
Union Labor Life Ins. Co.	28	7,910	92,496	\$44,478	\$101,998	229.32%	0.27%	0.07
New York Life Ins. Co.	31	995	11,940	\$43,923	\$9,285	21.14%	0.27%	0.07
Union Fidelity Life Ins. Co.	483	1,015	12,180	\$39,010	\$4,246	10.88%	0.24%	0.06
American Sentinel Ins. Co.	4	1,181	13,992	\$35,786	\$7,086	19.80%	0.22%	0.05
Guarantee Trust Life Ins. Co.	10	184	1,407	\$32,668	\$2,031	6.22%	0.20%	0.04
Life Investors Ins. Co. of America	160	240	2,988	\$29,511	\$0	0.00%	0.18%	0.03
State Farm Mutual Auto. Ins. Co.	1	646	7,891	\$28,156	(\$264)	-0.94%	0.17%	0.03
Conseco Health Ins. Co.	55	137	1,804	\$27,412	\$9,450	34.47%	0.17%	0.03
ACE American Ins. Co.	3	1,428	17,136	\$25,806	\$0	0.00%	0.16%	0.02
Shenandoah Life Ins. Co.	66	1,943	22,428	\$25,130	\$6,513	25.92%	0.15%	0.02
Reliance Standard Life Ins. Co.	9	1,391	0	\$24,144	\$68,455	283.53%	0.15%	0.02
Starnet Ins. Co.	55	4,856	4	\$23,445	\$0	0.00%	0.14%	0.02
Continental American Ins. Co.	175	175	2,100	\$21,995	\$9,614	43.71%	0.13%	0.02
American Health & Life Ins. Co.	1,914	2,029	0	\$21,127	(\$1,550)	-7.34%	0.13%	0.02
HM Life Ins. Co.	1	97	1,164	\$19,877	\$0	0.00%	0.12%	0.01
American Heritage Life Ins. Co.	0	0	0	\$19,482	\$2,311	11.86%	0.12%	0.01
Republic Western Ins. Co.	1	1	12	\$18,742	(\$1,850)	-9.87%	0.11%	0.01
National Casualty Co.	28	12,780	153,360	\$16,327	\$1,307	8.01%	0.10%	0.01
Lafayette Life Ins. Co.	12	777	9,324	\$15,683	\$0	0.00%	0.10%	0.01
American United Life Ins. Co.	20	1,164	13,968	\$15,107	\$0	0.00%	0.09%	0.01
Zurich American Ins. Co.	1	99	1,188	\$15,036	\$29,832	198.40%	0.09%	0.01
Balboa Life Ins. Co.	668	716	8,592	\$13,418	\$1,553	11.57%	0.08%	0.01
Kanawha Ins. Co.	49	49	654	\$12,906	\$0	0.00%	0.08%	0.01
John Alden Life Ins. Co.	120	623	7,714	\$12,687	\$24	0.19%	0.08%	0.01
American General Assur. Co.	0	137	1,644	\$12,131	\$6,483	53.44%	0.07%	0.01
Medical Benefits Mutual Life Ins. Co.	57	996	11,554	\$11,554	\$0	0.00%	0.07%	0.00
Mega Life and Health Ins. Co.	32	44	11,783	\$10,671	\$15,044	140.98%	0.07%	0.00
OneBeacon America Ins. Co.	2	327	1,962	\$8,986	\$0	0.00%	0.05%	0.00
Conseco Ins. Co.	1	10	120	\$6,662	\$17,074	256.29%	0.04%	0.00
Transamerica Life Ins. Co.	4	21	276	\$5,877	\$0	0.00%	0.04%	0.00
Perico Life Ins. Co.	18	22	264	\$4,680	\$0	0.00%	0.03%	0.00
Paul Revere Life Ins. Co.	4	172	0	\$3,895	\$0	0.00%	0.02%	0.00
Sentry Ins. A Mutual Co.	1	88	1,056	\$3,518	\$0	0.00%	0.02%	0.00
Combined Ins. Co. of America	21	38	456	\$2,715	\$722	26.59%	0.02%	0.00
Standard Security Life Ins. Co. of NY	1	45	0	\$2,640	\$0	0.00%	0.02%	0.00
Chesapeak Life Ins. Co.	3	119	1,398	\$2,234	(\$244)	-10.92%	0.01%	0.00
Provident Life and Acc. Ins. Co.	2	353	0	\$2,091	\$152,981	7316.16%	0.01%	0.00
Alta Health & Life Ins. Co.	0	0	0	\$1,926	\$1,458	75.70%	0.01%	0.00
Time Ins. Co.	21	108	1,440	\$1,790	\$0	0.00%	0.01%	0.00
QBE Ins. Corporation	13	0	0	\$1,652	\$1,004	60.80%	0.01%	0.00
Fidelity Security Life Ins. Co.	0	15	174	\$1,402	\$2,899	206.78%	0.01%	0.00
Commercial Travelers Mutual Ins. Co.	0	14	180	\$1,376	\$0	0.00%	0.01%	0.00
Unicare Life & Health Ins. Co.	1	50	608	\$996	\$0	0.00%	0.01%	0.00
Bankers Life and Casualty Co.	2	3	36	\$906	\$0	0.00%	0.01%	0.00
Colonial Penn Life Ins. Co.	3	7	90	\$704	\$48	6.82%	0.00%	0.00
Government Employees Ins. Co.	4	4	48	\$517	(\$4)	-0.77%	0.00%	0.00
American Fidelity Assur. Co.	1	1	12	\$470	\$1,494	317.87%	0.00%	0.00
Reliastar Life Ins. Co.	3	44	528	\$459	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	0	0	0	\$422	\$0	0.00%	0.00%	0.00
Pan-American Life Ins. Co.	1	1	5	\$400	\$352	88.00%	0.00%	0.00
Nationwide Life Ins. Co. of America	3	4	54	\$389	\$0	0.00%	0.00%	0.00
USAA Life Ins. Co.	1	3	24	\$197	\$0	0.00%	0.00%	0.00
Old Republic Life Ins. Co.	1	0	0	\$120	\$0	0.00%	0.00%	0.00
Reassure America Life Ins. Co.	1	1	12	\$100	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	1	1	12	\$61	\$0	0.00%	0.00%	0.00
American General Life Ins. Co.	0	0	0	\$36	\$0	0.00%	0.00%	0.00
Brokers National Life Assur. Co.	10	10	120	\$16	\$0	0.00%	0.00%	0.00
Baltimore Life Ins. Co.	0	0	1	\$12	\$0	0.00%	0.00%	0.00
Anthem Life Ins. Co.	1	4	48	\$8	\$0	0.00%	0.00%	0.00
Markel Ins. Co.	39	4,302	28,645	\$0	\$0	---	0.00%	0.00
Gerber Life Ins. Co.	1	32	384	\$0	\$0	---	0.00%	0.00
Connecticut General Life Ins. Co.	2	3	35	(\$3,180)	(\$2,794)	87.86%	-0.02%	0.00
<b>TOTALS</b>	<b>18,613</b>	<b>703,446</b>	<b>7,645,452</b>	<b>\$16,357,953</b>	<b>\$9,828,068</b>	<b>60.08%</b>	<b>100.00%</b>	<b>1,075.72</b>

Group Short Term Disability	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Metropolitan Life Ins. Co.	70	8,223	98,676	\$1,222,021	\$1,106,768	90.57%	11.04%	121.80
Unum Life Ins. Co. of America	66	4,220	0	\$1,143,940	\$937,769	81.98%	10.33%	106.73
Sun Life & Health Ins. Co. (US)	42	1,312	15,744	\$1,090,597	\$0	0.00%	9.85%	97.01
Fort Dearborn Life Ins. Co.	102	2,881	0	\$970,769	\$643,007	66.24%	8.77%	76.86
Guardian Life Ins. Co.	111	4,415	50,202	\$859,619	\$511,911	59.55%	7.76%	60.27
Prudential Ins. Co. of America	17	425	5,100	\$740,083	\$391,520	52.90%	6.68%	44.67
Monumental Life Ins. Co.	2,597	2,640	31,684	\$614,553	\$417,441	67.93%	5.55%	30.80
American Fidelity Assur. Co.	23	2,371	21,396	\$533,616	\$243,567	45.64%	4.82%	23.22
Standard Ins. Co.	41	2,286	30,757	\$479,008	\$386,908	80.77%	4.33%	18.71
Union Security Ins. Co.	37	1,644	19,017	\$324,276	\$170,226	52.49%	2.93%	8.58
Reliance Standard Life Ins. Co.	11	948	0	\$283,346	\$695,715	245.54%	2.56%	6.55
Boston Mutual Life Ins. Co.	1	49	3,444	\$253,349	\$192,298	75.90%	2.29%	5.24
Lincoln National Life Ins. Co.	16	1,547	18,564	\$249,886	\$104,691	41.90%	2.26%	5.09
American Bankers Life Assur. Co.	0	0	0	\$209,227	(\$17,984)	-8.60%	1.89%	3.57
Eastern Life and Health Ins. Co.	14	970	12,678	\$202,210	\$130,817	64.69%	1.83%	3.33
Sun Life Assur. Co. of Canada (US)	22	2,031	15,144	\$187,936	\$316,614	168.47%	1.70%	2.88
Hartford Life and Accident Ins. Co.	0	103	1,236	\$187,784	\$135,362	72.08%	1.70%	2.88
American United Life Ins. Co.	7	510	6,120	\$173,780	\$58,533	33.68%	1.57%	2.46
Colonial Life & Accident Ins. Co.	2	455	0	\$159,259	\$142,861	89.70%	1.44%	2.07
Principal Life Ins. Co.	47	760	8,453	\$141,456	\$90,300	63.84%	1.28%	1.63
Northwestern Mutual Life Ins. Co.	13	309	3,603	\$136,747	\$20,531	15.01%	1.23%	1.53
Hartford Life Ins. Co.	0	138	1,656	\$100,219	\$62,648	62.51%	0.91%	0.82
American General Assur. Co.	23	3,567	0	\$90,733	\$663,313	731.06%	0.82%	0.67
Companion Life Ins. Co.	27	306	3,653	\$84,405	\$72,827	86.28%	0.76%	0.58
Aema Life Ins. Co.	19	212	2,428	\$82,827	\$283,518	342.30%	0.75%	0.56
United of Omaha Life Ins. Co.	12	292	0	\$60,621	\$191,063	315.18%	0.55%	0.30
Shenandoah Life Ins. Co.	16	287	3,834	\$56,418	\$24,232	42.95%	0.51%	0.26
Life Ins. Co. of North America	5	244	0	\$52,469	\$419,983	800.44%	0.47%	0.22
CUNA Mutual Ins. Co.	10	232	2,806	\$44,950	\$34,291	76.29%	0.41%	0.16
Provident Life and Acc. Ins. Co.	1	386	0	\$44,011	\$30,579	69.48%	0.40%	0.16
Liberty Life Ins. Co.	96	96	1,338	\$40,592	(\$6,958)	-17.14%	0.37%	0.13
Mega Life and Health Ins. Co.	89	89	1,031	\$29,500	\$17,700	60.00%	0.27%	0.07
Transamerica Life Ins. Co.	5	76	666	\$28,391	\$1,448	5.10%	0.26%	0.07
AIG Life Ins. Co.	5	76	912	\$24,885	\$9,146	36.75%	0.22%	0.05
American Heritage Life Ins. Co.	23	211	2,532	\$21,519	\$6,055	28.14%	0.19%	0.04
Unid Sts Life Ins. Co. In the City of NY	15	69	828	\$17,257	\$3,513	20.36%	0.16%	0.02
Illinois Mutual Life Ins. Co.	4	53	660	\$14,693	\$18,299	124.54%	0.13%	0.02
Great-West Life & Annuity Ins. Co.	0	0	0	\$13,451	\$12,161	90.41%	0.12%	0.01
Horace Mann Life Ins. Co.	2	41	492	\$11,128	\$1,644	14.77%	0.10%	0.01
Reliastar Life Ins. Co.	7	38	456	\$10,220	\$24,512	239.84%	0.09%	0.01
Unicare Life & Health Ins. Co.	1	50	608	\$9,789	\$47,443	484.66%	0.09%	0.01
Paul Revere Life Ins. Co.	3	48	0	\$8,579	\$851	9.92%	0.08%	0.01
John Alden Life Ins. Co.	8	28	351	\$7,978	\$10,932	137.03%	0.07%	0.01
Lafayette Life Ins. Co.	2	30	360	\$7,734	\$0	0.00%	0.07%	0.00
Minnesota Life Ins. Co.	3	110	1,152	\$6,862	\$19,650	286.36%	0.06%	0.00
Kanawha Ins. Co.	30	30	204	\$5,931	\$1,098	18.51%	0.05%	0.00
Life Investors Ins. Co. of America	13	13	204	\$5,637	(\$7,878)	-139.76%	0.05%	0.00
Medical Benefits Mutual Life Ins. Co.	2	80	1,046	\$4,706	\$11,596	246.41%	0.04%	0.00
New York Life Ins. Co.	1	2	24	\$4,276	\$2,223	51.99%	0.04%	0.00
American Public Life Ins. Co.	0	0	0	\$4,273	\$1,119	26.19%	0.04%	0.00
Fidelity Security Life Ins. Co.	0	9	108	\$4,008	\$0	0.00%	0.04%	0.00
Kansas City Life Ins. Co.	1	11	132	\$3,449	\$0	0.00%	0.03%	0.00
Humana Ins. Co.	2	9	108	\$2,863	\$2,887	100.84%	0.03%	0.00
Mutual of Omaha Ins. Co.	3	7	77	\$2,247	(\$1,510)	-67.20%	0.02%	0.00
Harleysville Life Ins. Co.	1	17	204	\$2,232	\$396	17.74%	0.02%	0.00
Federated Mutual Ins. Co.	6	49	366	\$2,198	\$278	12.65%	0.02%	0.00
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.02%	0.00
Union Labor Life Ins. Co.	0	2	24	\$1,116	\$585	52.42%	0.01%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$0	0.00%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$0	0.00%	0.00%	0.00
Sentry Life Ins. Co.	0	0	35	\$290	\$0	0.00%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	1	1	12	\$164	\$0	0.00%	0.00%	0.00
Allianz Life Ins. Co. of North America	1	6	72	\$160	\$526	328.75%	0.00%	0.00
Pan-American Life Ins. Co.	5	11	76	\$158	\$0	0.00%	0.00%	0.00
Baltimore Life Ins. Co.	0	0	1	\$102	\$17,837	17487.25%	0.00%	0.00
Liberty Life Assur. Co. of Boston	0	0	0	\$0	\$202,147	----	0.00%	0.00
Connecticut General Life Ins. Co.	3	3	35	(\$6,440)	(\$5,658)	87.86%	-0.06%	0.00
<b>TOTALS</b>	<b>3,687</b>	<b>45,054</b>	<b>370,621</b>	<b>\$11,072,746</b>	<b>\$8,857,107</b>	<b>79.99%</b>	<b>100.00%</b>	<b>630.12</b>

Group Long Term Disability	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Hartford Life and Accident Ins. Co.	87	55,695	668,340	\$10,295,554	\$8,455,361	82.13%	24.78%	614.22
Unum Life Ins. Co. of America	172	21,171	0	\$4,768,173	\$6,237,780	130.82%	11.48%	131.74
Standard Ins. Co.	84	14,109	163,562	\$4,212,308	\$2,829,919	67.18%	10.14%	102.82
Metropolitan Life Ins. Co.	72	21,081	252,972	\$4,029,493	\$3,781,151	93.84%	9.70%	94.09
Life Ins. Co. of North America	16	14,526	0	\$3,123,070	\$4,729,189	151.43%	7.52%	56.52
Prudential Ins. Co. of America	10	4,155	49,860	\$2,126,336	\$2,158,516	101.51%	5.12%	26.20
Guardian Life Ins. Co.	136	6,627	72,798	\$1,460,319	\$1,097,276	75.14%	3.52%	12.36
Sun Life & Health Ins. Co. (US)	42	1,596	19,152	\$1,314,937	\$244,494	18.59%	3.17%	10.02
Reliastar Life Ins. Co.	40	2,470	29,640	\$1,090,211	\$588,500	53.98%	2.62%	6.89
Northwestern Mutual Life Ins. Co.	100	2,780	28,995	\$975,437	(\$476,643)	-48.86%	2.35%	5.51
Lincoln National Life Ins. Co.	20	5,887	70,644	\$967,332	\$1,033,518	106.84%	2.33%	5.42
Union Security Ins. Co.	54	35,013	420,156	\$937,452	\$691,712	73.79%	2.26%	5.09
Sun Life Assur. Co. of Canada (US)	40	7,682	19,692	\$891,834	\$794,083	89.04%	2.15%	4.61
Mutual of Omaha Life Ins. Co.	39	3,149	37,788	\$860,390	\$1,174,820	136.55%	2.07%	4.29
Principal Life Ins. Co.	35	2,357	27,507	\$695,517	\$240,263	34.54%	1.67%	2.80
Untd Sts Life Ins. Co. In the City of NY	14	489	5,865	\$472,419	\$416,925	88.25%	1.14%	1.29
American Fidelity Assur. Co.	21	2,417	24,977	\$456,814	\$338,030	74.00%	1.10%	1.21
Fort Dearborn Life Ins. Co.	49	2,217	0	\$455,968	\$202,464	44.40%	1.10%	1.20
United of Omaha Life Ins. Co.	37	1,553	0	\$453,438	\$479,909	105.84%	1.09%	1.19
New York Life Ins. Co.	25	340	4,080	\$371,795	\$198,910	53.50%	0.89%	0.80
Reliance Standard Life Ins. Co.	15	1,459	0	\$213,813	\$1,738,715	813.19%	0.51%	0.26
Liberty Life Assur. Co. of Boston	2	1,588	19,056	\$187,376	\$593,137	316.55%	0.45%	0.20
Aema Life Ins. Co.	4	1,397	15,527	\$175,914	\$2,157,724	1226.58%	0.42%	0.18
Boston Mutual Life Ins. Co.	8	1,487	27,426	\$160,945	\$106,497	66.17%	0.39%	0.15
Paul Revere Life Ins. Co.	19	205	0	\$142,452	\$160,204	112.46%	0.34%	0.12
Companion Life Ins. Co.	24	484	5,824	\$129,005	\$50,698	39.30%	0.31%	0.10
CUNA Mutual Ins. Co.	48	530	6,387	\$125,753	\$17,218	13.69%	0.30%	0.09
Hartford Life Ins. Co.	0	3,449	41,388	\$106,665	\$101,937	95.57%	0.26%	0.07
Horace Mann Life Ins. Co.	2	722	8,664	\$73,673	\$164,127	222.78%	0.18%	0.03
American United Life Ins. Co.	5	339	4,068	\$49,411	\$73,182	148.11%	0.12%	0.01
Continental American Ins. Co.	95	95	1,140	\$48,390	\$21,151	43.71%	0.12%	0.01
Eastern Life and Health Ins. Co.	6	274	4,746	\$39,399	\$134,945	342.51%	0.09%	0.01
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.08%	0.01
Shenandoah Life Ins. Co.	7	275	2,844	\$31,483	\$110,432	350.77%	0.08%	0.01
Harleysville Life Ins. Co.	4	111	1,332	\$26,953	\$0	0.00%	0.06%	0.00
Lafayette Life Ins. Co.	2	65	780	\$23,266	\$28,505	122.52%	0.06%	0.00
AIG Life Ins. Co.	2	15	180	\$17,930	(\$523)	-2.92%	0.04%	0.00
Fidelity Security Life Ins. Co.	0	4	48	\$10,330	\$0	0.00%	0.02%	0.00
Provident Life and Acc. Ins. Co.	0	12	0	\$9,123	\$370,142	4057.24%	0.02%	0.00
Kanawha Ins. Co.	4	48	576	\$8,958	\$33,545	374.47%	0.02%	0.00
Commercial Travelers Mutual Ins. Co.	1	27	426	\$6,160	\$0	0.00%	0.01%	0.00
American Heritage Life Ins. Co.	4	14	168	\$4,917	\$0	0.00%	0.01%	0.00
American General Assur. Co.	0	14	168	\$4,023	\$0	0.00%	0.01%	0.00
Central Reserve Life Ins. Co.	0	0	182	\$3,442	\$2,753	79.98%	0.01%	0.00
Kansas City Life Ins. Co.	1	2	24	\$3,184	\$0	0.00%	0.01%	0.00
Mony Life Ins. Co.	2	3	42	\$1,694	\$0	0.00%	0.00%	0.00
Humana Ins. Co.	1	2	24	\$1,358	\$0	0.00%	0.00%	0.00
Minnesota Life Ins. Co.	1	2	24	\$840	\$7,048	839.05%	0.00%	0.00
Reassure America Life Ins. Co.	0	0	0	\$835	\$0	0.00%	0.00%	0.00
Great-West Life & Annuity Ins. Co.	0	0	0	\$368	\$333	90.49%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$163	\$0	0.00%	0.00%	0.00
National Casualty Co.	1	4	0	\$128	\$0	0.00%	0.00%	0.00
Reliastar Life Ins. Co. of New York	0	0	0	\$76	\$279	367.11%	0.00%	0.00
American Gen. Life and Acc. Ins. Co.	1	1	12	\$0	\$10,423	----	0.00%	0.00
Colonial Life & Accident Ins. Co.	0	1	0	\$0	\$2,237	----	0.00%	0.00
American Int'l Life Assur. Co. of NY	0	0	0	\$0	\$4,225	----	0.00%	0.00
Lincoln Life & Annuity Co. of New York	0	0	0	\$0	\$16,497	----	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	----	0.00%	0.00
Teachers Ins. & Ann. Assoc. of Amer.	0	0	0	\$0	\$1,460,061	----	0.00%	0.00
Union Central Life Ins. Co.	0	0	0	\$0	\$17,656	----	0.00%	0.00
Connecticut General Life Ins. Co.	0	0	0	(\$54)	(\$47)	87.04%	0.00%	0.00
Continental Casualty Co.	0	0	0	(\$58,717)	\$128,244	-218.41%	-0.14%	0.02
<b>TOTALS</b>	<b>1,366</b>	<b>218,037</b>	<b>2,038,212</b>	<b>\$41,542,145</b>	<b>\$42,966,855</b>	<b>103.43%</b>	<b>100.00%</b>	<b>1,089.55</b>

Total Group Disability (Short & Long)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Hartford Life and Accident Ins. Co.	87	55,798	669,576	\$10,483,338	\$8,590,723	81.95%	19.92%	396.99
Unum Life Ins. Co. of America	238	25,391	0	\$5,912,113	\$7,175,549	121.37%	11.24%	126.26
Metropolitan Life Ins. Co.	142	29,304	351,648	\$5,251,514	\$4,887,919	93.08%	9.98%	99.62
Standard Ins. Co.	125	16,395	194,319	\$4,691,316	\$3,216,827	68.57%	8.92%	79.50
Life Ins. Co. of North America	21	14,770	0	\$3,175,539	\$5,149,172	162.15%	6.04%	36.43
Prudential Ins. Co. of America	27	4,580	54,960	\$2,866,419	\$2,550,036	88.96%	5.45%	29.68
Sun Life & Health Ins. Co. (US)	84	2,908	34,896	\$2,405,534	\$244,494	10.16%	4.57%	20.90
Guardian Life Ins. Co.	247	11,042	123,000	\$2,319,938	\$1,609,187	69.36%	4.41%	19.44
Fort Dearborn Life Ins. Co.	151	5,098	0	\$1,426,737	\$845,471	59.26%	2.71%	7.35
Union Security Ins. Co.	91	36,657	439,173	\$1,261,728	\$861,938	68.31%	2.40%	5.75
Lincoln National Life Ins. Co.	36	7,434	89,208	\$1,217,218	\$1,138,209	93.51%	2.31%	5.35
Northwestern Mutual Life Ins. Co.	113	3,089	32,598	\$1,112,184	(\$456,112)	-41.01%	2.11%	4.47
Reliastar Life Ins. Co.	47	2,508	30,096	\$1,100,431	\$613,012	55.71%	2.09%	4.37
Sun Life Assur. Co. of Canada (US)	62	9,713	34,836	\$1,079,770	\$1,110,697	102.86%	2.05%	4.21
American Fidelity Assur. Co.	44	4,788	46,373	\$990,430	\$581,597	58.72%	1.88%	3.54
Mutual of Omaha Life Ins. Co.	42	3,156	37,865	\$862,637	\$1,173,310	136.01%	1.64%	2.69
Principal Life Ins. Co.	82	3,117	35,960	\$836,973	\$330,563	39.50%	1.59%	2.53
Monumental Life Ins. Co.	2,597	2,640	31,684	\$614,553	\$417,441	67.93%	1.17%	1.36
United of Omaha Life Ins. Co.	49	1,845	0	\$514,059	\$670,972	130.52%	0.98%	0.95
Reliance Standard Life Ins. Co.	26	2,407	0	\$497,159	\$2,434,430	489.67%	0.94%	0.89
Unid Svs Life Ins. Co. In the City of NY	29	558	6,693	\$489,676	\$420,438	85.86%	0.93%	0.87
Boston Mutual Life Ins. Co.	9	1,536	30,870	\$414,294	\$298,795	72.12%	0.79%	0.62
New York Life Ins. Co.	26	342	4,104	\$376,071	\$201,133	53.48%	0.71%	0.51
Aema Life Ins. Co.	23	1,609	17,955	\$258,741	\$2,441,242	943.51%	0.49%	0.24
Eastern Life and Health Ins. Co.	20	1,244	17,424	\$241,609	\$265,762	110.00%	0.46%	0.21
American United Life Ins. Co.	12	849	10,188	\$223,191	\$131,715	59.01%	0.42%	0.18
Companion Life Ins. Co.	51	790	9,477	\$213,410	\$123,525	57.88%	0.41%	0.16
American Bankers Life Assur. Co.	0	0	0	\$209,227	(\$17,984)	-8.60%	0.40%	0.16
Hartford Life Ins. Co.	0	3,587	43,044	\$206,884	\$164,585	79.55%	0.39%	0.15
Liberty Life Assur. Co. of Boston	2	1,588	19,056	\$187,376	\$795,284	424.43%	0.36%	0.13
CUNA Mutual Ins. Co.	58	762	9,193	\$170,703	\$51,509	30.17%	0.32%	0.11
Colonial Life & Accident Ins. Co.	2	456	0	\$159,259	\$145,098	91.11%	0.30%	0.09
Paul Revere Life Ins. Co.	22	253	0	\$151,031	\$161,055	106.64%	0.29%	0.08
American General Assur. Co.	23	3,581	168	\$94,756	\$663,313	700.02%	0.18%	0.03
Shenandoah Life Ins. Co.	23	562	6,678	\$87,901	\$134,664	153.20%	0.17%	0.03
Horace Mann Life Ins. Co.	4	763	9,156	\$84,801	\$165,771	195.48%	0.16%	0.03
Provident Life and Acc. Ins. Co.	1	398	0	\$53,134	\$400,721	754.17%	0.10%	0.01
Continental American Ins. Co.	95	95	1,140	\$48,390	\$21,151	43.71%	0.09%	0.01
AIG Life Ins. Co.	7	91	1,092	\$42,815	\$8,623	20.14%	0.08%	0.01
Liberty Life Ins. Co.	96	96	1,338	\$40,592	(\$6,958)	-17.14%	0.08%	0.01
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.06%	0.00
Lafayette Life Ins. Co.	4	95	1,140	\$31,000	\$28,505	91.95%	0.06%	0.00
Mega Life and Health Ins. Co.	89	89	1,031	\$29,500	\$17,700	60.00%	0.06%	0.00
Harleysville Life Ins. Co.	5	128	1,536	\$29,185	\$396	1.36%	0.06%	0.00
Transamerica Life Ins. Co.	5	76	666	\$28,391	\$1,448	5.10%	0.05%	0.00
American Heritage Life Ins. Co.	27	225	2,700	\$26,436	\$6,055	22.90%	0.05%	0.00
Kanawha Ins. Co.	34	78	780	\$14,889	\$34,643	232.68%	0.03%	0.00
Illinois Mutual Life Ins. Co.	4	53	660	\$14,693	\$18,299	124.54%	0.03%	0.00
Fidelity Security Life Ins. Co.	0	13	156	\$14,338	\$0	0.00%	0.03%	0.00
Great-West Life & Annuity Ins. Co.	0	0	0	\$13,819	\$12,494	90.41%	0.03%	0.00
Unicare Life & Health Ins. Co.	1	50	608	\$9,789	\$47,443	484.66%	0.02%	0.00
John Alden Life Ins. Co.	8	28	351	\$7,978	\$10,932	137.03%	0.02%	0.00
Minnesota Life Ins. Co.	4	112	1,176	\$7,702	\$26,698	346.64%	0.01%	0.00
Kansas City Life Ins. Co.	2	13	156	\$6,633	\$0	0.00%	0.01%	0.00
Commercial Travelers Mutual Ins. Co.	1	27	426	\$6,160	\$0	0.00%	0.01%	0.00
Life Investors Ins. Co. of America	13	13	204	\$5,637	(\$7,878)	-139.76%	0.01%	0.00
Medical Benefits Mutual Life Ins. Co.	2	80	1,046	\$4,706	\$11,596	246.41%	0.01%	0.00
American Public Life Ins. Co.	0	0	0	\$4,273	\$1,119	26.19%	0.01%	0.00
Humana Ins. Co.	3	11	132	\$4,221	\$2,887	68.40%	0.01%	0.00
Central Reserve Life Ins. Co.	0	0	182	\$3,442	\$2,753	79.98%	0.01%	0.00
Federated Mutual Ins. Co.	6	49	366	\$2,198	\$278	12.65%	0.00%	0.00
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.00%	0.00
Mony Life Ins. Co.	2	3	42	\$1,694	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	0	2	24	\$1,116	\$585	52.42%	0.00%	0.00
Reassure America Life Ins. Co.	0	0	0	\$835	\$0	0.00%	0.00%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$0	0.00%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$0	0.00%	0.00%	0.00
Sentry Life Ins. Co.	0	0	35	\$290	\$0	0.00%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	1	1	12	\$164	\$0	0.00%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$163	\$0	0.00%	0.00%	0.00
Allianz Life Ins. Co. of North America	1	6	72	\$160	\$526	328.75%	0.00%	0.00
Pan-American Life Ins. Co.	5	11	76	\$158	\$0	0.00%	0.00%	0.00
National Casualty Co.	1	4	0	\$128	\$0	0.00%	0.00%	0.00
Baltimore Life Ins. Co.	0	0	1	\$102	\$17,837	17487.25%	0.00%	0.00
Reliastar Life Ins. Co. of New York	0	0	0	\$76	\$279	367.11%	0.00%	0.00
American Gen. Life and Acc. Ins. Co.	1	1	12	\$0	\$10,423	----	0.00%	0.00
American Int'l Life Assur. Co. of NY	0	0	0	\$0	\$4,225	----	0.00%	0.00
Lincoln Life & Annuity Co. of New York	0	0	0	\$0	\$16,497	----	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	----	0.00%	0.00
Teachers Ins. & Ann. Assoc. of Amer.	0	0	0	\$0	\$1,460,061	----	0.00%	0.00
Union Central Life Ins. Co.	0	0	0	\$0	\$17,656	----	0.00%	0.00
Connecticut General Life Ins. Co.	3	3	35	(\$6,494)	(\$5,705)	87.85%	-0.01%	0.00
Continental Casualty Co.	0	0	0	(\$58,717)	\$128,244	-218.41%	-0.11%	0.01
<b>TOTALS</b>	<b>5,053</b>	<b>263,091</b>	<b>2,408,833</b>	<b>\$52,614,891</b>	<b>\$51,823,962</b>	<b>98.50%</b>	<b>100.00%</b>	<b>855.98</b>

Group Long Term Care (Tax Qual.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Metropolitan Life Ins. Co.	1	2,089	25,068	\$1,106,736	\$511,627	46.23%	30.25%	915.24
Unum Life Ins. Co. of America	22	5,781	0	\$675,047	\$20,337	3.01%	18.45%	340.50
Aema Life Ins. Co.	39	693	9,719	\$563,684	\$603,131	107.00%	15.41%	237.42
John Hancock Life Ins. Co.	0	619	6,915	\$380,954	(\$43,549)	-11.43%	10.41%	108.44
United Teacher Associates Ins. Co.	249	249	2,988	\$376,197	\$85,019	22.60%	10.28%	105.75
Genworth Life Ins. Co.	5	524	0	\$301,091	\$295,788	98.24%	8.23%	67.74
Prudential Ins. Co. of America	10	10	24	\$111,056	\$143,591	129.30%	3.04%	9.22
Medamerica Ins. Co.	0	7	84	\$48,989	\$0	0.00%	1.34%	1.79
New York Life Ins. Co.	2	24	288	\$44,208	\$35,108	79.42%	1.21%	1.46
Life Investors Ins. Co. of America	12	12	96	\$26,666	\$0	0.00%	0.73%	0.53
Mutual of Omaha Ins. Co.	42	205	2,326	\$24,461	\$109,281	446.76%	0.67%	0.45
Provident Life and Acc. Ins. Co.	0	13	0	\$11,701	\$0	0.00%	0.32%	0.10
Transamerica Life Ins. Co.	10	14	48	\$9,255	\$14,625	158.02%	0.25%	0.06
Connecticut General Life Ins. Co.	3	19	288	\$8,021	\$1,681	20.96%	0.22%	0.05
Washington National Ins. Co.	1	3	48	\$1,761	(\$6,343)	-360.19%	0.05%	0.00
Sentry Ins. A Mutual Co.	1	2	24	\$932	\$0	0.00%	0.03%	0.00
Monumental Life Ins. Co.	1	1	12	\$408	\$0	0.00%	0.01%	0.00
Allianz Life Ins. Co. of North America	1	1	12	\$110	\$360	327.27%	0.00%	0.00
Continental Casualty Co.	1	64	4,270	(\$33,006)	(\$59,705)	180.89%	-0.90%	0.81
<b>TOTALS</b>	<b>400</b>	<b>10,330</b>	<b>52,210</b>	<b>\$3,658,271</b>	<b>\$1,710,951</b>	<b>46.77%</b>	<b>100.00%</b>	<b>1,789.57</b>

Group LTC (Non-Tax Qual.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Life Investors Ins. Co. of America	24	24	261	\$40,791	\$0	0.00%	39.38%	1,550.43
Mutual of Omaha Ins. Co.	0	0	117	\$24,383	\$1,704	6.99%	23.54%	553.98
Conseco Senior Health Ins. Co.	13	13	144	\$13,196	\$123,093	932.81%	12.74%	162.26
American Fidelity Assur. Co.	1	50	432	\$11,802	\$4,234	35.88%	11.39%	129.79
Riversource Life Ins. Co.	5	5	60	\$9,877	\$0	0.00%	9.53%	90.90
Transamerica Occidental Life Ins. Co.	1	1	12	\$2,457	\$0	0.00%	2.37%	5.63
Allstate Life Ins. Co.	0	0	0	\$1,089	\$0	0.00%	1.05%	1.11
<b>TOTALS</b>	<b>44</b>	<b>93</b>	<b>1,026</b>	<b>\$103,595</b>	<b>\$129,031</b>	<b>124.55%</b>	<b>100.00%</b>	<b>2,494.09</b>

Total Group Long Term Care	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Metropolitan Life Ins. Co.	1	2,089	25,068	\$1,106,736	\$511,627	46.23%	29.42%	865.53
Unum Life Ins. Co. of America	22	5,781	0	\$675,047	\$20,337	3.01%	17.94%	322.00
Aema Life Ins. Co.	39	693	9,719	\$563,684	\$603,131	107.00%	14.98%	224.53
John Hancock Life Ins. Co.	0	619	6,915	\$380,954	(\$43,549)	-11.43%	10.13%	102.55
United Teacher Associates Ins. Co.	249	249	2,988	\$376,197	\$85,019	22.60%	10.00%	100.01
Genworth Life Ins. Co.	5	524	0	\$301,091	\$295,788	98.24%	8.00%	64.06
Prudential Ins. Co. of America	10	10	24	\$111,056	\$143,591	129.30%	2.95%	8.72
Life Investors Ins. Co. of America	36	36	357	\$67,457	\$0	0.00%	1.79%	3.22
Medamerica Ins. Co.	0	7	84	\$48,989	\$0	0.00%	1.30%	1.70
Mutual of Omaha Ins. Co.	42	205	2,443	\$48,844	\$110,985	227.22%	1.30%	1.69
New York Life Ins. Co.	2	24	288	\$44,208	\$35,108	79.42%	1.18%	1.38
Conseco Senior Health Ins. Co.	13	13	144	\$13,196	\$123,093	932.81%	0.35%	0.12
American Fidelity Assur. Co.	1	50	432	\$11,802	\$4,234	35.88%	0.31%	0.10
Provident Life and Acc. Ins. Co.	0	13	0	\$11,701	\$0	0.00%	0.31%	0.10
Riversource Life Ins. Co.	5	5	60	\$9,877	\$0	0.00%	0.26%	0.07
Transamerica Life Ins. Co.	10	14	48	\$9,255	\$14,625	158.02%	0.25%	0.06
Connecticut General Life Ins. Co.	3	19	288	\$8,021	\$1,681	20.96%	0.21%	0.05
Transamerica Occidental Life Ins. Co.	1	1	12	\$2,457	\$0	0.00%	0.07%	0.00
Washington National Ins. Co.	1	3	48	\$1,761	(\$6,343)	-360.19%	0.05%	0.00
Allstate Life Ins. Co.	0	0	0	\$1,089	\$0	0.00%	0.03%	0.00
Sentry Ins. A Mutual Co.	1	2	24	\$932	\$0	0.00%	0.02%	0.00
Monumental Life Ins. Co.	1	1	12	\$408	\$0	0.00%	0.01%	0.00
Allianz Life Ins. Co. of North America	1	1	12	\$110	\$360	327.27%	0.00%	0.00
Continental Casualty Co.	1	64	4,270	(\$33,006)	(\$59,705)	180.89%	-0.88%	0.77
<b>TOTALS</b>	<b>444</b>	<b>10,423</b>	<b>53,236</b>	<b>\$3,761,866</b>	<b>\$1,839,982</b>	<b>48.91%</b>	<b>100.00%</b>	<b>1,696.64</b>

Group Medicare Supplement (Stand.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	1	32,420	389,040	\$41,482,548	\$33,050,602	79.67%	75.98%	5,773.21
Highmark West Virginia, Inc.	3,287	3,287	40,184	\$9,491,434	\$6,511,322	68.60%	17.39%	302.24
Bankers Life and Casualty Co.	117	127	1,799	\$1,289,316	\$925,660	71.79%	2.36%	5.58
Life Investors Ins. Co. of America	534	534	6,408	\$903,049	\$755,764	83.69%	1.65%	2.74
Hartford Life Ins. Co.	0	650	7,800	\$657,938	\$411,281	62.51%	1.21%	1.45
Principal Life Ins. Co.	163	165	2,085	\$411,655	\$299,409	72.73%	0.75%	0.57
Sterling Life Ins. Co.	124	124	1,497	\$169,349	\$125,895	74.34%	0.31%	0.10
Monumental Life Ins. Co.	14	14	168	\$38,634	\$42,019	108.76%	0.07%	0.01
Transamerica Life Ins. Co.	29	29	348	\$36,882	\$25,130	68.14%	0.07%	0.00
Con'l Life Ins. Co. of Brentwood, TN	40	40	414	\$32,809	\$35,229	107.38%	0.06%	0.00
American Nat. Life Ins. Co. of TX	36	36	306	\$20,540	\$21,192	103.17%	0.04%	0.00
American Republic Ins. Co.	8	8	0	\$20,033	\$13,821	68.99%	0.04%	0.00
Oxford Life Ins. Co.	8	8	12	\$11,987	\$3,945	32.91%	0.02%	0.00
Central Sts H & Life Co. of Omaha	4	4	58	\$8,797	\$3,070	34.90%	0.02%	0.00
Mutual of Omaha Ins. Co.	15	15	173	\$4,947	\$2,774	56.07%	0.01%	0.00
CUNA Mutual Ins. Co.	0	2	24	\$3,987	\$1,789	44.87%	0.01%	0.00
Guarantee Trust Life Ins. Co.	2	2	24	\$3,914	\$1,532	39.14%	0.01%	0.00
Globe Life and Accident Ins. Co.	1	1	23	\$2,923	\$2,831	96.85%	0.01%	0.00
United American Ins. Co.	1	1	12	\$1,583	(\$49)	-3.10%	0.00%	0.00
Allianz Life Ins. Co. of North America	2	4	48	\$1,430	\$4,688	327.83%	0.00%	0.00
Companion Life Ins. Co.	1	1	12	\$1,154	\$225	19.50%	0.00%	0.00
National Benefit Life Ins. Co.	1	1	12	\$592	\$10	1.69%	0.00%	0.00
<b>TOTALS</b>	<b>4,388</b>	<b>37,473</b>	<b>450,447</b>	<b>\$54,595,501</b>	<b>\$42,238,139</b>	<b>77.37%</b>	<b>100.00%</b>	<b>6,085.89</b>

Group Med. Supplement (Pre-Stand.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	1	13,554	162,648	\$17,357,946	\$13,829,684	79.67%	89.66%	8,038.10
Hartford Life and Accident Ins. Co.	4	541	6,492	\$1,508,975	\$708,280	46.94%	7.79%	60.75
Union Fidelity Life Ins. Co.	62	62	744	\$153,690	\$89,850	58.46%	0.79%	0.63
Monumental Life Ins. Co.	81	81	972	\$147,484	\$119,588	81.09%	0.76%	0.58
Life Investors Ins. Co. of America	28	28	336	\$130,019	\$95,839	73.71%	0.67%	0.45
Mutual of Omaha Ins. Co.	13	13	156	\$36,150	\$23,644	65.41%	0.19%	0.03
United Teacher Associates Ins. Co.	5	5	60	\$11,936	\$6,842	57.32%	0.06%	0.00
AIG Premier Ins. Co.	1	3	42	\$8,116	\$6,658	82.04%	0.04%	0.00
World Ins. Co.	2	2	24	\$6,309	\$1,315	20.84%	0.03%	0.00
Health Net Life Ins. Co.	1	0	0	\$105	\$622	592.38%	0.00%	0.00
<b>TOTALS</b>	<b>198</b>	<b>14,289</b>	<b>171,474</b>	<b>\$19,360,730</b>	<b>\$14,882,322</b>	<b>76.87%</b>	<b>100.00%</b>	<b>8,100.55</b>

Total Group Medicare Supplement	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	2	45,974	551,688	\$58,840,494	\$46,880,286	79.67%	79.56%	6,329.99
Highmark West Virginia, Inc.	3,287	3,287	40,184	\$9,491,434	\$6,511,322	68.60%	12.83%	164.71
Hartford Life and Accident Ins. Co.	4	541	6,492	\$1,508,975	\$708,280	46.94%	2.04%	4.16
Bankers Life and Casualty Co.	117	127	1,799	\$1,289,316	\$925,660	71.79%	1.74%	3.04
Life Investors Ins. Co. of America	562	562	6,744	\$1,033,068	\$851,603	82.43%	1.40%	1.95
Hartford Life Ins. Co.	0	650	7,800	\$657,938	\$411,281	62.51%	0.89%	0.79
Principal Life Ins. Co.	163	165	2,085	\$411,655	\$299,409	72.73%	0.56%	0.31
Monumental Life Ins. Co.	95	95	1,140	\$186,118	\$161,607	86.83%	0.25%	0.06
Sterling Life Ins. Co.	124	124	1,497	\$169,349	\$125,895	74.34%	0.23%	0.05
Union Fidelity Life Ins. Co.	62	62	744	\$153,690	\$89,850	58.46%	0.21%	0.04
Mutual of Omaha Ins. Co.	28	28	329	\$41,097	\$26,418	64.28%	0.06%	0.00
Transamerica Life Ins. Co.	29	29	348	\$36,882	\$25,130	68.14%	0.05%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	40	40	414	\$32,809	\$35,229	107.38%	0.04%	0.00
American Nat. Life Ins. Co. of TX	36	36	306	\$20,540	\$21,192	103.17%	0.03%	0.00
American Republic Ins. Co.	8	8	0	\$20,033	\$13,821	68.99%	0.03%	0.00
Oxford Life Ins. Co.	8	8	12	\$11,987	\$3,945	32.91%	0.02%	0.00
United Teacher Associates Ins. Co.	5	5	60	\$11,936	\$6,842	57.32%	0.02%	0.00
Central Sts H & Life Co. of Omaha	4	4	58	\$8,797	\$3,070	34.90%	0.01%	0.00
AIG Premier Ins. Co.	1	3	42	\$8,116	\$6,658	82.04%	0.01%	0.00
World Ins. Co.	2	2	24	\$6,309	\$1,315	20.84%	0.01%	0.00
CUNA Mutual Ins. Co.	0	2	24	\$3,987	\$1,789	44.87%	0.01%	0.00
Guarantee Trust Life Ins. Co.	2	2	24	\$3,914	\$1,532	39.14%	0.01%	0.00
Globe Life and Accident Ins. Co.	1	1	23	\$2,923	\$2,831	96.85%	0.00%	0.00
United American Ins. Co.	1	1	12	\$1,583	(\$49)	-3.10%	0.00%	0.00
Allianz Life Ins. Co. of North America	2	4	48	\$1,430	\$4,688	327.83%	0.00%	0.00
Companion Life Ins. Co.	1	1	12	\$1,154	\$225	19.50%	0.00%	0.00
National Benefit Life Ins. Co.	1	1	12	\$592	\$10	1.69%	0.00%	0.00
Health Net Life Ins. Co.	1	0	0	\$105	\$622	592.38%	0.00%	0.00
<b>TOTALS</b>	<b>4,586</b>	<b>51,762</b>	<b>621,921</b>	<b>\$73,956,231</b>	<b>\$57,120,461</b>	<b>77.24%</b>	<b>100.00%</b>	<b>6,505.12</b>

Group Dental	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Delta Dental of West Virginia	76	42,197	473,638	\$9,468,939	\$6,541,230	69.08%	23.73%	563.20
Metropolitan Life Ins. Co.	235	37,023	444,276	\$6,710,325	\$5,237,706	78.05%	16.82%	282.85
Guardian Life Ins. Co.	348	25,488	300,605	\$6,524,527	\$4,663,106	71.47%	16.35%	267.40
United Concordia Ins. Co.	103	16,513	214,573	\$4,629,297	\$3,101,867	67.01%	11.60%	134.61
Ameritas Life Ins. Corporation	47	46,784	561,408	\$2,111,844	\$1,304,579	61.77%	5.29%	28.01
Connecticut General Life Ins. Co.	47	5,961	71,532	\$1,400,295	\$1,229,649	87.81%	3.51%	12.32
Aetna Life Ins. Co.	359	5,188	59,833	\$1,160,417	\$957,536	82.52%	2.91%	8.46
Dental Choice, Inc.	2,577	5,143	56,626	\$1,043,737	\$865,166	82.89%	2.62%	6.84
United Healthcare Ins. Co.	179	7,763	93,156	\$959,113	\$532,735	55.54%	2.40%	5.78
Sun Life & Health Ins. Co. (US)	76	1,075	12,900	\$773,001	\$539,733	69.82%	1.94%	3.75
Principal Life Ins. Co.	74	2,772	33,954	\$707,864	\$439,848	62.14%	1.77%	3.15
HumanaDental Ins. Co.	38	3,939	40,752	\$649,866	\$449,058	69.10%	1.63%	2.65
Delta Dental Ins. Co.	747	92,244	1,054,295	\$523,570	\$287,245	54.86%	1.31%	1.72
Union Security Ins. Co.	46	604	5,569	\$402,184	\$478,385	118.95%	1.01%	1.02
Companion Life Ins. Co.	44	794	8,746	\$388,731	\$229,774	59.11%	0.97%	0.95
Shenandoah Life Ins. Co.	21	584	5,880	\$271,844	\$152,226	56.00%	0.68%	0.46
Reliance Standard Life Ins. Co.	8	361	0	\$221,714	\$143,820	64.87%	0.56%	0.31
Brokers National Life Assur. Co.	752	752	9,024	\$212,000	\$117,000	55.19%	0.53%	0.28
Fort Dearborn Life Ins. Co.	79	400	0	\$204,828	\$112,774	55.06%	0.51%	0.26
Untd Sts Life Ins. Co. In the City of NY	24	412	4,944	\$193,671	\$122,067	63.03%	0.49%	0.24
Securian Life Ins. Co.	6	829	9,822	\$154,532	\$100,279	64.89%	0.39%	0.15
Mega Life and Health Ins. Co.	341	594	6,939	\$114,238	\$36,183	31.67%	0.29%	0.08
First Health Life & Health Ins. Co.	1	228	2,736	\$110,346	\$78,495	71.14%	0.28%	0.08
Lincoln National Life Ins. Co.	1	52	624	\$106,881	\$208,339	194.93%	0.27%	0.07
Combenefits Ins. Co.	509	911	5,464	\$91,527	\$53,485	58.44%	0.23%	0.05
John Alden Life Ins. Co.	28	283	3,512	\$89,187	\$36,401	40.81%	0.22%	0.05
Citizens Security Ins. Co.	11	408	1,389	\$84,919	\$48,918	57.61%	0.21%	0.05
Standard Ins. Co.	5	141	1,740	\$79,952	\$57,534	71.96%	0.20%	0.04
Eastern Life and Health Ins. Co.	11	152	2,184	\$77,324	\$27,450	35.50%	0.19%	0.04
Security Life Ins. Co. of America	0	120	12	\$65,867	\$35,036	53.19%	0.17%	0.03
AIG Life Ins. Co.	2	103	1,236	\$52,193	\$15,531	29.76%	0.13%	0.02
Time Ins. Co.	4	54	633	\$43,142	\$11,248	26.07%	0.11%	0.01
Madison National Life Ins. Co., Inc.	8	31	372	\$42,374	\$15,854	37.41%	0.11%	0.01
World Ins. Co.	51	51	612	\$33,525	\$18,107	54.01%	0.08%	0.01
Unicare Life & Health Ins. Co.	15	64	1,137	\$32,158	\$9,671	30.07%	0.08%	0.01
BCS Ins. Co.	0	17	0	\$31,975	\$4,914	15.37%	0.08%	0.01
CUNA Mutual Ins. Co.	0	50	628	\$20,219	\$12,824	63.43%	0.05%	0.00
Federated Mutual Ins. Co.	9	94	917	\$17,360	\$10,396	59.88%	0.04%	0.00
Humana Ins. Co.	0	0	1,021	\$17,196	\$8,453	49.16%	0.04%	0.00
National Guardian Life Ins. Co.	2	30	180	\$15,506	\$7,445	48.01%	0.04%	0.00
Physicians Mutual Ins. Co.	46	53	502	\$13,515	\$6,130	45.36%	0.03%	0.00
<b>Group Dental</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Group Dental	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Colorado Bankers Life Ins. Co.	4	27	324	\$9,465	\$723	7.64%	0.02%	0.00
American Heritage Life Ins. Co.	9	185	2,220	\$9,088	\$11,445	125.94%	0.02%	0.00
Continental General Ins. Co.	13	27	335	\$8,279	\$6,718	81.15%	0.02%	0.00
Medical Benefits Mutual Life Ins. Co.	1	12	194	\$4,942	\$3,398	68.76%	0.01%	0.00
Mid-West National Life Ins. Co. of TN	15	35	183	\$2,808	\$269	9.58%	0.01%	0.00
Standard Security Life Ins. Co. of NY	16	27	0	\$2,506	\$564	22.51%	0.01%	0.00
Freedom Life Ins. Co. of America	4	6	54	\$2,433	\$0	0.00%	0.01%	0.00
Pan-American Life Ins. Co.	5	11	76	\$2,279	\$683	29.97%	0.01%	0.00
Fidelity Security Life Ins. Co.	0	2	126	\$1,983	\$1,310	66.06%	0.00%	0.00
Kansas City Life Ins. Co.	1	6	54	\$1,525	\$1,155	75.74%	0.00%	0.00
American Public Life Ins. Co.	0	0	0	\$1,197	\$754	62.99%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$690	\$160	23.19%	0.00%	0.00
American Underwriters Life Ins. Co.	1	1	12	\$576	\$90	15.63%	0.00%	0.00
Gerber Life Ins. Co.	0	0	0	\$125	\$0	0.00%	0.00%	0.00
Renaissance Life & H Ins. Co. of Amer.	1	1	12	\$55	\$0	0.00%	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	(\$23)	----	0.00%	0.00
<b>TOTALS</b>	<b>7,001</b>	<b>300,603</b>	<b>3,496,973</b>	<b>\$39,899,654</b>	<b>\$28,335,443</b>	<b>71.02%</b>	<b>100.00%</b>	<b>1,324.97</b>

Other Group (NOC)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	34,870	34,870	418,440	\$39,413,464	\$30,650,907	77.77%	61.57%	3,790.89
HM Health Ins. Co.	1,405	1,405	16,163	\$13,130,187	\$10,394,289	79.16%	20.51%	420.72
CUNA Mutual Ins. Co.	113	17,839	216,567	\$2,892,888	\$1,266,311	43.77%	4.52%	20.42
American Health & Life Ins. Co.	5,815	5,815	0	\$1,925,252	\$1,240,239	64.42%	3.01%	9.05
American Security Ins. Co.	0	0	0	\$840,372	\$3,948	0.47%	1.31%	1.72
Medco Containment Life Ins. Co.	543	543	7,484	\$809,682	\$813,764	100.50%	1.26%	1.60
Sterling Life Ins. Co.	353	353	4,337	\$743,757	\$567,690	76.33%	1.16%	1.35
Household Life Ins. Co.	4	1,716	21,744	\$597,362	\$259,375	43.42%	0.93%	0.87
American Modern Life Ins. Co.	55	2,305	0	\$487,247	\$288,801	59.27%	0.76%	0.58
Highmark West Virginia, Inc.	829	1,961	23,053	\$409,238	\$262,590	64.17%	0.64%	0.41
Merit Life Ins. Co.	3,580	3,842	45,696	\$407,865	\$136,701	33.52%	0.64%	0.41
Minnesota Life Ins. Co.	27	4,491	54,828	\$398,701	\$227,899	57.16%	0.62%	0.39
American United Life Ins. Co.	44	2,329	27,948	\$352,384	\$140,960	40.00%	0.55%	0.30
American Bankers Life Assur. Co.	0	0	0	\$305,789	\$19,021	6.22%	0.48%	0.23
Untd Sts Life Ins. Co. In the City of NY	14	401	5,607	\$291,242	\$209,343	71.88%	0.45%	0.21
Unicare Life & Health Ins. Co.	12	183	2,086	\$279,288	\$104,718	37.49%	0.44%	0.19
HM Life Ins. Co.	4	1,983	23,652	\$239,947	\$189,684	79.05%	0.37%	0.14
AAA Life Ins. Co.	3	1,475	17,770	\$82,392	\$77,660	94.26%	0.13%	0.02
Stonebridge Life Ins. Co.	3,286	3,286	39,432	\$75,509	\$23,095	30.59%	0.12%	0.01
Hartford Life and Accident Ins. Co.	0	155	1,860	\$67,478	\$31,673	46.94%	0.11%	0.01
American Public Life Ins. Co.	0	0	0	\$58,587	\$20,276	34.61%	0.09%	0.01
Mega Life and Health Ins. Co.	827	1,536	18,501	\$52,417	\$22,974	43.83%	0.08%	0.01
Amex Assur. Co.	0	408	5,093	\$48,505	\$10,555	21.76%	0.08%	0.01
Fidelity Security Life Ins. Co.	0	27	930	\$45,163	\$2,614	5.79%	0.07%	0.00
Assurity Life Ins. Co.	1	3	12	\$37,250	\$13,327	35.78%	0.06%	0.00
Fairmont Specialty Ins. Co.	331	331	1,175	\$31,987	\$7,938	24.82%	0.05%	0.00
Compbenefits Ins. Co.	590	1,107	7,544	\$31,447	\$23,267	73.99%	0.05%	0.00
Balboa Life Ins. Co.	701	701	8,412	\$17,461	\$32,156	184.16%	0.03%	0.00
Govt Personnel Mutual Life Ins. Co.	0	44	491	\$14,936	\$7,588	50.80%	0.02%	0.00
Oxford Life Ins. Co.	1	32	12	\$14,935	(\$534)	-3.58%	0.02%	0.00
J.M.I.C. Life Ins. Co.	0	0	0	\$14,594	\$18,006	123.38%	0.02%	0.00
American Republic Ins. Co.	1,246	1,246	0	\$13,722	\$23,073	168.15%	0.02%	0.00
Celtic Ins. Co.	14	14	208	\$12,889	\$2,160	16.76%	0.02%	0.00
United States Fire Ins.	0	135	479	\$11,774	\$160	1.36%	0.02%	0.00
Hartford Life Ins. Co.	0	80	960	\$7,438	\$4,649	62.50%	0.01%	0.00
New York Life Ins. Co.	9	28	336	\$7,179	\$7,368	102.63%	0.01%	0.00
Madison National Life Ins. Co., Inc.	0	1,095	0	\$6,628	\$23,026	347.40%	0.01%	0.00
AIG Premier Ins. Co.	1	21	282	\$3,102	\$743	23.95%	0.00%	0.00
Central Sts H & Life Co. of Omaha	9	9	108	\$1,923	\$0	0.00%	0.00%	0.00
BCS Ins. Co.	0	16	0	\$1,735	\$22	1.27%	0.00%	0.00
Nationwide Life Ins.	1	55	353	\$1,638	\$0	0.00%	0.00%	0.00
Parker Centennial Assur. Co.	1	0	0	\$1,572	\$16,412	1044.02%	0.00%	0.00
Mid-West National Life Ins. Co. of TN	25	51	393	\$1,102	\$665	60.34%	0.00%	0.00
HCC Life Ins. Co.	1	1	12	\$1,072	(\$1,159)	-108.12%	0.00%	0.00
MetLife Ins. Co. of Connecticut	0	1	12	\$813	\$10,968	1349.08%	0.00%	0.00
Standard Security Life Ins. Co. of NY	11	11	0	\$743	\$0	0.00%	0.00%	0.00
Physicians Mutual Ins. Co.	2	2	24	\$442	\$9	2.04%	0.00%	0.00
United Fidelity Life Ins. Co.	1	1	12	\$433	\$57	13.16%	0.00%	0.00
Independence American Ins. Co.	1	1	1	\$430	\$91	21.16%	0.00%	0.00
American National Ins. Co.	2	2	24	\$354	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	1	104	1,248	\$278	\$0	0.00%	0.00%	0.00
Protective Life Ins. Co.	0	0	0	\$219	\$0	0.00%	0.00%	0.00
Mutual of Omaha Ins. Co.	3	4	48	\$56	\$0	0.00%	0.00%	0.00
Chesapeake Life Ins. Co.	1	1	12	\$27	\$0	0.00%	0.00%	0.00
Columbian Mutual Life Ins. Co.	1	25	300	\$0	\$1,299	----	0.00%	0.00
United Family Life Ins. Co.	0	14	168	\$0	\$0	----	0.00%	0.00
Baltimore Life Ins. Co.	1	1	24	\$0	\$4,056	----	0.00%	0.00
Life Ins. Co. of North America	0	0	0	\$0	\$120,776	----	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	\$25	----	0.00%	0.00
Pacificare Life & Health Ins. Co.	1	2	20	(\$179,047)	(\$96,788)	54.06%	-0.28%	0.08
<b>TOTALS</b>	<b>54,740</b>	<b>92,061</b>	<b>973,861</b>	<b>\$64,013,848</b>	<b>\$47,184,447</b>	<b>73.71%</b>	<b>100.00%</b>	<b>4,249.63</b>

Group TPA and ASO	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Connecticut General Life Ins. Co.	1,052	86,846	1,042,152	\$143,092,528	\$136,221,899	95.20%	88.70%	7,866.86
Aetna Life Ins. Co.	465	65,723	790,211	\$12,308,298	\$223,097,514	1812.58%	7.63%	58.21
United Healthcare Ins. Co.	535	26,988	323,856	\$3,501,890	\$104,713,314	2990.19%	2.17%	4.71
Principal Life Ins. Co.	3	1,148	13,888	\$1,888,558	\$1,888,558	100.00%	1.17%	1.37
Unicare Life & Health Ins. Co.	24	331	2,585	\$268,205	\$1,148,249	428.12%	0.17%	0.03
Vision Benefits of America	15	7,122	83,739	\$240,308	\$219,125	91.19%	0.15%	0.02
Oxford Life Ins. Co.	2	28	12	\$16,863	\$0	0.00%	0.01%	0.00
Carelink Health Plans, Inc.	200	309	3,716	\$13,778	\$2,204,956	16003.45%	0.01%	0.00
Medical Benefits Mutual Life Ins. Co.	3	738	3,164	\$0	\$0	----	0.00%	0.00
<b>TOTALS</b>	<b>2,299</b>	<b>189,233</b>	<b>2,263,323</b>	<b>\$161,330,427</b>	<b>\$469,493,615</b>	<b>291.01%</b>	<b>100.00%</b>	<b>7,931.20</b>

Group Stop Loss/Excess Loss	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	1,453	2,549	31,376	\$19,650,461	\$9,753,812	49.64%	35.35%	1,249.84
Great-West Life & Annuity Ins. Co.	180	13,250	169,304	\$7,502,391	\$6,783,305	90.42%	13.50%	182.18
Life Investors Ins. Co. of America	12	3,057	39,768	\$3,115,498	\$1,686,312	54.13%	5.61%	31.42
HCC Life Ins. Co.	15	7,961	95,532	\$2,779,679	\$2,175,824	78.28%	5.00%	25.01
ACE American Ins. Co.	33	2,175	22,287	\$2,503,166	\$2,686,977	107.34%	4.50%	20.28
Connecticut General Life Ins. Co.	1	3	36	\$2,019,006	\$1,712,326	84.81%	3.63%	13.19
THP Ins. Co.	3,702	8,442	106,197	\$2,001,430	\$1,708,174	85.35%	3.60%	12.97
Hartford Life and Accident Ins. Co.	3	2,561	30,732	\$1,923,404	\$1,579,621	82.13%	3.46%	11.97
Companion Life Ins. Co.	5	898	9,869	\$1,316,491	\$1,057,147	80.30%	2.37%	5.61
Sun Life & Health Ins. Co. (US)	0	0	0	\$1,163,755	\$0	0.00%	2.09%	4.38
Gerber Life Ins. Co.	9	664	7,968	\$1,113,651	\$937,451	84.18%	2.00%	4.01
United States Fire Ins.	4	4,620	39,639	\$902,345	\$605,285	67.08%	1.62%	2.64
Standard Security Life Ins. Co. of NY	3	1,567	0	\$857,589	\$400,851	46.74%	1.54%	2.38
Aetna Life Ins. Co.	184	12,064	145,713	\$829,821	\$150,132	18.09%	1.49%	2.23
Perico Life Ins. Co.	7	699	8,388	\$750,238	\$526,382	70.16%	1.35%	1.82
Metropolitan Life Ins. Co.	1	61	732	\$701,358	\$395,054	56.33%	1.26%	1.59
Medical Benefits Mutual Life Ins. Co.	3	738	3,164	\$670,494	\$2,264,655	337.76%	1.21%	1.46
Canada Life Assur. Co. (The)	3	5,527	57,321	\$510,144	\$400,905	78.59%	0.92%	0.84
Monumental Life Ins. Co.	2	489	5,886	\$508,612	\$778,475	153.06%	0.92%	0.84
Boston Mutual Life Ins. Co.	23	4,476	35,736	\$484,380	\$89,093	18.39%	0.87%	0.76
Reliastar Life Ins. Co.	108	24,840	298,080	\$449,381	\$161,617	35.96%	0.81%	0.65
Transamerica Life Ins. Co.	2	989	16,443	\$443,826	\$307,011	69.17%	0.80%	0.64
American Fidelity Assur. Co.	2	2,028	22,798	\$380,534	\$647,350	170.12%	0.68%	0.47
Fidelity Security Life Ins. Co.	1	956	12,330	\$377,427	\$101,114	26.79%	0.68%	0.46
HM Life Ins. Co.	3	887	10,644	\$367,919	\$995,842	270.67%	0.66%	0.44
Nationwide Life Ins.	1	282	3,384	\$342,453	\$3,098	0.90%	0.62%	0.38
Alta Health & Life Ins. Co.	9	213	2,707	\$325,467	\$246,483	75.73%	0.59%	0.34
American United Life Ins. Co.	1	442	5,304	\$290,631	\$3,928	1.35%	0.52%	0.27
Delos Ins. Co.	1	179	1,719	\$276,852	\$229,577	82.92%	0.50%	0.25
Sun Life Assur. Co. of Canada (US)	3	519	15,204	\$262,526	\$12,388	4.72%	0.47%	0.22
United of Omaha Life Ins. Co.	12	380	0	\$219,366	\$58,919	26.86%	0.39%	0.16
New England Life Ins. Co.	0	0	0	\$174,253	\$59,741	34.28%	0.31%	0.10
Zurich American Ins. Co.	2	127	1,524	\$149,349	\$0	0.00%	0.27%	0.07
Unicare Life & Health Ins. Co.	4	823	11,590	\$107,125	\$845,738	789.49%	0.19%	0.04
Fairmont Specialty Ins. Co.	2	350	4,080	\$39,377	\$118,971	302.13%	0.07%	0.01
QBE Ins. Corporation	1	99	495	\$31,219	\$22,353	71.60%	0.06%	0.00
AIG Life Ins. Co.	2	201	2,412	\$21,345	\$0	0.00%	0.04%	0.00
Reliastar Life Ins. Co. of New York	12	131	1,572	\$15,492	\$0	0.00%	0.03%	0.00
Union Labor Life Ins. Co.	0	0	0	\$5,075	\$0	0.00%	0.01%	0.00
American General Assur. Co.	0	0	0	\$0	\$86,342	----	0.00%	0.00
Central Benefits National Life Ins. Co.	0	0	0	\$0	\$769	----	0.00%	0.00
Life Ins. Co. of North America	0	0	0	\$0	\$3,437	----	0.00%	0.00
<b>TOTALS</b>	<b>5,809</b>	<b>105,247</b>	<b>1,219,934</b>	<b>\$55,583,530</b>	<b>\$39,596,459</b>	<b>71.24%</b>	<b>100.00%</b>	<b>1,579.92</b>

Total Group Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	79,331	152,955	1,834,383	\$596,679,562	\$516,646,233	86.59%	41.42%	1,715.46
Connecticut General Life Ins. Co.	1,280	95,779	1,145,803	\$153,320,676	\$144,458,348	94.22%	10.64%	113.27
United Healthcare Ins. Co.	36,542	136,435	1,637,220	\$152,252,404	\$225,792,154	148.30%	10.57%	111.69
Health Plan of the Upper OH Val.	11,041	25,176	306,212	\$86,313,458	\$79,419,325	92.01%	5.99%	35.90
Carelink Health Plans, Inc.	10,333	19,838	252,319	\$82,066,668	\$66,636,154	81.20%	5.70%	32.45
Coventry Health & Life Ins. Co.	12,616	22,711	244,069	\$79,809,985	\$60,781,760	76.16%	5.54%	30.69
Aema Life Ins. Co.	3,137	109,010	1,409,172	\$22,786,619	\$233,187,036	1023.35%	1.58%	2.50
Hartford Life and Accident Ins. Co.	26,470	363,567	5,317,248	\$16,188,699	\$10,910,392	67.40%	1.12%	1.26
Principal Life Ins. Co.	458	11,275	137,260	\$15,526,666	\$10,901,380	70.21%	1.08%	1.16
Metropolitan Life Ins. Co.	51,945	687,269	1,701,038	\$14,677,743	\$11,034,436	75.18%	1.02%	1.04
HM Health Ins. Co.	1,405	1,405	16,163	\$13,130,187	\$10,394,289	79.16%	0.91%	0.83
Guardian Life Ins. Co.	13,246	183,146	776,922	\$12,849,619	\$9,170,988	71.37%	0.89%	0.80
Delta Dental of West Virginia	76	42,197	473,638	\$9,468,939	\$6,541,230	69.08%	0.66%	0.43
Golden Rule Ins. Co.	1	2,994	35,890	\$8,245,766	\$5,213,944	63.23%	0.57%	0.33
Great-West Life & Annuity Ins. Co.	185	13,267	291,748	\$7,845,070	\$6,993,258	89.14%	0.54%	0.30
Consumers Life Ins. Co.	1,535	2,780	28,902	\$7,759,065	\$8,822,762	113.71%	0.54%	0.29
Unum Life Ins. Co. of America	14,660	31,172	241,471	\$7,359,102	\$7,196,090	97.78%	0.51%	0.26
Union Security Ins. Co.	1,094	42,946	507,784	\$7,228,807	\$4,459,226	61.69%	0.50%	0.25
Medical Benefits Mutual Life Ins. Co.	1,069	15,064	40,542	\$7,139,175	\$8,600,085	120.46%	0.50%	0.25
THP Ins. Co.	4,636	10,316	126,886	\$7,115,209	\$6,659,106	93.59%	0.49%	0.24
Mega Life and Health Ins. Co.	3,097	17,128	73,971	\$5,957,078	\$2,231,484	37.46%	0.41%	0.17
Central Reserve Life Ins. Co.	70	1,704	23,450	\$5,631,633	\$3,982,354	70.71%	0.39%	0.15
First Health Life & Health Ins. Co.	160	1,261	15,132	\$5,429,502	\$4,408,595	81.20%	0.38%	0.14
Standard Ins. Co.	3,205	99,678	285,875	\$4,798,892	\$3,274,465	68.23%	0.33%	0.11
Conseco Health Ins. Co.	9,919	26,195	316,950	\$4,739,722	\$6,976,918	147.20%	0.33%	0.11
United Concordia Ins. Co.	103	16,513	214,573	\$4,629,297	\$3,101,867	67.01%	0.32%	0.10
Life Ins. Co. of North America	36,455	14,770	1,176,816	\$4,591,094	\$5,477,112	119.30%	0.32%	0.10
Sun Life & Health Ins. Co. (US)	160	3,983	47,796	\$4,342,290	\$784,269	18.06%	0.30%	0.09
Life Investors Ins. Co. of America	879	6,673	76,794	\$4,233,493	\$2,532,312	59.82%	0.29%	0.09
John Alden Life Ins. Co.	782	8,983	28,415	\$3,997,488	\$1,800,130	45.03%	0.28%	0.08
Prudential Ins. Co. of America	38	4,602	501,066	\$3,867,492	\$2,693,645	69.65%	0.27%	0.07
CUNA Mutual Ins. Co.	114,510	1,362,988	1,302,790	\$3,474,030	\$1,332,485	38.36%	0.24%	0.06
Vision Service Plan Ins. Co.	88	48,049	537,659	\$3,119,141	\$2,341,889	75.08%	0.22%	0.05
HCC Life Ins. Co.	16	7,962	95,544	\$2,780,751	\$2,174,665	78.20%	0.19%	0.04
ACE American Ins. Co.	1,462	19,316	48,159	\$2,554,778	\$2,686,980	105.17%	0.18%	0.03
State Farm Mutual Auto. Ins. Co.	647	8,464	35,091	\$2,446,384	\$2,552,006	104.32%	0.17%	0.03
Mutual of Omaha Ins. Co.	22,811	140,774	559,376	\$2,249,741	\$2,498,400	111.05%	0.16%	0.02
American Medical Security Life Ins. Co.	454	755	10,348	\$2,237,082	\$1,669,548	74.63%	0.16%	0.02
Ameritas Life Ins. Corporation	65	58,029	696,348	\$2,222,622	\$1,355,161	60.97%	0.15%	0.02
Monumental Life Ins. Co.	8,333	46,961	449,029	\$2,187,733	\$1,697,984	77.61%	0.15%	0.02
Standard Security Life Ins. Co. of NY	187	2,040	5,238	\$2,073,786	\$1,293,431	62.37%	0.14%	0.02
American Health & Life Ins. Co.	7,844	5,815	21,127	\$1,923,702	\$1,242,153	64.57%	0.13%	0.02
Companion Life Ins. Co.	102	2,490	28,192	\$1,920,590	\$1,411,348	73.49%	0.13%	0.02
Continental General Ins. Co.	15	665	10,391	\$1,764,570	\$980,788	55.58%	0.12%	0.02
Unicare Life & Health Ins. Co.	145	5,011	188,794	\$1,726,589	\$2,791,988	161.71%	0.12%	0.01
Fort Dearborn Life Ins. Co.	230	5,498	0	\$1,631,565	\$958,347	58.74%	0.11%	0.01
American Family Life Assur. Co.	5,066	11,526	129,881	\$1,626,241	\$1,628,322	100.13%	0.11%	0.01
United Teacher Associates Ins. Co.	2,693	4,182	47,615	\$1,557,733	\$507,292	32.57%	0.11%	0.01
Reliastar Life Ins. Co.	202	27,879	328,671	\$1,550,142	\$774,575	49.97%	0.11%	0.01
American Fidelity Assur. Co.	53	6,949	70,639	\$1,402,358	\$1,237,117	88.22%	0.10%	0.01
Lincoln National Life Ins. Co.	9,344	119,082	175,421	\$1,342,953	\$1,338,380	99.66%	0.09%	0.01
Sun Life Assur. Co. of Canada (US)	65	10,232	50,040	\$1,342,296	\$1,123,107	83.67%	0.09%	0.01
World Ins. Co.	360	642	8,608	\$1,310,747	\$385,598	29.42%	0.09%	0.01
Bankers Life and Casualty Co.	120	163	2,705	\$1,289,316	\$925,662	71.79%	0.09%	0.01
Hartford Life Ins. Co.	10,710	132,837	636,977	\$1,238,056	\$580,515	46.89%	0.09%	0.01
New York Life Ins. Co.	1,044	12,442	49,947	\$1,175,916	\$1,010,181	85.91%	0.08%	0.01
Gerber Life Ins. Co.	41	1,048	7,968	\$1,113,776	\$937,452	84.17%	0.08%	0.01
Northwestern Mutual Life Ins. Co.	113	3,089	32,598	\$1,112,184	(\$456,099)	-41.01%	0.08%	0.01
Federated Mutual Ins. Co.	39	402	4,047	\$1,077,848	\$501,546	46.53%	0.07%	0.01
Dental Choice, Inc.	2,577	5,143	56,626	\$1,043,737	\$865,166	82.89%	0.07%	0.01
United States Fire Ins.	952	8,772	190,364	\$1,036,126	\$623,041	60.13%	0.07%	0.01
Undt Sts Life Ins. Co. In the City of NY	318	4,382	90,973	\$979,274	\$751,911	76.78%	0.07%	0.00
Boston Mutual Life Ins. Co.	1,183	27,132	191,226	\$956,754	\$387,895	40.54%	0.07%	0.00
Sterling Life Ins. Co.	477	477	5,834	\$913,106	\$693,585	75.96%	0.06%	0.00
American United Life Ins. Co.	1,221	17,588	58,547	\$866,206	\$276,630	31.94%	0.06%	0.00
American Security Ins. Co.	0	0	0	\$840,372	\$3,948	0.47%	0.06%	0.00
United American Ins. Co.	355	355	4,453	\$819,526	\$600,278	73.25%	0.06%	0.00
Medical Savings Ins. Co.	0	0	4,464	\$816,335	\$1,770,279	216.86%	0.06%	0.00
Medco Containment Life Ins. Co.	543	543	7,484	\$809,682	\$813,764	100.50%	0.06%	0.00
Reliance Standard Life Ins. Co.	1,428	2,797	24,144	\$802,419	\$2,590,557	322.84%	0.06%	0.00
Time Ins. Co.	123	1,593	3,907	\$760,643	\$739,927	97.28%	0.05%	0.00
Perico Life Ins. Co.	29	963	13,068	\$750,238	\$526,400	70.16%	0.05%	0.00
United of Omaha Life Ins. Co.	4,118	2,225	51,125	\$736,193	\$742,669	100.88%	0.05%	0.00
AIG Life Ins. Co.	60	903	458,557	\$673,458	\$25,335	3.76%	0.05%	0.00
HumanaDental Ins. Co.	38	3,939	40,752	\$649,866	\$449,058	69.10%	0.05%	0.00
HM Life Ins. Co.	291	6,347	199,401	\$635,978	\$1,185,527	186.41%	0.04%	0.00
Fidelity Security Life Ins. Co.	21	1,812	23,074	\$613,584	\$184,843	30.13%	0.04%	0.00
Household Life Ins. Co.	4	1,716	21,744	\$597,362	\$259,375	43.42%	0.04%	0.00
Nat. Un. Fire Ins. Co. of Pitt, PA	56,276	675,027	890,301	\$591,421	\$17	0.00%	0.04%	0.00
Transamerica Life Ins. Co.	71	1,411	23,796	\$525,241	\$349,897	66.62%	0.04%	0.00
Delta Dental Ins. Co.	747	92,244	1,054,295	\$523,570	\$287,245	54.86%	0.04%	0.00
American Bankers Life Assur. Co.	0	0	0	\$515,016	\$1,037	0.20%	0.04%	0.00
Canada Life Assur. Co. (The)	3	5,527	57,321	\$510,144	\$400,905	78.59%	0.04%	0.00
Guarantee Trust Life Ins. Co.	214	1,943	37,146	\$494,261	\$150,146	30.38%	0.03%	0.00
American Modern Life Ins. Co.	55	2,305	0	\$487,247	\$288,801	59.27%	0.03%	0.00
Continental Assur. Co.	0	0	0	\$484,720	\$2,696	0.56%	0.03%	0.00
Celtic Ins. Co.	135	196	1,998	\$461,367	\$104,355	22.62%	0.03%	0.00
<b>Total Group Business</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Group Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Merit Life Ins. Co.	3,580	3,842	45,696	\$407,865	\$136,701	33.52%	0.03%	0.00
Minnesota Life Ins. Co.	31	4,603	56,004	\$406,403	\$254,600	62.65%	0.03%	0.00
Madison National Life Ins. Co., Inc.	17	1,199	1,248	\$405,093	\$184,919	45.65%	0.03%	0.00
John Hancock Life Ins. Co.	0	619	6,915	\$380,954	(\$43,549)	-11.43%	0.03%	0.00
Shenandoah Life Ins. Co.	1,987	23,574	37,688	\$366,258	\$286,972	78.35%	0.03%	0.00
Nationwide Life Ins.	16	728	49,365	\$347,453	\$3,098	0.89%	0.02%	0.00
Alta Health & Life Ins. Co.	9	213	4,633	\$326,925	\$246,483	75.39%	0.02%	0.00
Eastern Life and Health Ins. Co.	31	1,396	19,608	\$318,933	\$293,226	91.94%	0.02%	0.00
Genworth Life Ins. Co.	5	524	0	\$301,091	\$295,788	98.24%	0.02%	0.00
National Guardian Life Ins. Co.	4	1,560	20,322	\$284,052	\$166,659	58.67%	0.02%	0.00
Delos Ins. Co.	1	179	1,719	\$276,852	\$229,577	82.92%	0.02%	0.00
Stonebridge Life Ins. Co.	23,900	229,492	964,688	\$249,459	\$185,984	74.55%	0.02%	0.00
Vision Benefits of America	15	7,122	83,739	\$240,308	\$219,125	91.19%	0.02%	0.00
Provident Life and Acc. Ins. Co.	354	593	2,091	\$235,513	\$400,898	170.22%	0.02%	0.00
BCS Ins. Co.	0	80	0	\$234,696	\$230,233	98.10%	0.02%	0.00
Brokers National Life Assur. Co.	762	872	9,040	\$212,000	\$117,010	55.19%	0.01%	0.00
Zurich American Ins. Co.	102	1,583	19,776	\$201,260	\$1	0.00%	0.01%	0.00
Union Fidelity Life Ins. Co.	1,293	12,534	43,258	\$196,966	\$105,284	53.45%	0.01%	0.00
Liberty Life Assur. Co. of Boston	2	1,588	19,056	\$187,376	\$795,284	424.43%	0.01%	0.00
Colonial Life & Accident Ins. Co.	57	471	0	\$175,241	\$156,758	89.45%	0.01%	0.00
New England Life Ins. Co.	0	0	422	\$174,253	\$59,741	34.28%	0.01%	0.00
American Nat. Life Ins. Co. of TX	84	114	1,061	\$158,679	\$42,876	27.02%	0.01%	0.00
Union Labor Life Ins. Co.	7,911	92,651	46,819	\$155,841	\$29,289	18.79%	0.01%	0.00
Securian Life Ins. Co.	6	829	9,822	\$154,532	\$100,279	64.89%	0.01%	0.00
Paul Revere Life Ins. Co.	194	253	3,895	\$151,031	\$161,062	106.64%	0.01%	0.00
Pan-American Life Ins. Co.	20	233	2,974	\$150,497	\$131,949	87.68%	0.01%	0.00
Allstate Life Ins. Co.	3,412	40,922	224,409	\$142,696	\$1,363	0.96%	0.01%	0.00
Mid-West National Life Ins. Co. of TN	66	131	2,037	\$135,241	\$59,570	44.05%	0.01%	0.00
Continental Casualty Co.	1	64	920,847	\$124,279	\$68,539	55.15%	0.01%	0.00
Compbenefits Ins. Co.	1,099	2,018	13,008	\$122,974	\$76,752	62.41%	0.01%	0.00
American Heritage Life Ins. Co.	46	537	25,926	\$117,900	\$22,572	19.15%	0.01%	0.00
Freedom Life Ins. Co. of America	17	31	366	\$107,565	\$108,615	100.98%	0.01%	0.00
Commercial Travelers Mutual Ins. Co.	1,203	11,371	204,886	\$107,137	\$0	0.00%	0.01%	0.00
American General Assur. Co.	160	5,225	12,299	\$101,239	\$749,678	740.50%	0.01%	0.00
Washington National Ins. Co.	3,091	39,660	100,467	\$99,141	\$10,392	10.48%	0.01%	0.00
Symetra Life Ins. Co.	891	10,470	717,945	\$96,074	\$78,842	82.06%	0.01%	0.00
Fairmont Specialty Ins. Co.	1,183	1,531	13,330	\$93,969	\$162,217	172.63%	0.01%	0.00
American Income Life Ins. Co.	163,938	2,012,868	130,343	\$92,692	\$292	0.32%	0.01%	0.00
Continental American Ins. Co.	314	2,239	23,663	\$86,810	\$33,917	39.07%	0.01%	0.00
Security Life Ins. Co. of America	1,387	273	102,493	\$85,564	\$39,136	45.74%	0.01%	0.00
Citizens Security Ins. Co.	11	408	1,389	\$84,919	\$48,918	57.61%	0.01%	0.00
Horace Mann Life Ins. Co.	4	763	9,156	\$84,801	\$165,773	195.48%	0.01%	0.00
Standard Life & Accident Ins. Co.	57	110	663	\$83,305	\$51,689	62.05%	0.01%	0.00
AAA Life Ins. Co.	3	1,475	17,770	\$82,392	\$77,660	94.26%	0.01%	0.00
Amex Assur. Co.	96,744	1,234,257	247,599	\$73,837	\$10,478	14.19%	0.01%	0.00
American Public Life Ins. Co.	0	0	0	\$64,146	\$22,149	34.53%	0.00%	0.00
American Republic Ins. Co.	1,260	1,263	0	\$58,497	\$59,205	101.21%	0.00%	0.00
Medamerica Ins. Co.	0	7	84	\$48,989	\$0	0.00%	0.00%	0.00
Columbian Life Ins. Co.	0	0	3,420	\$48,566	\$0	0.00%	0.00%	0.00
Oxford Life Ins. Co.	11	68	36	\$43,785	\$3,411	7.79%	0.00%	0.00
Liberty Life Ins. Co.	1,200	13,074	93,366	\$40,592	(\$6,134)	-15.11%	0.00%	0.00
Assurity Life Ins. Co.	1	3	12	\$37,250	\$13,327	35.78%	0.00%	0.00
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.00%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	40	40	414	\$32,809	\$35,229	107.38%	0.00%	0.00
QBE Ins. Corporation	1	99	2,147	\$32,223	\$22,366	69.41%	0.00%	0.00
Lafayette Life Ins. Co.	781	9,419	16,823	\$31,000	\$28,519	92.00%	0.00%	0.00
Harleysville Life Ins. Co.	5	128	1,536	\$29,185	\$397	1.36%	0.00%	0.00
Kanawha Ins. Co.	117	766	13,926	\$24,489	\$34,722	141.79%	0.00%	0.00
Conseco Ins. Co.	11	126	6,734	\$21,515	\$11,384	52.91%	0.00%	0.00
Humana Ins. Co.	3	11	1,153	\$21,417	\$11,342	52.96%	0.00%	0.00
Sentry Life Ins. Co.	85	1,020	96,429	\$20,689	\$0	0.00%	0.00%	0.00
Balboa Life Ins. Co.	1,417	9,293	21,830	\$19,014	\$32,824	172.63%	0.00%	0.00
Physicians Mutual Ins. Co.	54	61	598	\$18,867	\$6,139	32.54%	0.00%	0.00
Baltimore Life Ins. Co.	14	146	1,511	\$16,709	\$31,893	190.87%	0.00%	0.00
Reliastar Life Ins. Co. of New York	12	131	1,572	\$15,484	\$266	1.72%	0.00%	0.00
Govt Personnel Mutual Life Ins. Co.	0	44	491	\$14,936	\$7,588	50.80%	0.00%	0.00
Illinois Mutual Life Ins. Co.	4	53	660	\$14,693	\$18,303	124.57%	0.00%	0.00
J.M.I.C. Life Ins. Co.	0	0	0	\$14,594	\$18,006	123.38%	0.00%	0.00
Conseco Senior Health Ins. Co.	13	13	144	\$13,196	\$123,093	932.81%	0.00%	0.00
AIG Premier Ins. Co.	4	28	378	\$12,122	\$7,588	62.60%	0.00%	0.00
Genworth Life & Annuity Ins. Co.	3	3	36	\$11,786	\$4,381	37.17%	0.00%	0.00
Central Sts H & Life Co. of Omaha	13	13	166	\$10,720	\$3,070	28.64%	0.00%	0.00
Bankers Fidelity Life Ins. Co.	20	20	293	\$10,361	\$2,930	28.28%	0.00%	0.00
Riversource Life Ins. Co.	5	5	60	\$9,877	\$0	0.00%	0.00%	0.00
Combined Ins. Co. of America	67	493	3,159	\$9,469	\$2,288	24.16%	0.00%	0.00
Colorado Bankers Life Ins. Co.	4	27	324	\$9,465	\$723	7.64%	0.00%	0.00
Loyal American Life Ins. Co.	41	41	512	\$9,382	\$1,422	15.16%	0.00%	0.00
Kansas City Life Ins. Co.	3	19	210	\$8,158	\$1,156	14.17%	0.00%	0.00
American Sentinel Ins. Co.	1,181	13,992	35,786	\$7,086	\$4	0.06%	0.00%	0.00
Nationwide Life Ins. Co. of America	33	87	809	\$5,041	\$862	17.10%	0.00%	0.00
Allianz Life Ins. Co. of North America	7	33	385	\$4,095	\$13,428	327.91%	0.00%	0.00
Jefferson National Life Ins. Co.	1	1	12	\$3,380	\$0	0.00%	0.00%	0.00
National Benefit Life Ins. Co.	17	17	204	\$2,999	\$3,296	109.90%	0.00%	0.00
Globe Life and Accident Ins. Co.	1	1	23	\$2,923	\$2,831	96.85%	0.00%	0.00
Federal Ins. Co.	1,226	14,712	93,477	\$2,792	\$19	0.68%	0.00%	0.00
American Gen. Life and Acc. Ins. Co.	3	3	48	\$2,569	\$10,657	414.83%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	1	12	\$2,457	\$0	0.00%	0.00%	0.00
<b>Total Group Business</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Group Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.00%	0.00
Mony Life Ins. Co.	2	3	42	\$1,694	\$0	0.00%	0.00%	0.00
Parker Centennial Assur. Co.	1	0	0	\$1,572	\$16,412	1044.02%	0.00%	0.00
National Casualty Co.	12,781	153,364	16,327	\$1,435	\$28	1.95%	0.00%	0.00
American National Ins. Co.	2	2	24	\$934	(\$2,890)	-309.42%	0.00%	0.00
Sentry Ins. A Mutual Co.	89	1,058	3,542	\$932	\$1	0.11%	0.00%	0.00
Reassure America Life Ins. Co.	1	12	100	\$835	\$1	0.12%	0.00%	0.00
MetLife Ins. Co. of Connecticut	0	1	12	\$813	\$10,968	1349.08%	0.00%	0.00
Colonial Penn Life Ins. Co.	8	93	746	\$802	\$47	5.86%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$690	\$160	23.19%	0.00%	0.00
American Underwriters Life Ins. Co.	1	1	12	\$576	\$90	15.63%	0.00%	0.00
United Fidelity Life Ins. Co.	1	1	12	\$433	\$57	13.16%	0.00%	0.00
Independence American Ins. Co.	1	1	1	\$430	\$91	21.16%	0.00%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$2	0.49%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$1	0.26%	0.00%	0.00
Protective Life Ins. Co.	0	0	0	\$219	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	3	14	85	\$214	\$1	0.47%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	1	1	12	\$164	\$1	0.61%	0.00%	0.00
Wilton ReAssur. Life Co. of NY	1	1	12	\$127	\$0	0.00%	0.00%	0.00
Health Net Life Ins. Co.	1	0	0	\$105	\$622	592.38%	0.00%	0.00
Renaissance Life & H Ins. Co. of Amer.	1	1	12	\$55	\$0	0.00%	0.00%	0.00
Market Ins. Co.	4,580	30,225	1,550	\$0	\$39	---	0.00%	0.00
OneBeacon America Ins. Co.	327	1,962	8,986	\$0	\$2	---	0.00%	0.00
Anthem Life Ins. Co.	4	48	8	\$0	\$1	---	0.00%	0.00
Stonebridge Casualty Ins. Co.	3	36	58	\$0	\$0	---	0.00%	0.00
Columbian Mutual Life Ins. Co.	1	25	300	\$0	\$1,299	---	0.00%	0.00
USAA Life Ins. Co.	3	24	197	\$0	\$1	---	0.00%	0.00
United Family Life Ins. Co.	0	14	168	\$0	\$0	---	0.00%	0.00
Central United Life Ins. Co.	5	10	12	\$0	\$0	---	0.00%	0.00
Starnet Ins. Co.	4,856	4	23,445	\$0	\$55	---	0.00%	0.00
American General Life Ins. Co.	0	0	36	\$0	\$0	---	0.00%	0.00
American Int'l Life Assur. Co. of NY	0	0	0	\$0	\$4,225	---	0.00%	0.00
Central Benefits National Life Ins. Co.	0	0	0	\$0	\$769	---	0.00%	0.00
Lincoln Life & Annuity Co. of New York	0	0	0	\$0	\$16,497	---	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	---	0.00%	0.00
Old Republic Life Ins. Co.	0	0	120	\$0	\$1	---	0.00%	0.00
Teachers Ins. & Ann. Assoc. of Amer.	0	0	0	\$0	\$1,460,061	---	0.00%	0.00
Union Central Life Ins. Co.	0	0	0	\$0	\$17,656	---	0.00%	0.00
Government Employees Ins. Co.	4	48	517	(\$4)	\$4	-100.00%	0.00%	0.00
Chesapeake Life Ins. Co.	120	1,399	2,246	(\$217)	(\$126)	58.06%	0.00%	0.00
Republic Western Ins. Co.	1	12	18,742	(\$1,850)	\$1	-0.05%	0.00%	0.00
Pacificare Life & Health Ins. Co.	1	2	20	(\$179,047)	(\$96,788)	54.06%	-0.01%	0.00
<b>TOTALS</b>	<b>928,410</b>	<b>9,086,371</b>	<b>33,025,322</b>	<b>\$1,440,624,956</b>	<b>\$1,532,395,167</b>	<b>106.37%</b>	<b>100.00%</b>	<b>2,051.20</b>

Total Comp. Major Med. (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Higmark West Virginia, Inc.	54,362	90,393	1,092,812	\$369,531,006	\$307,935,423	83.33%	49.53%	2,453.11
Health Plan of the Upper OH Val	10,698	24,302	295,997	\$83,124,773	\$76,892,362	92.50%	11.14%	124.13
Carelink Health Plans, Inc.	10,019	19,301	245,747	\$81,200,063	\$63,955,173	78.76%	10.88%	118.45
Coventry Health & Life Ins. Co.	12,586	22,668	243,797	\$79,739,451	\$60,756,856	76.19%	10.69%	114.23
United Healthcare Ins. Co.	955	14,730	176,760	\$49,499,641	\$42,994,447	86.86%	6.63%	44.02
Principal Life Ins. Co.	120	3,088	36,652	\$11,593,439	\$7,898,951	68.13%	1.55%	2.41
Consumers Life Ins. Co.	1,534	2,763	28,854	\$7,750,219	\$8,822,678	113.84%	1.04%	1.08
Aetna Life Ins. Co.	466	2,957	35,265	\$7,317,426	\$6,305,029	86.16%	0.98%	0.96
John Alden Life Ins. Co.	990	2,437	27,891	\$6,678,939	\$2,961,211	44.34%	0.90%	0.80
Medical Benefits Mutual Life Ins. Co.	64	1,942	21,420	\$6,459,033	\$6,320,377	97.85%	0.87%	0.75
Time Ins. Co.	1,804	2,986	33,257	\$6,381,609	\$3,225,771	50.55%	0.86%	0.73
Union Security Ins. Co.	111	1,106	14,759	\$5,551,645	\$3,118,738	56.18%	0.74%	0.55
First Health Life & Health Ins. Co.	159	1,033	12,396	\$5,319,156	\$4,330,100	81.41%	0.71%	0.51
Connecticut General Life Ins. Co.	133	2,788	33,456	\$5,277,865	\$4,104,866	77.78%	0.71%	0.50
THP Ins. Co.	934	1,874	20,689	\$5,113,779	\$4,950,932	96.82%	0.69%	0.47
Central Reserve Life Ins. Co.	66	1,401	19,216	\$4,332,834	\$3,127,053	72.17%	0.58%	0.34
Guardian Life Ins. Co.	26	798	12,245	\$3,367,756	\$2,738,361	81.31%	0.45%	0.20
State Farm Mutual Automobile Ins. Co.	1	573	6,935	\$2,446,648	\$2,552,005	104.31%	0.33%	0.11
Federated Mutual Ins. Co.	24	259	2,764	\$1,058,290	\$490,866	46.38%	0.14%	0.02
Unicare Life & Health Ins. Co.	35	186	3,135	\$931,653	\$636,570	68.33%	0.12%	0.02
Standard Security Life Ins. Co. of NY	11	106	1,254	\$821,875	\$796,626	96.93%	0.11%	0.01
Continental General Ins. Co.	60	86	1,249	\$658,975	\$231,998	35.21%	0.09%	0.01
Madison National Life Ins. Co., Inc.	9	73	876	\$356,091	\$146,039	41.01%	0.05%	0.00
American Republic Ins. Co.	33	43	0	\$247,126	\$231,382	93.63%	0.03%	0.00
Mega Life and Health Ins. Co.	70	119	1,275	\$234,280	\$63,943	27.29%	0.03%	0.00
Great-West Life & Annuity Ins. Co.	5	17	264	\$218,391	\$197,459	90.42%	0.03%	0.00
Metropolitan Life Ins. Co.	148	148	1,776	\$162,771	\$255,143	156.75%	0.02%	0.00
American National Ins. Co.	18	30	392	\$118,142	\$119,073	100.79%	0.02%	0.00
Prudential Ins. Co. of America	344	397	4,764	\$107,794	\$93,195	86.46%	0.01%	0.00
AXA Equitable Life Ins. Co.	16	29	468	\$101,482	\$71,138	70.10%	0.01%	0.00
Physicians Mutual Ins. Co.	14	15	180	\$79,634	\$50,786	63.77%	0.01%	0.00
Golden Rule Ins. Co.	7	9	98	\$64,797	\$374,777	578.39%	0.01%	0.00
World Ins. Co.	13	26	385	\$56,301	\$16,038	28.49%	0.01%	0.00
Mid-West Nat. Life Ins. Co. of TN	0	0	745	\$54,592	\$28,247	51.74%	0.01%	0.00
Union Labor Life Ins. Co.	0	0	24	\$32,158	\$31,660	98.45%	0.00%	0.00
American Nat. Life Ins. Co. of TX	3	4	64	\$21,146	\$6,344	30.00%	0.00%	0.00
Kanawha Ins. Co.	4	4	48	\$15,812	\$4,231	26.76%	0.00%	0.00
Mutual of Omaha Ins. Co.	7	15	180	\$13,437	(\$35,256)	-262.38%	0.00%	0.00
Lincoln National Life Ins. Co.	8	8	96	\$13,434	(\$8,242)	-61.35%	0.00%	0.00
Universal Guaranty Life Ins. Co.	870	870	0	\$12,553	\$16,151	128.66%	0.00%	0.00
Farm Family Life Ins. Co.	6	11	135	\$7,156	\$6,762	94.49%	0.00%	0.00
<b>Total Comp. Major Med. (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Comp. Major Med. (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Guarantee Trust Life Ins. Co.	13	13	51	\$6,791	\$36	0.53%	0.00%	0.00
United Teacher Associates Ins. Co.	0	0	0	\$2,582	\$0	0.00%	0.00%	0.00
American Gen. Life and Acc. Ins. Co.	1	1	12	\$2,262	\$0	0.00%	0.00%	0.00
Bankers Life and Casualty Co.	1	1	16	\$1,569	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	1	3	36	\$1,320	(\$73)	-5.53%	0.00%	0.00
United American Ins. Co.	0	0	0	\$1,128	\$1,762	156.21%	0.00%	0.00
World Corp Ins. Co.	0	0	96	\$985	\$0	0.00%	0.00%	0.00
Washington National Ins. Co.	1	1	12	\$851	\$356	41.83%	0.00%	0.00
National Benefit Life Ins. Co.	2	3	36	\$763	\$0	0.00%	0.00%	0.00
Union Bankers Ins. Co.	1	1	12	\$462	\$0	0.00%	0.00%	0.00
U.S. Life Ins. Co. In the City of NY	2	2	72	\$343	\$2,381	694.17%	0.00%	0.00
Unified Life Ins. Co.	4	4	12	\$172	\$0	0.00%	0.00%	0.00
Wilton Reassurance Life Co. of NY	1	1	12	\$127	\$0	0.00%	0.00%	0.00
Commonwealth Ann. & Life Ins. Co.	1	1	12	\$43	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	3	36	58	\$0	\$0	---	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$20)	---	0.00%	0.00
Chesapeake Life Ins. Co.	0	0	0	\$0	(\$129)	---	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	\$12,713	---	0.00%	0.00
Kansas City Life Ins. Co.	0	0	6	(\$112)	(\$1,408)	1257.14%	0.00%	0.00
<b>TOTALS</b>	<b>96,764</b>	<b>199,662</b>	<b>2,378,763</b>	<b>\$746,092,458</b>	<b>\$616,830,881</b>	<b>82.67%</b>	<b>100.00%</b>	<b>2,863.41</b>

Total Other Med (Non-Comp) Gr. & Ind.	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Health Plan of the Upper OH Val	31,664	31,664	388,602	\$56,028,733	\$55,733,936	99.47%	75.15%	5,646.92
Mega Life and Health Ins. Co.	1,365	2,401	28,575	\$5,427,702	\$2,046,181	37.70%	7.28%	52.99
United American Ins. Co.	1,482	2,116	17,964	\$3,524,994	\$2,199,313	62.39%	4.73%	22.35
American Family Life Assurance Co.	14,938	30,694	337,180	\$2,673,333	\$1,101,399	41.20%	3.59%	12.86
State Farm Mutual Automobile Ins. Co.	5,816	6,757	81,436	\$1,985,627	\$768,302	38.69%	2.66%	7.09
Connecticut General Life Ins. Co.	38	124	1,484	\$1,532,249	\$1,193,627	77.90%	2.06%	4.22
Bankers Life and Casualty Co.	1,929	2,015	23,258	\$1,136,093	\$831,648	73.20%	1.52%	2.32
Continental Assurance Co.	0	0	0	\$484,720	\$2,696	0.56%	0.65%	0.42
Combined Ins. Co. of America	1,056	1,191	13,029	\$283,238	(\$130,204)	-45.97%	0.38%	0.14
BCS Ins. Co.	0	38	0	\$175,511	\$212,655	121.16%	0.24%	0.06
Monumental Life Ins. Co.	190	190	2,352	\$135,505	\$31,745	23.43%	0.18%	0.03
Freedom Life Ins. Co. of America	13	25	312	\$105,132	\$108,615	103.31%	0.14%	0.02
Colonial Life & Accident Ins. Co.	269	284	0	\$99,710	\$54,151	54.31%	0.13%	0.02
Mutual of Omaha Ins. Co.	362	428	5,136	\$98,657	\$65,883	66.78%	0.13%	0.02
Symetra Life Ins. Co.	6	125	1,319	\$96,074	\$78,835	82.06%	0.13%	0.02
Mid-West Nat. Life Ins. Co. of TN	19	35	564	\$75,297	\$29,452	39.11%	0.10%	0.01
United Nat. Life Ins. Co. of Amer	157	157	2,045	\$68,817	\$56,466	82.05%	0.09%	0.01
American Gen. Life and Acc. Ins. Co.	945	945	11,790	\$62,554	\$20,984	33.55%	0.08%	0.01
Aema Life Ins. Co.	86	86	1,295	\$42,282	\$56,854	134.46%	0.06%	0.00
Fidelity Security Life Ins. Co.	1	62	1,260	\$38,338	\$24,921	65.00%	0.05%	0.00
United States Fire Ins.	669	669	1,905	\$30,604	\$17,596	57.50%	0.04%	0.00
Central United Life Ins. Co.	6	7	12	\$30,507	\$11,207	36.74%	0.04%	0.00
Amex Assurance Co.	0	265	3,299	\$28,546	(\$77)	-0.27%	0.04%	0.00
Assurity Life Ins. Co.	10	10	204	\$25,390	\$3,321	13.08%	0.03%	0.00
American Income Life Ins. Co.	77	84	1,254	\$25,177	\$14,105	56.02%	0.03%	0.00
Washington National Ins. Co.	112	128	1,746	\$23,900	\$9,998	41.83%	0.03%	0.00
American Heritage Life Ins. Co.	9	126	1,512	\$22,641	\$860	3.80%	0.03%	0.00
Fairmont Specialty Ins. Co.	850	850	8,075	\$22,605	\$35,308	156.20%	0.03%	0.00
Globe Life and Accident Ins. Co.	13	14	162	\$21,029	\$3,170	15.07%	0.03%	0.00
Provident Life and Accident Ins. Co.	11	193	0	\$18,487	\$174	0.94%	0.02%	0.00
United Ins. Co. of America	168	336	4,428	\$16,790	\$16,322	97.21%	0.02%	0.00
Pennsylvania Life Ins. Co.	60	60	756	\$15,153	\$3,140	20.72%	0.02%	0.00
Reliance Standard Life Ins. Co.	3	29	0	\$15,091	\$12,287	81.42%	0.02%	0.00
Guarantee Trust Life Ins. Co.	55	55	534	\$14,841	\$17,406	117.28%	0.02%	0.00
Continental General Ins. Co.	14	18	172	\$13,333	\$0	0.00%	0.02%	0.00
Bankers Fidelity Life Ins. Co.	24	24	341	\$12,825	\$18,680	145.65%	0.02%	0.00
Life Investors Ins. Co. of America	17	18	222	\$12,009	\$2,102	17.50%	0.02%	0.00
Genworth Life & Annuity Ins. Co.	2	2	24	\$11,576	\$4,381	37.85%	0.02%	0.00
Loyal American Life Ins. Co.	74	120	1,538	\$11,506	\$1,422	12.36%	0.02%	0.00
Conseco Senior Health Ins. Co.	29	30	396	\$10,187	\$3,685	36.17%	0.01%	0.00
NY Life Ins. Co.	37	41	492	\$9,149	\$2,566	28.05%	0.01%	0.00
Union Labor Life Ins. Co.	0	37	450	\$8,679	\$1,450	16.71%	0.01%	0.00
Conseco Ins. Co.	36	46	420	\$6,549	\$11,967	182.73%	0.01%	0.00
Professional Ins. Co.	3	3	36	\$6,293	\$0	0.00%	0.01%	0.00
Nationwide Life Ins. Co. of America	31	36	456	\$5,415	\$899	16.60%	0.01%	0.00
MetLife Ins. Co. of Connecticut	18	22	264	\$4,764	\$154	3.23%	0.01%	0.00
Unified Life Ins. Co.	116	116	348	\$4,666	\$940	20.15%	0.01%	0.00
Union Fidelity Life Ins. Co.	33	60	720	\$4,543	\$0	0.00%	0.01%	0.00
Kanawha Ins. Co.	33	39	166	\$4,008	\$386	9.63%	0.01%	0.00
Guardian Life Ins. Co.	3	3	31	\$3,831	\$1,144	29.86%	0.01%	0.00
Prudential Ins. Co. of America	54	57	684	\$3,683	\$1,981	53.79%	0.00%	0.00
Reassure America Life Ins. Co.	42	42	504	\$3,674	\$1,856	50.52%	0.00%	0.00
Pan-American Life Ins. Co.	5	11	76	\$3,379	\$0	0.00%	0.00%	0.00
United Teacher Associates Ins. Co.	26	29	348	\$3,070	\$121	3.94%	0.00%	0.00
Medico Ins. Co.	11	11	132	\$3,020	\$5,100	168.87%	0.00%	0.00
Citizens Security Ins. Co.	28	36	432	\$2,913	\$778	26.71%	0.00%	0.00
American National Ins. Co.	6	6	72	\$2,759	\$11	0.40%	0.00%	0.00
Liberty Life Ins. Co.	199	251	3,144	\$2,404	\$120	4.99%	0.00%	0.00
Allianz Life Ins. Co. of North America	2	21	252	\$2,391	\$7,840	327.90%	0.00%	0.00
Golden Rule Ins. Co.	10	11	133	\$2,353	\$3,204	136.17%	0.00%	0.00
Ord of Utd Comm'l Trav. of Amer.-Fritl	13	16	192	\$2,193	\$0	0.00%	0.00%	0.00
Mony Life Ins. Co.	9	13	156	\$2,176	\$0	0.00%	0.00%	0.00
AIG Life Ins. Co.	4	4	48	\$1,477	\$0	0.00%	0.00%	0.00
Liberty National Life Ins. Co.	9	14	1,512	\$1,383	\$211	15.26%	0.00%	0.00
<b>Total Other Med (Non-Comp) Gr. &amp; Ind.</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>



Total Spec/Named Disease (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Genworth Life & Annuity Ins. Co.	11	11	132	\$1,848	\$0	0.00%	0.01%	0.00
Mid-West Nat. Life Ins. Co. of TN	7	10	152	\$1,442	\$937	64.98%	0.00%	0.00
American General Life Ins. Co.	2	2	24	\$1,270	\$0	0.00%	0.00%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	2	2	24	\$626	\$0	0.00%	0.00%	0.00
John Alden Life Ins. Co.	1	1	19	\$587	\$38	6.47%	0.00%	0.00
United of Omaha Life Ins. Co.	37	37	504	\$476	\$0	0.00%	0.00%	0.00
Professional Ins. Co.	14	14	168	\$384	\$0	0.00%	0.00%	0.00
Reliastar Life Ins. Co.	3	3	36	\$319	\$0	0.00%	0.00%	0.00
Pennsylvania Life Ins. Co.	4	4	48	\$310	\$0	0.00%	0.00%	0.00
Lifesecond Ins. Co.	3	3	0	\$253	\$0	0.00%	0.00%	0.00
ING USA Annuity and Life Ins. Co.	4	4	48	\$244	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	0	12	144	\$226	\$0	0.00%	0.00%	0.00
Old American Ins. Co.	1	1	12	\$224	\$13	5.80%	0.00%	0.00
Nationwide Life Ins. Co. of America	1	1	12	\$215	\$0	0.00%	0.00%	0.00
Unifed Life Ins. Co.	22	23	69	\$204	\$2,475	1213.24%	0.00%	0.00
Central Sts H & Life Co. of Omaha	1	1	12	\$134	(\$44)	-32.84%	0.00%	0.00
Standard Life & Accident Ins. Co.	5	5	67	\$125	\$0	0.00%	0.00%	0.00
National Guardian Life Ins. Co.	3	3	36	\$116	\$0	0.00%	0.00%	0.00
National Casualty Co.	1	1	12	\$113	\$0	0.00%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	4	4	48	\$109	\$30,877	28327.52%	0.00%	0.00
United Family Life Ins. Co.	1	1	12	\$62	\$0	0.00%	0.00%	0.00
Life Ins. Co. of the Southwest	1	1	12	\$38	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	0	0	2	\$23	(\$54)	-234.78%	0.00%	0.00
World Ins. Co.	2	4	48	\$20	\$0	0.00%	0.00%	0.00
Reliable Life Ins. Co.	0	0	5	\$13	\$0	0.00%	0.00%	0.00
Allianz Life Ins. Co. of North America	1	1	1	\$4	\$13	325.00%	0.00%	0.00
Western & Southern Life Ins. Co.	2,638	1,324	0	\$0	\$0	----	0.00%	0.00
Life Ins. Co. of North America	0	0	0	\$0	\$203,709	----	0.00%	0.00
Medico Life Ins. Co.	0	0	0	\$0	(\$5)	----	0.00%	0.00
<b>TOTALS</b>	<b>100,807</b>	<b>162,363</b>	<b>1,794,602</b>	<b>\$31,735,882</b>	<b>\$19,810,972</b>	<b>62.42%</b>	<b>100.00%</b>	<b>1,935.88</b>

Total Limited Benefit (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Vision Service Plan Ins. Co.	88	48,049	537,659	\$3,119,141	\$2,341,889	75.08%	52.34%	2,739.68
Guardian Life Ins. Co.	179	17,858	149,241	\$586,212	\$250,836	42.79%	9.84%	96.77
Monumental Life Ins. Co.	586	650	7,800	\$385,428	\$215,346	55.87%	6.47%	41.83
National Guardian Life Ins. Co.	2	1,530	20,142	\$268,546	\$159,214	59.29%	4.51%	20.31
Highmark West Virginia, Inc.	141	192	1,297	\$222,662	\$180,732	81.17%	3.74%	13.96
Stonebridge Life Ins. Co.	2,252	3,471	41,652	\$185,177	\$351,334	189.73%	3.11%	9.66
American Family Life Assurance Co.	836	1,149	11,229	\$183,741	\$60,150	32.74%	3.08%	9.51
Standard Security Life Ins. Co. of NY	5	233	0	\$157,932	\$50,814	32.17%	2.65%	7.02
Pan-American Life Ins. Co.	4	195	2,346	\$144,329	\$131,260	90.94%	2.42%	5.87
American Fidelity Assurance Co.	311	555	4,831	\$133,196	\$34,450	25.86%	2.24%	5.00
Ameritas Life Ins. Corporation	18	11,245	134,940	\$110,778	\$50,582	45.66%	1.86%	3.46
Principal Life Ins. Co.	16	985	14,721	\$88,178	\$44,068	49.98%	1.48%	2.19
Central United Life Ins. Co.	170	196	24	\$68,383	\$126,349	184.77%	1.15%	1.32
ACE American Ins. Co.	1	5	66	\$51,612	\$0	0.00%	0.87%	0.75
Individual Assr Co., Life, H & Acc.	2	328	0	\$36,249	\$9,005	24.84%	0.61%	0.37
Union Fidelity Life Ins. Co.	101	119	1,428	\$22,435	\$13,188	58.78%	0.38%	0.14
Bankers Life and Casualty Co.	0	0	0	\$21,328	\$232,758	1091.33%	0.36%	0.13
AIG Life Ins. Co.	6	36	432	\$18,971	\$1,141	6.01%	0.32%	0.10
Fidelity Security Life Ins. Co.	4	352	4,038	\$18,299	\$8,617	47.09%	0.31%	0.09
Security Life Ins. Co. of America	9	141	12	\$13,479	\$4,048	30.03%	0.23%	0.05
Continental American Ins. Co.	22	22	264	\$11,667	\$5,100	43.71%	0.20%	0.04
Allstate Life Ins. Co.	24	68	600	\$10,964	\$1,352	12.33%	0.18%	0.03
Cont'l Life Ins. Co. of Brentwood, TN	34	34	276	\$10,057	\$1,280	12.73%	0.17%	0.03
Mega Life and Health Ins. Co.	28	41	466	\$9,935	\$1,308	13.17%	0.17%	0.03
Kanawha Ins. Co.	34	34	240	\$9,600	\$0	0.00%	0.16%	0.03
American General Life Ins. Co.	4	4	48	\$8,977	\$10,460	116.52%	0.15%	0.02
HM Life Ins. Co.	1	6	72	\$7,998	\$0	0.00%	0.13%	0.02
Chesapeake Life Ins. Co.	4	5	50	\$7,911	\$7,566	95.64%	0.13%	0.02
Washington National Ins. Co.	1	6	72	\$7,837	\$6,059	77.31%	0.13%	0.02
Combined Ins. Co. of America	15	15	180	\$6,273	\$1,277	20.36%	0.11%	0.01
Genworth Life & Annuity Ins. Co.	5	5	60	\$4,972	\$2,408	48.43%	0.08%	0.01
American Republic Ins. Co.	3	3	0	\$3,088	\$974	31.54%	0.05%	0.00
National Benefit Life Ins. Co.	16	16	192	\$2,407	\$3,286	136.52%	0.04%	0.00
Reassure America Life Ins. Co.	36	36	432	\$2,228	\$2,534	113.73%	0.04%	0.00
Gerber Life Ins. Co.	15	15	180	\$2,142	\$592	27.64%	0.04%	0.00
Standard Life & Accident Ins. Co.	4	4	36	\$1,825	\$2,025	110.96%	0.03%	0.00
Horace Mann Life Ins. Co.	0	0	0	\$1,806	\$1,701	94.19%	0.03%	0.00
Transamerica Life Ins. Co.	7	21	243	\$1,644	\$1,575	95.80%	0.03%	0.00
Aetna Life Ins. Co.	1	1	32	\$1,628	\$100	6.14%	0.03%	0.00
Security Life of Denver Ins. Co.	9	9	90	\$1,549	\$1,339	86.44%	0.03%	0.00
Transamerica Financial Life Ins. Co.	9	11	132	\$1,346	\$0	0.00%	0.02%	0.00
Union Security Ins. Co.	1	1	12	\$1,263	\$3,776	298.97%	0.02%	0.00
John Alden Life Ins. Co.	2	3	36	\$1,158	\$59	5.09%	0.02%	0.00
USAA Life Ins. Co.	2	2	24	\$1,021	\$0	0.00%	0.02%	0.00
Companion Life Ins. Co.	1	7	88	\$804	\$650	80.85%	0.01%	0.00
Colonial Penn Life Ins. Co.	1	3	42	\$754	\$44	5.84%	0.01%	0.00
Union Bankers Ins. Co.	14	14	168	\$714	\$0	0.00%	0.01%	0.00
Life Investors Ins. Co. of America	8	18	216	\$696	\$0	0.00%	0.01%	0.00
New England Life Ins. Co.	2	3	36	\$549	(\$48)	-8.74%	0.01%	0.00
Time Ins. Co.	4	4	23	\$306	\$68	22.22%	0.01%	0.00
World Ins. Co.	1	1	12	\$40	\$0	0.00%	0.00%	0.00
Reliastar Life Ins. Co.	0	0	0	\$11	(\$64)	-581.82%	0.00%	0.00
United Liberty Life Ins. Co.	1	1	12	\$1	\$0	0.00%	0.00%	0.00
Nationwide Life Ins.	0	321	3,152	\$0	\$0	----	0.00%	0.00
Markel Ins. Co.	2	200	1,550	\$0	\$0	----	0.00%	0.00
Colonial Life & Accident Ins. Co.	1	0	0	\$0	\$1,223	----	0.00%	0.00
Reliastar Life Ins. Co. of NY	0	0	0	(\$84)	(\$13)	15.48%	0.00%	0.00
<b>TOTALS</b>	<b>5,043</b>	<b>88,223</b>	<b>940,894</b>	<b>\$5,959,163</b>	<b>\$4,322,412</b>	<b>72.53%</b>	<b>100.00%</b>	<b>2,958.46</b>

Total Student Policies (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Commercial Travelers Mut. Ins. Co.	3	1,188	11,164	\$203,084	\$100,977	49.72%	16.32%	266.49
Time Ins. Co.	186	186	2,351	\$190,162	\$166,759	87.69%	15.29%	233.65
Natl Un Fire Ins. Co. of Pitt, PA	1	57	399	\$185,387	\$158,095	85.28%	14.90%	222.07
Unicare Life & Health Ins. Co.	1	5	2,767	\$166,706	\$104,988	62.98%	13.40%	179.57
United States Fire Ins.	1	279	3,348	\$148,341	\$91,403	61.62%	11.92%	142.18
HM Life Ins. Co.	2	184	2,208	\$143,968	\$0	0.00%	11.57%	133.92
Sentry Life Ins. Co.	4	85	1,020	\$96,394	\$20,399	21.16%	7.75%	60.04
Gerber Life Ins. Co.	597	597	7,164	\$45,548	\$0	0.00%	3.66%	13.40
Nationwide Life Ins.	6	14	70	\$42,476	\$3,362	7.92%	3.41%	11.66
Mutual of Omaha Ins. Co.	4	2,580	8,879	\$9,605	\$339	3.53%	0.77%	0.60
Union Fidelity Life Ins. Co.	95	172	2,064	\$7,618	\$2,251	29.55%	0.61%	0.37
Columbian Life Ins. Co.	0	0	0	\$3,420	\$48,566	1420.06%	0.27%	0.08
Monumental Life Ins. Co.	1	1	12	\$1,338	\$112,761	8427.58%	0.11%	0.01
Markel Ins. Co.	1	276	1,380	\$0	\$0	----	0.00%	0.00
BCS Ins. Co.	0	0	0	\$0	\$7,943	----	0.00%	0.00
Guarantee Trust Life Ins. Co.	0	0	0	\$0	(\$28)	----	0.00%	0.00
<b>TOTALS</b>	<b>902</b>	<b>5,624</b>	<b>42,826</b>	<b>\$1,244,047</b>	<b>\$817,815</b>	<b>65.74%</b>	<b>100.00%</b>	<b>1,264.04</b>

Total Acc. Only or AD&D (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Combined Ins. Co. of America	67,687	41,798	441,453	\$6,483,489	\$2,396,455	36.96%	19.86%	394.54
American Family Life Assurance Co.	15,494	32,744	377,275	\$5,302,806	\$1,602,369	30.22%	16.25%	263.93
Hartford Life and Accident Ins. Co.	95	26,376	304,512	\$4,608,588	\$2,205,504	47.86%	14.12%	199.35
Life Ins. Co. of North America	18	36,439	0	\$1,275,363	\$1,415,555	110.99%	3.91%	15.27
CUNA Mutual Ins. Co.	42	114,339	1,344,335	\$1,076,378	\$386,233	35.88%	3.30%	10.87
Stonebridge Life Ins. Co.	9,014	19,223	230,676	\$995,444	\$45,701	4.59%	3.05%	9.30
Continental Casualty Co.	0	0	0	\$916,577	\$216,002	23.57%	2.81%	7.89
Metropolitan Life Ins. Co.	219	51,566	618,792	\$879,314	\$907,810	103.24%	2.69%	7.26
Colonial Life & Accident Ins. Co.	3,698	3,698	0	\$821,144	\$224,225	27.31%	2.52%	6.33
Mutual of Omaha Ins. Co.	2,234	22,144	160,373	\$719,275	\$121,911	16.95%	2.20%	4.86
Symetra Life Ins. Co.	7	885	10,345	\$716,626	\$0	0.00%	2.20%	4.82
Natl Un Fire Ins. Co. of Pitt, PA	17	56,219	674,628	\$704,914	\$433,326	61.47%	2.16%	4.66
American Income Life Ins. Co.	7,450	178,223	2,099,514	\$589,724	\$238,141	40.38%	1.81%	3.26
Monumental Life Ins. Co.	7,226	7,262	88,836	\$589,038	\$225,646	38.31%	1.80%	3.26
Hartford Life Ins. Co.	0	10,710	128,520	\$585,173	\$365,796	62.51%	1.79%	3.21
American Heritage Life Ins. Co.	1,207	2,414	29,712	\$515,727	\$244,971	47.50%	1.58%	2.50
American Gen. Life and Acc. Ins. Co.	7,401	7,401	91,050	\$488,265	\$64,515	13.21%	1.50%	2.24
Conseco Health Ins. Co.	1,581	1,663	17,416	\$483,184	\$47,097	9.75%	1.48%	2.19
Sears Life Ins. Co.	4,774	9,548	107,970	\$458,262	\$218,557	47.69%	1.40%	1.97
AIG Life Ins. Co.	47	51	612	\$453,843	\$536,657	118.25%	1.39%	1.93
Prudential Ins. Co. of America	1	1	12	\$446,082	\$890,017	199.52%	1.37%	1.87
Aema Life Ins. Co.	13	1,724	20,688	\$350,345	\$328,337	93.72%	1.07%	1.15
Provident Life and Accident Ins. Co.	1,150	1,501	0	\$284,657	\$233,951	82.19%	0.87%	0.76
Unum Life Ins. Co. of America	138	14,400	0	\$241,471	\$771,942	319.68%	0.74%	0.55
Amex Assurance Co.	0	96,744	1,233,584	\$239,207	(\$3,214)	-1.34%	0.73%	0.54
Allstate Life Ins. Co.	11	3,406	40,872	\$225,711	\$150,871	66.84%	0.69%	0.48
Guardian Life Ins. Co.	260	12,457	127,980	\$192,107	\$105,821	55.08%	0.59%	0.35
Boston Mutual Life Ins. Co.	6	1,151	21,120	\$124,620	\$58,080	46.61%	0.38%	0.15
Great-West Life & Annuity Ins. Co.	0	0	0	\$122,180	\$110,469	90.41%	0.37%	0.14
Liberty Life Ins. Co.	999	1,375	16,344	\$102,930	\$0	0.00%	0.32%	0.10
Security Life Ins. Co. of America	53	1,380	24	\$102,531	\$6,218	6.06%	0.31%	0.10
Washington National Ins. Co.	29	3,116	39,804	\$98,333	\$75,892	77.18%	0.30%	0.09
Federal Ins. Co.	22	1,233	14,719	\$93,903	\$2,872	3.06%	0.29%	0.08
Standard Ins. Co.	63	3,075	83,142	\$89,816	\$27,624	30.76%	0.28%	0.08
Lincoln National Life Ins. Co.	58	9,299	111,588	\$85,493	\$5,420	6.34%	0.26%	0.07
Merit Life Ins. Co.	3,663	4,741	54,522	\$80,605	\$740	0.92%	0.25%	0.06
U.S. Life Ins. Co. In the City of NY	48	251	3,011	\$73,729	\$4,685	6.35%	0.23%	0.05
Globe Life and Accident Ins. Co.	566	575	6,659	\$73,038	\$34,599	47.37%	0.22%	0.05
United of Omaha Life Ins. Co.	51	4,057	0	\$51,125	\$2,768	5.41%	0.16%	0.02
Union Security Ins. Co.	130	848	4,603	\$48,293	\$13,250	27.44%	0.15%	0.02
Union Labor Life Ins. Co.	35	7,932	92,730	\$44,973	\$102,265	227.39%	0.14%	0.02
NY Life Ins. Co.	31	995	11,940	\$43,923	\$9,285	21.14%	0.13%	0.02
Zurich American Ins. Co.	8	475	4,068	\$39,013	\$29,832	76.47%	0.12%	0.01
Union Fidelity Life Ins. Co.	483	1,015	12,180	\$39,010	\$4,246	10.88%	0.12%	0.01
Lincoln Heritage Life Ins. Co.	294	294	3,432	\$37,650	\$0	0.00%	0.12%	0.01
American Sentinel Ins. Co.	4	1,181	13,992	\$35,786	\$7,086	19.80%	0.11%	0.01
Guarantee Trust Life Ins. Co.	17	191	1,589	\$35,696	(\$23,635)	-66.21%	0.11%	0.01
Life Investors Ins. Co. of America	197	297	3,695	\$34,268	\$0	0.00%	0.10%	0.01
State Farm Mutual Automobile Ins. Co.	2	647	7,903	\$28,177	(\$264)	-0.94%	0.09%	0.01
ACE American Ins. Co.	3	1,428	17,136	\$25,806	\$0	0.00%	0.08%	0.01
Reliance Standard Life Ins. Co.	33	1,415	0	\$25,221	\$68,455	271.42%	0.08%	0.01
Shenandoah Life Ins. Co.	66	1,943	22,428	\$25,130	\$6,513	25.92%	0.08%	0.01
Starnet Ins. Co.	55	4,856	4	\$23,445	\$0	0.00%	0.07%	0.01
Continental American Ins. Co.	175	175	2,100	\$21,995	\$9,614	43.71%	0.07%	0.00
American Health & Life Ins. Co.	1,914	2,029	0	\$21,127	(\$1,550)	-7.34%	0.06%	0.00
HM Life Ins. Co.	1	97	1,164	\$19,877	\$0	0.00%	0.06%	0.00
Ord of Utd Comm'l Trav. of Amer.-Fritl	535	576	7,170	\$19,618	\$11,076	56.46%	0.06%	0.00
Republic Western Ins. Co.	1	1	12	\$18,742	(\$1,850)	-9.87%	0.06%	0.00
Transamerica Life Ins. Co.	71	124	1,641	\$16,914	\$0	0.00%	0.05%	0.00
National Casualty Co.	45	12,801	153,612	\$16,749	\$1,307	7.80%	0.05%	0.00
Lafayette Life Ins. Co.	12	777	9,324	\$15,683	\$0	0.00%	0.05%	0.00
American United Life Ins. Co.	20	1,164	13,968	\$15,107	\$0	0.00%	0.05%	0.00
Conseco Ins. Co.	188	360	1,674	\$14,894	\$19,354	129.94%	0.05%	0.00
Kanawha Ins. Co.	54	54	714	\$14,748	\$0	0.00%	0.05%	0.00
Bankers Fidelity Life Ins. Co.	38	38	560	\$14,160	\$1,667	11.77%	0.04%	0.00
Balboa Life Ins. Co.	668	716	8,592	\$13,418	\$1,553	11.57%	0.04%	0.00
Bankers Life and Casualty Co.	152	153	2,263	\$13,418	\$3,651	27.21%	0.04%	0.00
John Alden Life Ins. Co.	134	638	7,884	\$13,148	\$153	1.16%	0.04%	0.00
<b>Total Acc. Only or AD&amp;D (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Acc. Only or AD&D (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Ins. Co. of America	155	310	4,188	\$12,636	\$2,254	17.84%	0.04%	0.00
American General Assurance Co.	0	137	1,644	\$12,131	\$6,483	53.44%	0.04%	0.00
United Teacher Associates Ins. Co.	41	53	493	\$11,859	\$1,514	12.77%	0.04%	0.00
Medical Benefits Mutual Life Ins. Co.	57	996	11,554	\$11,554	\$0	0.00%	0.04%	0.00
Mega Life and Health Ins. Co.	32	44	11,783	\$10,671	\$15,044	140.98%	0.03%	0.00
American General Life Ins. Co.	33	33	396	\$9,987	\$2,102	21.05%	0.03%	0.00
Genworth Life & Annuity Ins. Co.	103	103	1,236	\$9,481	\$1,882	19.85%	0.03%	0.00
OneBeacon America Ins. Co.	2	327	1,962	\$8,986	\$0	0.00%	0.03%	0.00
Standard Life & Accident Ins. Co.	351	351	4,288	\$6,296	\$15	0.24%	0.02%	0.00
Continental General Ins. Co.	24	24	329	\$6,220	\$163	2.62%	0.02%	0.00
Fam. Heritage Life Ins. Co. of Amer.	14	18	0	\$5,983	\$9,022	150.79%	0.02%	0.00
Perico Life Ins. Co.	28	36	432	\$5,883	\$158	2.69%	0.02%	0.00
Reassure America Life Ins. Co.	64	64	768	\$5,858	\$2,111	36.04%	0.02%	0.00
Colonial Penn Life Ins. Co.	27	31	420	\$4,011	\$2,284	56.94%	0.01%	0.00
Paul Revere Life Ins. Co.	4	172	0	\$3,895	\$0	0.00%	0.01%	0.00
Sentry Ins. A Mutual Co.	1	88	1,056	\$3,518	\$0	0.00%	0.01%	0.00
Baltimore Life Ins. Co.	99	99	1,201	\$3,001	\$0	0.00%	0.01%	0.00
Standard Security Life Ins. Co. of NY	1	45	0	\$2,640	\$0	0.00%	0.01%	0.00
Chesapeake Life Ins. Co.	3	119	1,398	\$2,234	(\$244)	-10.92%	0.01%	0.00
Starmount Life Ins. Co.	37	37	444	\$2,136	\$0	0.00%	0.01%	0.00
Assurity Life Ins. Co.	4	4	42	\$2,135	\$6	0.28%	0.01%	0.00
Alta Health & Life Ins. Co.	0	0	0	\$1,926	\$1,458	75.70%	0.01%	0.00
Commercial Travelers Mut. Ins. Co.	4	18	228	\$1,866	\$0	0.00%	0.01%	0.00
Time Ins. Co.	21	108	1,440	\$1,790	\$0	0.00%	0.01%	0.00
QBE Ins. Corporation	13	0	0	\$1,652	\$1,004	60.80%	0.01%	0.00
Physicians Mutual Ins. Co.	17	19	223	\$1,632	(\$20,914)	-1281.50%	0.00%	0.00
Horace Mann Life Ins. Co.	47	47	564	\$1,540	(\$3)	-0.19%	0.00%	0.00
Fidelity Security Life Ins. Co.	0	15	174	\$1,402	\$2,899	206.78%	0.00%	0.00
American Home Assurance Co.	8	8	96	\$1,071	(\$62)	-5.79%	0.00%	0.00
Unicare Life & Health Ins. Co.	1	50	608	\$996	\$0	0.00%	0.00%	0.00
Government Employees Ins. Co.	8	8	96	\$971	(\$5)	-0.51%	0.00%	0.00
Cincinnati Life Ins. Co.	921	921	11,052	\$923	\$0	0.00%	0.00%	0.00
Unified Life Ins. Co.	163	183	549	\$816	\$0	0.00%	0.00%	0.00
Conseco Senior Health Ins. Co.	19	19	228	\$781	\$0	0.00%	0.00%	0.00
American Bankers Life Assurance Co.	0	0	0	\$700	\$4,882	697.43%	0.00%	0.00
Loyal American Life Ins. Co.	4	7	89	\$694	\$0	0.00%	0.00%	0.00
Old American Ins. Co.	37	37	462	\$675	\$39	5.78%	0.00%	0.00
Medico Ins. Co.	0	0	0	\$614	(\$5)	-0.81%	0.00%	0.00
Liberty National Life Ins. Co.	13	13	2,028	\$577	\$24	4.16%	0.00%	0.00
Central United Life Ins. Co.	5	5	12	\$521	\$0	0.00%	0.00%	0.00
American Fidelity Assurance Co.	1	1	12	\$470	\$1,494	317.87%	0.00%	0.00
Reliastar Life Ins. Co.	3	44	528	\$459	\$0	0.00%	0.00%	0.00
Pennsylvania Life Ins. Co.	0	0	6	\$451	\$0	0.00%	0.00%	0.00
New England Life Ins. Co.	0	0	0	\$422	\$0	0.00%	0.00%	0.00
Pan-American Life Ins. Co.	1	1	5	\$400	\$352	88.00%	0.00%	0.00
Nationwide Life Ins. Co. of America	3	4	54	\$389	\$0	0.00%	0.00%	0.00
Jefferson National Life Ins. Co.	3	3	36	\$365	\$89	24.38%	0.00%	0.00
Transamerica Financial Life Ins. Co.	5	7	84	\$343	\$0	0.00%	0.00%	0.00
Security Life of Denver Ins. Co.	1	1	10	\$316	\$0	0.00%	0.00%	0.00
Farmers New World Life Ins.	0	0	0	\$229	\$0	0.00%	0.00%	0.00
USAA Life Ins. Co.	1	3	24	\$197	\$0	0.00%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	2	26	\$190	\$0	0.00%	0.00%	0.00
American Prog. Life & H Ins. Co.	4	4	48	\$153	\$0	0.00%	0.00%	0.00
Old Republic Life Ins. Co.	14,462	0	0	\$120	\$316	263.33%	0.00%	0.00
American National Ins. Co.	2	2	24	\$76	\$0	0.00%	0.00%	0.00
Central Security Life Ins. Co.	1	1	12	\$73	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	1	3	36	\$58	\$0	0.00%	0.00%	0.00
Federal Life Ins. Co. (Mutual)	9	9	121	\$32	\$0	0.00%	0.00%	0.00
Brokers National Life Assurance Co.	10	10	120	\$16	\$0	0.00%	0.00%	0.00
Jackson National Life Ins. Co.	3	3	36	\$13	\$0	0.00%	0.00%	0.00
Anthem Life Ins. Co.	1	4	48	\$8	\$0	0.00%	0.00%	0.00
Markel Ins. Co.	39	4,302	28,645	\$0	\$0	----	0.00%	0.00
Western & Southern Life Ins. Co.	1,230	1,096	0	\$0	\$0	----	0.00%	0.00
Gerber Life Ins. Co.	1	32	384	\$0	\$0	----	0.00%	0.00
Individual Assr Co., Life, H & Acc.	0	0	0	\$0	(\$96)	----	0.00%	0.00
Connecticut General Life Ins. Co.	2	3	35	(\$3,180)	(\$2,794)	87.86%	-0.01%	0.00
<b>TOTALS</b>	<b>158,853</b>	<b>836,493</b>	<b>8,998,243</b>	<b>\$32,640,868</b>	<b>\$14,997,043</b>	<b>45.95%</b>	<b>100.00%</b>	<b>956.53</b>

Total Short Term Dis (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Family Life Assurance Co.	7,419	7,419	83,229	\$3,457,936	\$1,421,804	41.12%	15.19%	230.75
Combined Ins. Co. of America	8,114	8,329	86,618	\$2,121,603	\$87,322	4.12%	9.32%	86.86
Colonial Life & Accident Ins. Co.	3,707	4,160	0	\$1,798,890	\$705,489	39.22%	7.90%	62.45
Provident Life and Accident Ins. Co.	2,006	2,391	0	\$1,593,987	\$1,552,817	97.42%	7.00%	49.03
Unum Life Ins. Co. of America	588	4,742	0	\$1,235,995	\$2,040,772	165.11%	5.43%	29.48
Metropolitan Life Ins. Co.	70	8,223	98,676	\$1,222,021	\$1,106,768	90.57%	5.37%	28.82
Paul Revere Life Ins. Co.	640	685	0	\$1,172,516	\$1,719,859	146.68%	5.15%	26.53
Guardian Life Ins. Co.	309	4,613	52,578	\$1,134,982	\$796,356	70.16%	4.99%	24.86
Sun Life & Health Ins. Co. (US)	42	1,312	15,744	\$1,090,597	\$0	0.00%	4.79%	22.95
Fort Dearborn Life Ins. Co.	102	2,881	0	\$970,769	\$643,007	66.24%	4.26%	18.19
State Farm Mutual Automobile Ins. Co.	2,691	2,691	33,398	\$894,677	\$557,276	62.29%	3.93%	15.45
Prudential Ins. Co. of America	17	425	5,100	\$740,083	\$391,520	52.90%	3.25%	10.57
Monumental Life Ins. Co.	2,598	2,641	31,696	\$614,832	\$417,441	67.90%	2.70%	7.29
American Fidelity Assurance Co.	23	2,371	21,396	\$533,616	\$243,567	45.64%	2.34%	5.49
Standard Ins. Co.	41	2,286	30,757	\$479,008	\$386,908	80.77%	2.10%	4.43
Union Security Ins. Co.	38	1,645	19,029	\$324,490	\$170,226	52.46%	1.43%	2.03
Reliance Standard Life Ins. Co.	11	948	0	\$283,346	\$695,715	245.54%	1.24%	1.55
Boston Mutual Life Ins. Co.	1	49	3,444	\$253,349	\$192,298	75.90%	1.11%	1.24
Lincoln National Life Ins. Co.	16	1,547	18,564	\$249,886	\$104,691	41.90%	1.10%	1.21
American Bankers Life Assurance Co.	0	0	0	\$209,227	(\$17,984)	-8.60%	0.92%	0.84
Eastern Life and Health Ins. Co.	14	970	12,678	\$202,210	\$130,817	64.69%	0.89%	0.79
Sun Life Assurance Co. of Canada (US)	22	2,031	15,144	\$187,936	\$316,614	168.47%	0.83%	0.68
Hartford Life and Accident Ins. Co.	0	103	1,236	\$187,784	\$135,362	72.08%	0.82%	0.68
American United Life Ins. Co.	7	510	6,120	\$173,780	\$58,533	33.68%	0.76%	0.58
Principal Life Ins. Co.	47	760	8,453	\$141,456	\$90,300	63.84%	0.62%	0.39
American Heritage Life Ins. Co.	236	424	4,944	\$138,284	\$73,189	52.93%	0.61%	0.37
Northwestern Mutual Life Ins. Co.	13	309	3,603	\$136,747	\$20,531	15.01%	0.60%	0.36
Hartford Life Ins. Co.	0	138	1,656	\$100,219	\$62,648	62.51%	0.44%	0.19
American General Assurance Co.	23	3,567	0	\$90,733	\$663,313	731.06%	0.40%	0.16
Companion Life Ins. Co.	27	306	3,653	\$84,405	\$72,827	86.28%	0.37%	0.14
Aetna Life Ins. Co.	19	212	2,428	\$82,827	\$283,518	342.30%	0.36%	0.13
Liberty Life Ins. Co.	360	360	4,626	\$73,698	\$42,282	57.37%	0.32%	0.10
United of Omaha Life Ins. Co.	12	292	0	\$60,621	\$191,063	315.18%	0.27%	0.07
Shenandoah Life Ins. Co.	16	287	3,834	\$56,418	\$24,232	42.95%	0.25%	0.06
Farm Family Life Ins. Co.	103	103	1,230	\$55,655	\$16,426	29.51%	0.24%	0.06
Life Ins. Co. of North America	5	244	0	\$52,469	\$419,983	800.44%	0.23%	0.05
Horace Mann Life Ins. Co.	124	163	1,956	\$49,030	\$9,560	19.50%	0.22%	0.05
CUNA Mutual Ins. Co.	13	235	2,842	\$46,486	\$34,291	73.77%	0.20%	0.04
National Guardian Life Ins. Co.	85	85	1,074	\$38,090	\$37,034	97.23%	0.17%	0.03
Ohio National Life Assurance Corp.	26	26	0	\$36,457	\$0	0.00%	0.16%	0.03
Kanawha Ins. Co.	121	121	1,434	\$35,069	\$28,415	81.03%	0.15%	0.02
Transamerica Life Ins. Co.	8	82	735	\$30,598	\$1,448	4.73%	0.13%	0.02
Mega Life and Health Ins. Co.	90	90	1,043	\$29,717	\$17,700	59.56%	0.13%	0.02
AIG Life Ins. Co.	5	76	912	\$24,885	\$9,146	36.75%	0.11%	0.01
Bankers Fidelity Life Ins. Co.	44	44	547	\$24,692	\$0	0.00%	0.11%	0.01
Continental General Ins. Co.	37	37	476	\$18,687	\$4,301	23.02%	0.08%	0.01
Symetra Life Ins. Co.	27	27	0	\$18,059	\$23,160	128.25%	0.08%	0.01
U.S. Life Ins. Co. In the City of NY	15	69	828	\$17,257	\$3,513	20.36%	0.08%	0.01
USAA Life Ins. Co.	14	14	180	\$15,561	\$0	0.00%	0.07%	0.00
Illinois Mutual Life Ins. Co.	4	53	660	\$14,693	\$18,299	124.54%	0.06%	0.00
Great-West Life & Annuity Ins. Co.	0	0	0	\$13,451	\$12,161	90.41%	0.06%	0.00
United Ins. Co. of America	121	121	1,572	\$12,821	\$30,716	239.58%	0.06%	0.00
American Gen. Life and Acc. Ins. Co.	20	20	234	\$11,935	\$75	0.63%	0.05%	0.00
Mutual of Omaha Ins. Co.	20	24	278	\$11,404	(\$2,467)	-21.63%	0.05%	0.00
Reliastar Life Ins. Co.	7	38	456	\$10,220	\$24,512	239.84%	0.04%	0.00
Unicare Life & Health Ins. Co.	1	50	608	\$9,789	\$47,443	484.66%	0.04%	0.00
Fidelity Security Life Ins. Co.	2	11	120	\$8,537	\$0	0.00%	0.04%	0.00
John Alden Life Ins. Co.	9	29	359	\$8,438	\$11,011	130.49%	0.04%	0.00
Lafayette Life Ins. Co.	2	30	360	\$7,734	\$0	0.00%	0.03%	0.00
Minnesota Life Ins. Co.	3	110	1,152	\$6,862	\$19,650	286.36%	0.03%	0.00
Ohio National Life Ins. Co.	25	25	0	\$6,679	\$2,279	34.12%	0.03%	0.00
American Public Life Ins. Co.	0	0	0	\$5,683	\$1,119	19.69%	0.02%	0.00
Life Investors Ins. Co. of America	13	13	204	\$5,637	(\$7,878)	-139.76%	0.02%	0.00
Medical Benefits Mutual Life Ins. Co.	2	80	1,046	\$4,706	\$11,596	246.41%	0.02%	0.00
NY Life Ins. Co.	1	2	24	\$4,276	\$2,223	51.99%	0.02%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.02%	0.00
Kansas City Life Ins. Co.	1	11	132	\$3,449	\$0	0.00%	0.02%	0.00
Humana Ins. Co.	2	9	108	\$2,863	\$2,887	100.84%	0.01%	0.00
Harleysville Life Ins. Co.	1	17	204	\$2,232	\$396	17.74%	0.01%	0.00
Federated Mutual Ins. Co.	6	49	366	\$2,198	\$278	12.65%	0.01%	0.00
Colorado Bankers Life Ins. Co.	7	7	84	\$2,059	\$0	0.00%	0.01%	0.00
American National Ins. Co.	2	2	24	\$1,976	(\$227)	-11.49%	0.01%	0.00
American Network Ins. Co.	1	1	12	\$1,902	\$0	0.00%	0.01%	0.00
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.01%	0.00
Conseco Senior Health Ins. Co.	3	3	42	\$1,665	\$0	0.00%	0.01%	0.00
Bankers Life and Casualty Co.	7	7	192	\$1,365	\$777	56.92%	0.01%	0.00
Union Bankers Ins. Co.	23	23	276	\$1,322	\$7,525	569.21%	0.01%	0.00
Pennsylvania Life Ins. Co.	3	3	36	\$1,226	\$0	0.00%	0.01%	0.00
Union Labor Life Ins. Co.	0	2	24	\$1,116	\$585	52.42%	0.00%	0.00
Commercial Travelers Mut. Ins. Co.	38	38	492	\$958	\$0	0.00%	0.00%	0.00
American Income Life Ins. Co.	3	3	42	\$932	\$0	0.00%	0.00%	0.00
Central United Life Ins. Co.	7	7	12	\$722	\$8,660	1199.45%	0.00%	0.00
Old Republic Life Ins. Co.	0	0	0	\$565	(\$4,735)	-838.05%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	4	4	48	\$481	\$727	151.14%	0.00%	0.00
EMC National Life Co.	1	1	12	\$408	\$0	0.00%	0.00%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$0	0.00%	0.00%	0.00
American Sentinel Ins. Co.	2	2	24	\$405	(\$11)	-2.72%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$0	0.00%	0.00%	0.00
Sentry Life Ins. Co.	0	0	35	\$290	\$0	0.00%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	2	2	24	\$222	\$0	0.00%	0.00%	0.00
<b>Total Short Term Dis (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Short Term Dis (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Transamerica Occidental Life Ins. Co.	1	1	12	\$218	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	1	2	14	\$215	\$0	0.00%	0.00%	0.00
Allianz Life Ins. Co. of North America	1	6	72	\$160	\$526	328.75%	0.00%	0.00
Pan-American Life Ins. Co.	5	11	76	\$158	\$0	0.00%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Baltimore Life Ins. Co.	0	0	1	\$102	\$17,837	17487.25%	0.00%	0.00
Medico Ins. Co.	2	2	24	\$70	\$1	1.43%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$67	\$0	0.00%	0.00%	0.00
Liberty Life Assurance Co. of Boston	0	0	0	\$0	\$202,147	----	0.00%	0.00
Connecticut General Life Ins. Co.	3	3	35	(\$6,440)	(\$5,658)	87.86%	-0.03%	0.00
<b>TOTALS</b>	<b>30,306</b>	<b>71,892</b>	<b>591,681</b>	<b>\$22,763,852</b>	<b>\$16,399,202</b>	<b>72.04%</b>	<b>100.00%</b>	<b>635.13</b>

Total Long Term Dis (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Hartford Life and Accident Ins. Co.	87	55,695	668,340	\$10,295,554	\$8,455,361	82.13%	19.66%	386.43
Northwestern Mutual Life Ins. Co.	4,809	7,489	84,429	\$5,397,652	\$3,151,041	58.38%	10.31%	106.21
Unum Life Ins. Co. of America	172	21,171	0	\$4,768,173	\$6,237,780	130.82%	9.10%	82.88
Standard Ins. Co.	177	14,193	164,438	\$4,313,210	\$2,831,152	65.64%	8.24%	67.82
Metropolitan Life Ins. Co.	72	21,081	252,972	\$4,029,493	\$3,781,151	93.84%	7.69%	59.19
Life Ins. Co. of North America	16	14,526	0	\$3,123,070	\$4,729,189	151.43%	5.96%	35.56
Prudential Ins. Co. of America	141	4,286	51,432	\$2,155,889	\$2,186,275	101.41%	4.12%	16.94
Guardian Life Ins. Co.	136	6,627	72,798	\$1,460,319	\$1,097,276	75.14%	2.79%	7.77
Sun Life & Health Ins. Co. (US)	42	1,596	19,152	\$1,314,937	\$244,494	18.59%	2.51%	6.30
Massachusetts Mutual Life Ins. Co.	1,219	994	15,117	\$1,186,367	\$1,391,614	117.30%	2.27%	5.13
Reliastar Life Ins. Co.	40	2,470	29,640	\$1,090,211	\$588,500	53.98%	2.08%	4.33
Lincoln National Life Ins. Co.	241	6,108	73,296	\$1,032,307	\$1,236,451	119.78%	1.97%	3.88
Mutual of Omaha Ins. Co.	404	3,515	42,169	\$977,971	\$1,442,383	147.49%	1.87%	3.49
Union Security Ins. Co.	54	35,013	420,156	\$937,452	\$691,712	73.79%	1.79%	3.20
Sun Life Assurance Co. of Canada (US)	40	7,682	19,692	\$891,834	\$794,083	89.04%	1.70%	2.90
Principal Life Ins. Co.	35	2,357	27,507	\$695,517	\$240,263	34.54%	1.33%	1.76
NY Life Ins. Co.	435	750	9,000	\$688,901	\$111,102	16.13%	1.32%	1.73
Berkshire Life Ins. Co. of America	271	271	3,252	\$599,057	(\$40,754)	-6.80%	1.14%	1.31
Professional Ins. Co.	937	937	11,244	\$589,067	\$480,728	81.61%	1.12%	1.27
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	0.92%	0.84
U.S. Life Ins. Co. In the City of NY	14	489	5,865	\$472,419	\$416,925	88.25%	0.90%	0.81
American Fidelity Assurance Co.	21	2,417	24,977	\$456,814	\$338,030	74.00%	0.87%	0.76
Fort Dearborn Life Ins. Co.	49	2,217	0	\$455,968	\$202,464	44.40%	0.87%	0.76
United of Omaha Life Ins. Co.	37	1,553	0	\$453,438	\$479,909	105.84%	0.87%	0.75
Assurity Life Ins. Co.	735	735	9,360	\$414,942	\$343,572	82.80%	0.79%	0.63
Riversource Life Ins. Co.	338	338	4,056	\$280,812	\$177,581	63.24%	0.54%	0.29
Ohio National Life Assurance Corp.	117	117	0	\$241,192	\$269,710	111.82%	0.46%	0.21
Reassure America Life Ins. Co.	191	191	2,292	\$214,709	\$328,204	152.86%	0.41%	0.17
Reliance Standard Life Ins. Co.	15	1,459	0	\$213,813	\$1,738,715	813.19%	0.41%	0.17
Ohio National Life Ins. Co.	116	116	0	\$188,132	\$47,090	25.03%	0.36%	0.13
Liberty Life Assurance Co. of Boston	3	1,589	19,068	\$187,577	\$593,137	316.21%	0.36%	0.13
Mony Life Ins. Co.	157	158	1,992	\$177,174	\$94,726	53.46%	0.34%	0.11
Aetna Life Ins. Co.	4	1,397	15,527	\$175,914	\$2,157,724	1226.58%	0.34%	0.11
Boston Mutual Life Ins. Co.	8	1,487	27,426	\$160,945	\$106,497	66.17%	0.31%	0.09
Paul Revere Life Ins. Co.	19	205	0	\$142,452	\$160,204	112.46%	0.27%	0.07
CUNA Mutual Ins. Co.	58	540	6,480	\$138,646	\$17,008	12.27%	0.26%	0.07
State Farm Mutual Automobile Ins. Co.	161	161	1,998	\$134,132	\$366,236	273.04%	0.26%	0.07
Companion Life Ins. Co.	24	484	5,824	\$129,005	\$50,698	39.30%	0.25%	0.06
American General Life Ins. Co.	288	288	3,456	\$124,215	\$117,087	94.26%	0.24%	0.06
Minnesota Life Ins. Co.	59	56	702	\$111,857	\$201,009	179.70%	0.21%	0.05
Hartford Life Ins. Co.	0	3,449	41,388	\$106,665	\$101,937	95.57%	0.20%	0.04
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.19%	0.03
Horace Mann Life Ins. Co.	77	797	9,554	\$97,071	\$167,945	173.01%	0.19%	0.03
Union Central Life Ins. Co.	38	38	0	\$91,759	\$17,656	19.24%	0.18%	0.03
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.17%	0.03
Illinois Mutual Life Ins. Co.	108	108	1,236	\$83,091	\$51,335	61.78%	0.16%	0.03
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.16%	0.02
Farm Family Life Ins. Co.	100	100	1,194	\$68,589	\$406,780	593.07%	0.13%	0.02
Pan-American Life Ins. Co.	25	25	300	\$59,731	\$26,162	43.80%	0.11%	0.01
Lafayette Life Ins. Co.	44	107	792	\$57,095	\$32,505	56.93%	0.11%	0.01
American United Life Ins. Co.	8	342	4,104	\$52,218	\$73,182	140.15%	0.10%	0.01
Pennsylvania Life Ins. Co.	521	521	6,480	\$49,441	\$111,975	226.48%	0.09%	0.01
Continental American Ins. Co.	95	95	1,140	\$48,390	\$21,151	43.71%	0.09%	0.01
Eastern Life and Health Ins. Co.	6	274	4,746	\$39,399	\$134,945	342.51%	0.08%	0.01
Protective Life Ins. Co.	44	44	528	\$35,277	\$11,911	33.76%	0.07%	0.00
MetLife Ins. Co. of Connecticut	45	45	540	\$34,103	(\$58,634)	-171.93%	0.07%	0.00
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.07%	0.00
Shenandoah Life Ins. Co.	7	275	2,844	\$31,483	\$110,432	350.77%	0.06%	0.00
Bankers Life and Casualty Co.	101	101	1,578	\$30,907	\$6,743	21.82%	0.06%	0.00
John Hancock Life Ins. Co.	27	27	324	\$27,948	\$0	0.00%	0.05%	0.00
Harleysville Life Ins. Co.	4	111	1,332	\$26,953	\$0	0.00%	0.05%	0.00
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.05%	0.00
Monumental Life Ins. Co.	154	154	1,992	\$22,507	\$29,904	132.87%	0.04%	0.00
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.04%	0.00
AIG Life Ins. Co.	2	15	180	\$17,961	(\$523)	-2.91%	0.03%	0.00
Continental General Ins. Co.	18	18	217	\$15,873	\$3,017	19.01%	0.03%	0.00
Bankers Fidelity Life Ins. Co.	14	14	161	\$15,069	\$12,634	83.84%	0.03%	0.00
Country Life Ins. Co.	11	11	132	\$14,544	\$23,795	163.61%	0.03%	0.00
Connecticut General Life Ins. Co.	12	12	144	\$14,133	(\$382,010)	-2702.96%	0.03%	0.00
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.02%	0.00
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.02%	0.00
Fidelity Security Life Ins. Co.	0	4	48	\$10,330	\$0	0.00%	0.02%	0.00
Provident Life and Accident Ins. Co.	0	12	0	\$9,123	\$370,142	4057.24%	0.02%	0.00
Kanawha Ins. Co.	4	48	576	\$8,958	\$33,545	374.47%	0.02%	0.00
United Teacher Associates Ins. Co.	22	22	264	\$7,108	\$22,721	319.65%	0.01%	0.00
Kansas City Life Ins. Co.	12	13	198	\$6,896	\$3,284	47.62%	0.01%	0.00
<b>Total Long Term Dis (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Long Term Dis. (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Merit Life Ins. Co.	27	27	252	\$6,744	(\$4)	-0.06%	0.01%	0.00
Commercial Travelers Mut. Ins. Co.	1	27	426	\$6,160	\$0	0.00%	0.01%	0.00
Washington National Ins. Co.	15	15	180	\$6,021	\$2,519	41.84%	0.01%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.01%	0.00
Commonwealth Ann. & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.01%	0.00
American Heritage Life Ins. Co.	4	14	168	\$4,917	\$0	0.00%	0.01%	0.00
Jefferson National Life Ins. Co.	4	4	60	\$4,898	\$1,201	24.52%	0.01%	0.00
American General Assurance Co.	0	14	168	\$4,023	\$0	0.00%	0.01%	0.00
Physicians Mutual Ins. Co.	7	7	84	\$3,819	\$3,739	97.91%	0.01%	0.00
American Gen. Life and Acc. Ins. Co.	157	157	1,920	\$3,780	\$15,333	405.63%	0.01%	0.00
Central Reserve Life Ins. Co.	0	0	182	\$3,442	\$2,753	79.98%	0.01%	0.00
Combined Ins. Co. of America	12	12	144	\$3,138	\$129	4.11%	0.01%	0.00
Unified Life Ins. Co.	17	17	51	\$3,080	\$2,407	78.15%	0.01%	0.00
Life Investors Ins. Co. of America	4	4	48	\$2,430	\$0	0.00%	0.00%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.00%	0.00
Genworth Life & Annuity Ins. Co.	7	7	84	\$1,804	\$0	0.00%	0.00%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.00%	0.00
Primerica Life Ins. Co.	6	6	72	\$1,589	\$40,583	2554.00%	0.00%	0.00
Humana Ins. Co.	1	2	24	\$1,358	\$0	0.00%	0.00%	0.00
National Guardian Life Ins. Co.	3	3	42	\$1,344	\$1,307	97.25%	0.00%	0.00
United American Ins. Co.	9	9	107	\$1,274	(\$1,973)	-154.87%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	7	7	92	\$948	\$7,139	753.06%	0.00%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.00%	0.00
Conseco Ins. Co.	2	2	24	\$406	\$112	27.59%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$385	\$5,290	1374.03%	0.00%	0.00
Great-West Life & Annuity Ins. Co.	0	0	0	\$368	\$333	90.49%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
American Income Life Ins. Co.	1	1	12	\$189	\$0	0.00%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$163	\$0	0.00%	0.00%	0.00
Reliastar Life Ins. Co. of NY	0	0	0	\$76	\$279	367.11%	0.00%	0.00
Lifecare Ins. Co.	5	5	0	\$49	\$0	0.00%	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	---	0.00%	0.00
Colonial Life & Accident Ins. Co.	0	1	0	\$0	\$2,237	---	0.00%	0.00
American Intl Life Assur Co. of NY	0	0	0	\$0	\$4,225	---	0.00%	0.00
Lincoln Life & Annuity Co. of NY	0	0	0	\$0	\$16,497	---	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	---	0.00%	0.00
Teachers Ins. & Am. Assoc. of Amer.	0	0	0	\$0	\$1,460,061	---	0.00%	0.00
National Casualty Co.	4	7	36	(\$274)	\$0	0.00%	0.00%	0.00
Continental Casualty Co.	0	0	0	(\$58,717)	\$128,244	-218.41%	-0.11%	0.01
<b>TOTALS</b>	<b>14,267</b>	<b>230,627</b>	<b>2,187,520</b>	<b>\$52,373,901</b>	<b>\$52,266,548</b>	<b>99.80%</b>	<b>100.00%</b>	<b>804.81</b>

Total Disability (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Hartford Life and Accident Ins. Co.	87	55,798	669,576	\$10,483,338	\$8,590,723	81.95%	13.95%	194.66
Unum Life Ins. Co. of America	760	25,913	0	\$6,004,168	\$8,278,552	137.88%	7.99%	63.85
Northwestern Mutual Life Ins. Co.	4,822	7,798	88,032	\$5,534,399	\$3,171,572	57.31%	7.37%	54.25
Metropolitan Life Ins. Co.	142	29,304	351,648	\$5,251,514	\$4,887,919	93.08%	6.99%	48.85
Standard Ins. Co.	218	16,479	195,195	\$4,792,218	\$3,218,060	67.15%	6.38%	40.68
American Family Life Assurance Co.	7,419	7,419	83,229	\$3,457,936	\$1,421,804	41.12%	4.60%	21.18
Life Ins. Co. of North America	21	14,770	0	\$3,175,539	\$5,149,172	162.15%	4.23%	17.86
Prudential Ins. Co. of America	158	4,711	56,532	\$2,895,972	\$2,577,795	89.01%	3.85%	14.85
Guardian Life Ins. Co.	445	11,240	125,376	\$2,595,301	\$1,893,632	72.96%	3.45%	11.93
Sun Life & Health Ins. Co. (US)	84	2,908	34,896	\$2,405,534	\$244,494	10.16%	3.20%	10.25
Combined Ins. Co. of America	8,126	8,341	86,762	\$2,124,741	\$87,451	4.12%	2.83%	8.00
Colonial Life & Accident Ins. Co.	3,707	4,161	0	\$1,798,890	\$707,726	39.34%	2.39%	5.73
Provident Life and Accident Ins. Co.	2,006	2,403	0	\$1,603,110	\$1,922,959	119.95%	2.13%	4.55
Fort Dearborn Life Ins. Co.	151	5,098	0	\$1,426,737	\$845,471	59.26%	1.90%	3.61
Paul Revere Life Ins. Co.	659	890	0	\$1,314,968	\$1,880,063	142.97%	1.75%	3.06
Lincoln National Life Ins. Co.	257	7,655	91,860	\$1,282,193	\$1,341,142	104.60%	1.71%	2.91
Union Security Ins. Co.	92	36,658	439,185	\$1,261,942	\$861,938	68.30%	1.68%	2.82
Massachusetts Mutual Life Ins. Co.	1,219	994	15,117	\$1,186,367	\$1,391,614	117.30%	1.58%	2.49
Reliastar Life Ins. Co.	47	2,508	30,096	\$1,100,431	\$613,012	55.71%	1.46%	2.14
Sun Life Assurance Co. of Canada (US)	62	9,713	34,836	\$1,079,770	\$1,110,697	102.86%	1.44%	2.07
State Farm Mutual Automobile Ins. Co.	2,852	2,852	35,396	\$1,028,809	\$923,512	89.77%	1.37%	1.87
American Fidelity Assurance Co.	44	4,788	46,373	\$990,430	\$581,597	58.72%	1.32%	1.74
Mutual of Omaha Ins. Co.	424	3,539	42,447	\$989,375	\$1,439,916	145.54%	1.32%	1.73
Principal Life Ins. Co.	82	3,117	35,960	\$836,973	\$330,563	39.50%	1.11%	1.24
NY Life Ins. Co.	436	752	9,024	\$693,177	\$113,325	16.35%	0.92%	0.85
Monumental Life Ins. Co.	2,752	2,795	33,688	\$637,339	\$447,345	70.19%	0.85%	0.72
Berkshire Life Ins. Co. of America	271	271	3,252	\$599,057	(\$40,754)	-6.80%	0.80%	0.64
Professional Ins. Co.	937	937	11,244	\$589,067	\$480,728	81.61%	0.78%	0.61
United of Omaha Life Ins. Co.	49	1,845	0	\$514,059	\$670,972	130.52%	0.68%	0.47
Reliance Standard Life Ins. Co.	26	2,407	0	\$497,159	\$2,434,430	489.67%	0.66%	0.44
U.S. Life Ins. Co. In the City of NY	29	558	6,693	\$489,676	\$420,438	85.86%	0.65%	0.42
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	0.64%	0.41
Assurity Life Ins. Co.	735	735	9,360	\$414,942	\$343,572	82.80%	0.55%	0.30
Boston Mutual Life Ins. Co.	9	1,536	30,870	\$414,294	\$298,795	72.12%	0.55%	0.30
Riversource Life Ins. Co.	338	338	4,056	\$280,812	\$177,581	63.24%	0.37%	0.14
Ohio National Life Assurance Corp.	143	143	0	\$277,649	\$269,710	97.14%	0.37%	0.14
Aetna Life Ins. Co.	23	1,609	17,955	\$258,741	\$2,441,242	943.51%	0.34%	0.12
Eastern Life and Health Ins. Co.	20	1,244	17,424	\$241,609	\$265,762	110.00%	0.32%	0.10
American United Life Ins. Co.	15	852	10,224	\$225,998	\$131,715	58.28%	0.30%	0.09
Reassure America Life Ins. Co.	191	191	2,292	\$214,709	\$328,204	152.86%	0.29%	0.08
Companion Life Ins. Co.	51	790	9,477	\$213,410	\$123,525	57.88%	0.28%	0.08
American Bankers Life Assurance Co.	0	0	0	\$209,227	(\$17,984)	-8.60%	0.28%	0.08
Hartford Life Ins. Co.	0	3,587	43,044	\$206,884	\$164,585	79.55%	0.28%	0.08
Ohio National Life Ins. Co.	141	141	0	\$194,811	\$49,369	25.34%	0.26%	0.07
Liberty Life Assurance Co. of Boston	3	1,589	19,068	\$187,577	\$795,284	423.98%	0.25%	0.06
CUNA Mutual Ins. Co.	71	775	9,322	\$185,132	\$51,299	27.71%	0.25%	0.06
Mony Life Ins. Co.	157	158	1,992	\$177,174	\$94,726	53.46%	0.24%	0.06
<b>Total Disability (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Disability (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Horace Mann Life Ins. Co.	201	960	11,510	\$146,101	\$177,505	121.49%	0.19%	0.04
American Heritage Life Ins. Co.	240	438	5,112	\$143,201	\$73,189	51.11%	0.19%	0.04
Farm Family Life Ins. Co.	203	203	2,424	\$124,244	\$423,206	340.62%	0.17%	0.03
American General Life Ins. Co.	288	288	3,456	\$124,215	\$117,087	94.26%	0.17%	0.03
Minnesota Life Ins. Co.	62	166	1,854	\$118,719	\$220,659	185.87%	0.16%	0.02
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.13%	0.02
Illinois Mutual Life Ins. Co.	112	161	1,896	\$97,784	\$69,634	71.21%	0.13%	0.02
American General Assurance Co.	23	3,581	168	\$94,756	\$663,313	700.02%	0.13%	0.02
Union Central Life Ins. Co.	38	38	0	\$91,759	\$17,656	19.24%	0.12%	0.01
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.12%	0.01
Shenandoah Life Ins. Co.	23	562	6,678	\$87,901	\$134,664	153.20%	0.12%	0.01
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.11%	0.01
Liberty Life Ins. Co.	360	360	4,626	\$73,698	\$42,282	57.37%	0.10%	0.01
Lafayette Life Ins. Co.	46	137	1,152	\$64,829	\$32,505	50.14%	0.09%	0.01
Pan-American Life Ins. Co.	30	36	376	\$59,889	\$26,162	43.68%	0.08%	0.01
Pennsylvania Life Ins. Co.	524	524	6,516	\$50,667	\$111,975	221.00%	0.07%	0.00
Continental American Ins. Co.	95	95	1,140	\$48,390	\$21,151	43.71%	0.06%	0.00
Kanawha Ins. Co.	125	169	2,010	\$44,027	\$61,960	140.73%	0.06%	0.00
AIG Life Ins. Co.	7	91	1,092	\$42,846	\$8,623	20.13%	0.06%	0.00
Bankers Fidelity Life Ins. Co.	58	58	708	\$39,761	\$12,634	31.77%	0.05%	0.00
National Guardian Life Ins. Co.	88	88	1,116	\$39,434	\$38,341	97.23%	0.05%	0.00
Protective Life Ins. Co.	44	44	528	\$35,277	\$11,911	33.76%	0.05%	0.00
Continental General Ins. Co.	55	55	693	\$34,560	\$7,318	21.17%	0.05%	0.00
MetLife Ins. Co. of Connecticut	45	45	540	\$34,103	(\$58,634)	-171.93%	0.05%	0.00
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.05%	0.00
Bankers Life and Casualty Co.	108	108	1,770	\$32,272	\$7,520	23.30%	0.04%	0.00
Transamerica Life Ins. Co.	8	82	735	\$30,598	\$1,448	4.73%	0.04%	0.00
Mega Life and Health Ins. Co.	90	90	1,043	\$29,717	\$17,700	59.56%	0.04%	0.00
Harleysville Life Ins. Co.	5	128	1,536	\$29,185	\$396	1.36%	0.04%	0.00
John Hancock Life Ins. Co.	27	27	324	\$27,948	\$0	0.00%	0.04%	0.00
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.03%	0.00
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.03%	0.00
Fidelity Security Life Ins. Co.	2	15	168	\$18,867	\$0	0.00%	0.03%	0.00
Symetra Life Ins. Co.	27	27	0	\$18,059	\$23,160	128.25%	0.02%	0.00
American Gen. Life and Acc. Ins. Co.	177	177	2,154	\$15,715	\$15,408	98.05%	0.02%	0.00
USAA Life Ins. Co.	14	14	180	\$15,561	\$0	0.00%	0.02%	0.00
Country Life Ins. Co.	11	11	132	\$14,544	\$23,795	163.61%	0.02%	0.00
Great-West Life & Annuity Ins. Co.	0	0	0	\$13,819	\$12,494	90.41%	0.02%	0.00
United Ins. Co. of America	121	121	1,572	\$12,821	\$30,716	239.58%	0.02%	0.00
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.02%	0.00
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.01%	0.00
Kansas City Life Ins. Co.	13	24	330	\$10,345	\$3,284	31.74%	0.01%	0.00
Unicare Life & Health Ins. Co.	1	50	608	\$9,789	\$47,443	484.66%	0.01%	0.00
John Alden Life Ins. Co.	9	29	359	\$8,438	\$11,011	130.49%	0.01%	0.00
Life Investors Ins. Co. of America	17	17	252	\$8,067	(\$7,878)	-97.66%	0.01%	0.00
Connecticut General Life Ins. Co.	15	15	179	\$7,693	(\$387,668)	-5039.23%	0.01%	0.00
Commercial Travelers Mut. Ins. Co.	39	65	918	\$7,118	\$0	0.00%	0.01%	0.00
United Teacher Associates Ins. Co.	22	22	264	\$7,108	\$22,721	319.65%	0.01%	0.00
Merit Life Ins. Co.	27	27	252	\$6,744	(\$4)	-0.06%	0.01%	0.00
Washington National Ins. Co.	15	15	180	\$6,021	\$2,519	41.84%	0.01%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.01%	0.00
American Public Life Ins. Co.	0	0	0	\$5,683	\$1,119	19.69%	0.01%	0.00
Commonwealth Ann. & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.01%	0.00
Jefferson National Life Ins. Co.	4	4	60	\$4,898	\$1,201	24.52%	0.01%	0.00
Medical Benefits Mutual Life Ins. Co.	2	80	1,046	\$4,706	\$11,596	246.41%	0.01%	0.00
Humana Ins. Co.	3	11	132	\$4,221	\$2,887	68.40%	0.01%	0.00
Physicians Mutual Ins. Co.	7	7	84	\$3,819	\$3,739	97.91%	0.01%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.00%	0.00
Central Reserve Life Ins. Co.	0	0	182	\$3,442	\$2,753	79.98%	0.00%	0.00
Unified Life Ins. Co.	17	17	51	\$3,080	\$2,407	78.15%	0.00%	0.00
Federated Mutual Ins. Co.	6	49	366	\$2,198	\$278	12.65%	0.00%	0.00
Colorado Bankers Life Ins. Co.	7	7	84	\$2,059	\$0	0.00%	0.00%	0.00
American National Ins. Co.	2	2	24	\$1,976	(\$227)	-11.49%	0.00%	0.00
American Network Ins. Co.	1	1	12	\$1,902	\$0	0.00%	0.00%	0.00
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.00%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.00%	0.00
Genworth Life & Annuity Ins. Co.	7	7	84	\$1,804	\$0	0.00%	0.00%	0.00
Conseco Senior Health Ins. Co.	3	3	42	\$1,665	\$0	0.00%	0.00%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.00%	0.00
Primerica Life Ins. Co.	6	6	72	\$1,589	\$40,583	2554.00%	0.00%	0.00
Union Bankers Ins. Co.	23	23	276	\$1,322	\$7,525	569.21%	0.00%	0.00
United American Ins. Co.	9	9	107	\$1,274	(\$1,973)	-154.87%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	9	9	116	\$1,170	\$7,139	610.17%	0.00%	0.00
American Income Life Ins. Co.	4	4	54	\$1,121	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	0	2	24	\$1,116	\$585	52.42%	0.00%	0.00
Central United Life Ins. Co.	7	7	12	\$722	\$8,660	1199.45%	0.00%	0.00
Old Republic Life Ins. Co.	0	0	0	\$565	(\$4,735)	-838.05%	0.00%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	4	4	48	\$481	\$727	151.14%	0.00%	0.00
EMC National Life Co.	1	1	12	\$408	\$0	0.00%	0.00%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$0	0.00%	0.00%	0.00
Conseco Ins. Co.	2	2	24	\$406	\$112	27.59%	0.00%	0.00
American Sentinel Ins. Co.	2	2	24	\$405	(\$11)	-2.72%	0.00%	0.00
American Pioneer Life Ins. Co.	1	1	12	\$385	\$5,290	1374.03%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$0	0.00%	0.00%	0.00
Sentry Life Ins. Co.	0	0	35	\$290	\$0	0.00%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
Union Fidelity Life Ins. Co.	0	0	0	\$230	\$0	0.00%	0.00%	0.00
Transamerica Occidental Life Ins. Co.	1	1	12	\$218	\$0	0.00%	0.00%	0.00
Transamerica Financial Life Ins. Co.	1	2	14	\$215	\$0	0.00%	0.00%	0.00
<b>Total Disability (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Disability (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Allianz Life Ins. Co. of North America	1	6	72	\$160	\$526	328.75%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Baltimore Life Ins. Co.	0	0	1	\$102	\$17,837	17487.25%	0.00%	0.00
Reliastar Life Ins. Co. of NY	0	0	0	\$76	\$279	367.11%	0.00%	0.00
Medico Ins. Co.	2	2	24	\$70	\$1	1.43%	0.00%	0.00
Lifesecond Ins. Co.	5	5	0	\$49	\$0	0.00%	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	----	0.00%	0.00
American Intl Life Assur Co. of NY	0	0	0	\$0	\$4,225	----	0.00%	0.00
Lincoln Life & Annuity Co. of NY	0	0	0	\$0	\$16,497	----	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	----	0.00%	0.00
Teachers Ins. & Ann. Assoc. of Amer.	0	0	0	\$0	\$1,460,061	----	0.00%	0.00
National Casualty Co.	4	7	36	(\$274)	\$0	0.00%	0.00%	0.00
Continental Casualty Co.	0	0	0	(\$58,717)	\$128,244	-218.41%	-0.08%	0.01
<b>TOTALS</b>	<b>44,573</b>	<b>302,519</b>	<b>2,779,201</b>	<b>\$75,137,753</b>	<b>\$68,665,750</b>	<b>91.39%</b>	<b>100.00%</b>	<b>529.00</b>

Total (Tax Qual.) LTC (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Genworth Life Ins. Co.	4,453	5,512	0	\$7,658,088	\$4,321,071	56.42%	31.70%	1,004.78
Bankers Life and Casualty Co.	1,772	2,213	29,628	\$3,038,826	\$1,772,647	58.33%	12.58%	158.21
Metropolitan Life Ins. Co.	591	2,679	32,148	\$2,460,208	\$436,428	17.74%	10.18%	103.70
Northwestern Long Term Care Ins. Co.	1,066	1,066	11,873	\$1,621,385	\$416,292	25.68%	6.71%	45.04
John Hancock Life Ins. Co.	682	1,301	15,099	\$1,536,839	\$892,433	58.07%	6.36%	40.47
Unum Life Ins. Co. of America	365	6,124	0	\$1,179,492	\$255,376	21.65%	4.88%	23.84
Teachers Ins. & Ann. Assoc. of Amer.	302	302	3,624	\$613,224	\$513,085	83.67%	2.54%	6.44
United Teacher Associates Ins. Co.	520	520	6,156	\$575,608	\$147,239	25.58%	2.38%	5.68
Aetna Life Ins. Co.	39	693	9,719	\$563,684	\$603,131	107.00%	2.33%	5.44
Prudential Ins. Co. of America	249	249	2,892	\$526,046	\$187,370	35.62%	2.18%	4.74
NY Life Ins. Co.	370	392	4,663	\$501,634	\$268,625	53.55%	2.08%	4.31
TIAA-CREF Life Ins. Co.	176	176	2,112	\$379,349	\$0	0.00%	1.57%	2.47
Massachusetts Mutual Life Ins. Co.	108	175	1,262	\$360,355	(\$154,366)	-42.84%	1.49%	2.22
Mutual of Omaha Ins. Co.	198	361	4,198	\$352,014	\$223,169	63.40%	1.46%	2.12
Principal Life Ins. Co.	232	232	2,750	\$341,135	\$228,435	66.96%	1.41%	1.99
American Network Ins. Co.	137	137	1,644	\$270,042	\$43,018	15.93%	1.12%	1.25
Continental Casualty Co.	572	635	11,335	\$204,833	\$956,005	466.72%	0.85%	0.72
Provident Life and Accident Ins. Co.	105	118	0	\$175,083	\$0	0.00%	0.72%	0.53
American Family Life Assurance Co.	151	187	2,059	\$150,627	\$102,599	68.11%	0.62%	0.39
Monumental Life Ins. Co.	196	196	2,400	\$134,484	\$0	0.00%	0.56%	0.31
Lincoln Benefit Life Co.	39	39	708	\$124,624	\$0	0.00%	0.52%	0.27
Life Investors Ins. Co. of America	81	81	778	\$121,142	\$0	0.00%	0.50%	0.25
Union Security Ins. Co.	86	86	1,032	\$113,992	\$0	0.00%	0.47%	0.22
Transamerica Occidental Life Ins. Co.	62	62	543	\$113,796	\$92,738	81.49%	0.47%	0.22
John Alden Life Ins. Co.	69	69	828	\$109,757	\$32	0.03%	0.45%	0.21
State Farm Mutual Automobile Ins. Co.	551	551	6,547	\$101,935	\$212,954	208.91%	0.42%	0.18
Great American Life Ins. Co.	84	84	918	\$101,600	\$0	0.00%	0.42%	0.18
Time Ins. Co.	92	92	1,110	\$99,786	\$208,390	208.84%	0.41%	0.17
Medamerica Ins. Co.	28	35	388	\$97,978	\$0	0.00%	0.41%	0.16
Combined Ins. Co. of America	77	86	999	\$83,425	\$97,212	116.53%	0.35%	0.12
Washington National Ins. Co.	33	35	444	\$53,296	\$78,381	147.07%	0.22%	0.05
Berkshire Life Ins. Co. of America	15	15	180	\$49,583	\$0	0.00%	0.21%	0.04
Conseco Senior Health Ins. Co.	24	30	391	\$45,386	\$54,588	120.27%	0.19%	0.04
American Fidelity Assurance Co.	32	32	363	\$44,626	\$70,862	158.79%	0.18%	0.03
United American Ins. Co.	25	32	305	\$39,178	\$25,077	64.01%	0.16%	0.03
Lincoln National Life Ins. Co.	17	17	219	\$34,013	\$0	0.00%	0.14%	0.02
Transamerica Life Ins. Co.	26	33	228	\$30,952	\$14,625	47.25%	0.13%	0.02
Cincinnati Life Ins. Co.	6	6	72	\$16,247	\$1,718	10.57%	0.07%	0.00
Country Life Ins. Co.	6	6	72	\$14,978	\$0	0.00%	0.06%	0.00
United of Omaha Life Ins. Co.	13	13	111	\$14,547	\$0	0.00%	0.06%	0.00
Kanawha Ins. Co.	10	10	126	\$14,389	\$0	0.00%	0.06%	0.00
Genworth Life & Annuity Ins. Co.	33	33	396	\$13,148	\$26,419	200.94%	0.05%	0.00
Continental General Ins. Co.	7	13	120	\$11,877	\$3,397	28.60%	0.05%	0.00
State Life Ins. Co.	9	9	108	\$8,938	\$5,000	55.94%	0.04%	0.00
Connecticut General Life Ins. Co.	3	19	288	\$8,021	\$1,681	20.96%	0.03%	0.00
Reassure America Life Ins. Co.	6	6	90	\$7,889	\$11,424	144.81%	0.03%	0.00
Medico Ins. Co.	3	3	36	\$5,701	(\$19,708)	-345.69%	0.02%	0.00
Equitable Life & Casualty Ins. Co.	3	4	45	\$5,690	\$0	0.00%	0.02%	0.00
American Heritage Life Ins. Co.	0	0	0	\$5,558	\$90,586	1629.83%	0.02%	0.00
Allianz Life Ins. Co. of North America	4	4	48	\$4,849	\$360	7.42%	0.02%	0.00
Medico Life Ins. Co.	3	3	36	\$4,801	\$67	1.40%	0.02%	0.00
Genesis Ins. Co.	1	1	12	\$3,947	\$0	0.00%	0.02%	0.00
Loyal American Life Ins. Co.	3	3	25	\$2,842	\$0	0.00%	0.01%	0.00
American Pioneer Life Ins. Co.	2	2	24	\$2,098	\$0	0.00%	0.01%	0.00
Con'l Life Ins. Co. of Brentwood, TN	1	1	12	\$1,288	\$0	0.00%	0.01%	0.00
Standard Life & Accident Ins. Co.	2	2	24	\$1,263	\$0	0.00%	0.01%	0.00
Pennsylvania Life Ins. Co.	3	3	36	\$1,181	\$0	0.00%	0.00%	0.00
Sentry Ins. A Mutual Co.	1	2	24	\$932	\$0	0.00%	0.00%	0.00
Guarantee Trust Life Ins. Co.	1	1	12	\$634	\$0	0.00%	0.00%	0.00
Unified Life Ins. Co.	3	3	9	\$466	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>13,748</b>	<b>24,794</b>	<b>161,269</b>	<b>\$24,159,309</b>	<b>\$12,188,360</b>	<b>50.45%</b>	<b>100.00%</b>	<b>1,416.88</b>

Total (Non-Tax Qual.) LTC (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Riversource Life Ins. Co.	1,024	1,024	12,288	\$1,229,084	\$444,345	36.15%	25.96%	674.02
Conseco Senior Health Ins. Co.	403	453	5,873	\$678,864	\$923,719	136.07%	14.34%	205.62
American Network Ins. Co.	270	270	3,240	\$516,187	\$496,648	96.21%	10.90%	118.88
Bankers Life and Casualty Co.	394	498	6,672	\$463,761	\$192,378	41.48%	9.80%	95.96
Mutual of Omaha Ins. Co.	281	281	3,402	\$399,065	\$414,027	103.75%	8.43%	71.06
MetLife Ins. Co. of Connecticut	160	160	1,920	\$312,044	\$266,751	85.49%	6.59%	43.45
Allianz Life Ins. Co. of North America	185	212	2,520	\$223,959	\$78,566	35.08%	4.73%	22.38
American Family Life Assurance Co.	160	160	1,761	\$180,898	\$123,218	68.11%	3.82%	14.60
John Hancock Life Ins. Co.	90	682	1,080	\$152,536	\$123,517	80.98%	3.22%	10.38
Continental General Ins. Co.	47	93	862	\$137,788	\$74,200	53.85%	2.91%	8.47
United American Ins. Co.	66	67	762	\$81,091	\$215,496	265.75%	1.71%	2.93
Kanawha Ins. Co.	38	38	438	\$53,665	\$0	0.00%	1.13%	1.28
Physicians Mutual Ins. Co.	35	35	386	\$49,848	\$22,590	45.32%	1.05%	1.11
Life Investors Ins. Co. of America	24	24	261	\$40,791	\$0	0.00%	0.86%	0.74
State Life Ins. Co.	19	19	228	\$40,379	\$0	0.00%	0.85%	0.73
AIG Life Ins. Co.	20	25	300	\$39,467	\$0	0.00%	0.83%	0.69
Standard Life & Accident Ins. Co.	21	27	324	\$25,271	\$47,045	186.16%	0.53%	0.28
NY Life Ins. Co.	18	18	223	\$23,094	\$33,618	145.57%	0.49%	0.24
Lincoln Benefit Life Co.	9	15	180	\$18,878	\$0	0.00%	0.40%	0.16
Reassure America Life Ins. Co.	17	36	444	\$17,107	\$34,986	204.51%	0.36%	0.13
American Fidelity Assurance Co.	1	50	432	\$11,802	\$4,234	35.88%	0.25%	0.06
Transamerica Life Ins. Co.	10	10	120	\$9,849	\$33,232	337.41%	0.21%	0.04
Conseco Health Ins. Co.	3	3	36	\$6,108	\$1,660	27.18%	0.13%	0.02
Union Bankers Ins. Co.	10	10	120	\$5,728	\$0	0.00%	0.12%	0.01
United Nat. Life Ins. Co. of Amer	5	5	60	\$4,452	\$0	0.00%	0.09%	0.01
Transamerica Occidental Life Ins. Co.	2	2	24	\$3,785	\$23,020	608.19%	0.08%	0.01
Old American Ins. Co.	5	5	66	\$3,167	\$8,225	259.71%	0.07%	0.00
Equitable Life & Casualty Ins. Co.	1	1	12	\$1,337	\$0	0.00%	0.03%	0.00
Union Security Ins. Co.	1	1	12	\$1,325	\$0	0.00%	0.03%	0.00
Allstate Life Ins. Co.	0	0	0	\$1,089	\$0	0.00%	0.02%	0.00
Principal Life Ins. Co.	13	13	156	\$1,077	\$0	0.00%	0.02%	0.00
Monumental Life Ins. Co.	1	1	12	\$768	\$0	0.00%	0.02%	0.00
Primerica Life Ins. Co.	0	0	0	(\$75)	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>3,333</b>	<b>4,238</b>	<b>44,214</b>	<b>\$4,734,189</b>	<b>\$3,561,475</b>	<b>75.23%</b>	<b>100.00%</b>	<b>1,273.29</b>

Total Long Term Care (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Genworth Life Ins. Co.	4,453	5,512	0	\$7,658,088	\$4,321,071	56.42%	26.50%	702.49
Bankers Life and Casualty Co.	2,166	2,711	36,300	\$3,502,587	\$1,965,025	56.10%	12.12%	146.95
Metropolitan Life Ins. Co.	591	2,679	32,148	\$2,460,208	\$436,428	17.74%	8.51%	72.50
John Hancock Life Ins. Co.	772	1,983	16,179	\$1,689,375	\$1,015,950	60.14%	5.85%	34.19
Northwestern Long Term Care Ins. Co.	1,066	1,066	11,873	\$1,621,385	\$416,292	25.68%	5.61%	31.49
Riversource Life Ins. Co.	1,024	1,024	12,288	\$1,229,084	\$444,345	36.15%	4.25%	18.10
Unum Life Ins. Co. of America	365	6,124	0	\$1,179,492	\$255,376	21.65%	4.08%	16.66
American Network Ins. Co.	407	407	4,884	\$786,229	\$539,666	68.64%	2.72%	7.40
Mutual of Omaha Ins. Co.	479	642	7,600	\$751,079	\$637,196	84.84%	2.60%	6.76
Conseco Senior Health Ins. Co.	427	483	6,264	\$724,250	\$978,307	135.08%	2.51%	6.28
Teachers Ins. & Am. Assoc. of Amer.	302	302	3,624	\$613,224	\$513,085	83.67%	2.12%	4.50
United Teacher Associates Ins. Co.	520	520	6,156	\$575,608	\$147,239	25.58%	1.99%	3.97
Aetna Life Ins. Co.	39	693	9,719	\$563,684	\$603,131	107.00%	1.95%	3.81
Prudential Ins. Co. of America	249	249	2,892	\$526,046	\$187,370	35.62%	1.82%	3.31
NY Life Ins. Co.	388	410	4,886	\$524,728	\$302,243	57.60%	1.82%	3.30
TIAA-CREF Life Ins. Co.	176	176	2,112	\$379,349	\$0	0.00%	1.31%	1.72
Massachusetts Mutual Life Ins. Co.	108	175	1,262	\$360,355	(\$154,366)	-42.84%	1.25%	1.56
Principal Life Ins. Co.	245	245	2,906	\$342,212	\$228,435	66.75%	1.18%	1.40
American Family Life Assurance Co.	311	347	3,820	\$331,525	\$225,817	68.11%	1.15%	1.32
MetLife Ins. Co. of Connecticut	160	160	1,920	\$312,044	\$266,751	85.49%	1.08%	1.17
Allianz Life Ins. Co. of North America	189	216	2,568	\$228,808	\$78,926	34.49%	0.79%	0.63
Continental Casualty Co.	572	635	11,335	\$204,833	\$956,005	466.72%	0.71%	0.50
Provident Life and Accident Ins. Co.	105	118	0	\$175,083	\$0	0.00%	0.61%	0.37
Life Investors Ins. Co. of America	105	105	1,039	\$161,933	\$0	0.00%	0.56%	0.31
Continental General Ins. Co.	54	106	982	\$149,665	\$77,597	51.85%	0.52%	0.27
Lincoln Benefit Life Co.	48	54	888	\$143,502	\$0	0.00%	0.50%	0.25
Monumental Life Ins. Co.	197	197	2,412	\$135,252	\$0	0.00%	0.47%	0.22
United American Ins. Co.	91	99	1,067	\$120,269	\$240,573	200.03%	0.42%	0.17
Transamerica Occidental Life Ins. Co.	64	64	567	\$117,581	\$115,758	98.45%	0.41%	0.17
Union Security Ins. Co.	87	87	1,044	\$115,317	\$0	0.00%	0.40%	0.16
John Alden Life Ins. Co.	69	69	828	\$109,757	\$32	0.03%	0.38%	0.14
State Farm Mutual Automobile Ins. Co.	551	551	6,547	\$101,935	\$212,954	208.91%	0.35%	0.12
Great American Life Ins. Co.	84	84	918	\$101,600	\$0	0.00%	0.35%	0.12
Time Ins. Co.	92	92	1,110	\$99,786	\$208,390	208.84%	0.35%	0.12
Medamerica Ins. Co.	28	35	388	\$97,978	\$0	0.00%	0.34%	0.11
Combined Ins. Co. of America	77	86	999	\$83,425	\$97,212	116.53%	0.29%	0.08
Kanawha Ins. Co.	48	48	564	\$68,054	\$0	0.00%	0.24%	0.06
American Fidelity Assurance Co.	33	82	795	\$56,428	\$75,096	133.08%	0.20%	0.04
Washington National Ins. Co.	33	35	444	\$53,296	\$78,381	147.07%	0.18%	0.03
Physicians Mutual Ins. Co.	35	35	386	\$49,848	\$22,590	45.32%	0.17%	0.03
Berkshire Life Ins. Co. of America	15	15	180	\$49,583	\$0	0.00%	0.17%	0.03
State Life Ins. Co.	28	28	336	\$49,317	\$5,000	10.14%	0.17%	0.03
Transamerica Life Ins. Co.	36	43	348	\$40,801	\$47,857	117.29%	0.14%	0.02
AIG Life Ins. Co.	20	25	300	\$39,467	\$0	0.00%	0.14%	0.02
Lincoln National Life Ins. Co.	17	17	219	\$34,013	\$0	0.00%	0.12%	0.01
Standard Life & Accident Ins. Co.	23	29	348	\$26,534	\$47,045	177.30%	0.09%	0.01
Reassure America Life Ins. Co.	23	42	534	\$24,996	\$46,410	185.67%	0.09%	0.01
Cincinnati Life Ins. Co.	6	6	72	\$16,247	\$1,718	10.57%	0.06%	0.00
Country Life Ins. Co.	6	6	72	\$14,978	\$0	0.00%	0.05%	0.00
United of Omaha Life Ins. Co.	13	13	111	\$14,547	\$0	0.00%	0.05%	0.00
Genworth Life & Annuity Ins. Co.	33	33	396	\$13,148	\$26,419	200.94%	0.05%	0.00
Connecticut General Life Ins. Co.	3	19	288	\$8,021	\$1,680	20.96%	0.03%	0.00
Equitable Life & Casualty Ins. Co.	4	5	57	\$7,027	\$0	0.00%	0.02%	0.00
<b>Total Long Term Care (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Long Term Care (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Conseco Health Ins. Co.	3	3	36	\$6,108	\$1,660	27.18%	0.02%	0.00
Union Bankers Ins. Co.	10	10	120	\$5,728	\$0	0.00%	0.02%	0.00
Medico Ins. Co.	3	3	36	\$5,701	(\$19,708)	-345.69%	0.02%	0.00
American Heritage Life Ins. Co.	0	0	0	\$5,558	\$90,586	1629.83%	0.02%	0.00
Medico Life Ins. Co.	3	3	36	\$4,801	\$67	1.40%	0.02%	0.00
United Nat. Life Ins. Co. of Amer	5	5	60	\$4,452	\$0	0.00%	0.02%	0.00
Genesis Ins. Co.	1	1	12	\$3,947	\$0	0.00%	0.01%	0.00
Old American Ins. Co.	5	5	66	\$3,167	\$8,225	259.71%	0.01%	0.00
Loyal American Life Ins. Co.	3	3	25	\$2,842	\$0	0.00%	0.01%	0.00
American Pioneer Life Ins. Co.	2	2	24	\$2,098	\$0	0.00%	0.01%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	1	1	12	\$1,288	\$0	0.00%	0.00%	0.00
Pennsylvania Life Ins. Co.	3	3	36	\$1,181	\$0	0.00%	0.00%	0.00
Allstate Life Ins. Co.	0	0	0	\$1,089	\$0	0.00%	0.00%	0.00
Sentry Ins. A Mutual Co.	1	2	24	\$932	\$0	0.00%	0.00%	0.00
Guarantee Trust Life Ins. Co.	1	1	12	\$634	\$0	0.00%	0.00%	0.00
Unified Life Ins. Co.	3	3	9	\$466	\$0	0.00%	0.00%	0.00
Primerica Life Ins. Co.	0	0	0	(\$75)	\$0	0.00%	0.00%	0.00
<b>TOTALS</b>	<b>17,081</b>	<b>29,032</b>	<b>205,483</b>	<b>\$28,893,498</b>	<b>\$15,749,835</b>	<b>54.51%</b>	<b>100.00%</b>	<b>1,072.93</b>

Total Med. Supp. (Std) Gr. & Ind.	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	1	32,420	389,040	\$41,482,548	\$33,050,602	79.67%	37.04%	1,371.78
Highmark West Virginia, Inc.	11,466	11,466	141,476	\$30,749,256	\$22,006,788	71.57%	27.45%	753.74
Bankers Life and Casualty Co.	2,124	2,134	28,705	\$6,355,380	\$3,906,014	61.46%	5.67%	32.20
Mutual of Omaha Ins. Co.	2,147	2,147	25,750	\$5,922,119	\$3,598,826	60.77%	5.29%	27.96
United World Life Ins. Co.	3,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	4.01%	16.04
United American Ins. Co.	1,291	1,291	16,710	\$3,918,712	\$2,482,664	63.35%	3.50%	12.24
State Farm Mutual Automobile Ins. Co.	1,587	1,587	19,465	\$3,430,894	\$2,007,573	58.51%	3.06%	9.38
Bankers Fidelity Life Ins. Co.	1,200	1,200	15,523	\$3,098,978	\$1,874,387	60.48%	2.77%	7.66
Continental General Ins. Co.	628	628	8,177	\$1,397,670	\$923,693	66.09%	1.25%	1.56
Constitution Life Ins. Co.	645	645	7,740	\$1,347,082	\$872,759	64.79%	1.20%	1.45
United Teacher Associates Ins. Co.	435	435	5,201	\$973,646	\$662,717	68.07%	0.87%	0.76
Life Investors Ins. Co. of America	536	536	6,432	\$912,133	\$756,557	82.94%	0.81%	0.66
Combined Ins. Co. of America	282	337	3,654	\$822,436	\$523,270	63.62%	0.73%	0.54
Standard Life & Accident Ins. Co.	354	354	4,248	\$774,435	\$585,672	75.63%	0.69%	0.48
Physicians Mutual Ins. Co.	234	241	2,545	\$722,021	\$454,036	62.88%	0.64%	0.42
Ord of Utd Comm'l Trav. of Amer.-Frl	1,028	1,028	7,302	\$703,560	\$481,319	68.41%	0.63%	0.39
Hartford Life Ins. Co.	0	650	7,800	\$657,938	\$411,281	62.51%	0.59%	0.35
Principal Life Ins. Co.	163	165	2,085	\$411,655	\$299,409	72.73%	0.37%	0.14
Provident Amer. Life & H. Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.32%	0.10
Golden Rule Ins. Co.	193	193	2,390	\$319,378	\$234,725	73.49%	0.29%	0.08
Washington National Ins. Co.	76	76	1,014	\$281,352	\$117,691	41.83%	0.25%	0.06
Humana Ins. Co.	268	268	2,071	\$273,361	\$198,653	72.67%	0.24%	0.06
American Family Life Assurance Co.	70	70	830	\$223,265	\$121,546	54.44%	0.20%	0.04
USAA Life Ins. Co.	147	147	1,638	\$222,420	\$167,464	75.29%	0.20%	0.04
Sterling Life Ins. Co.	139	139	1,666	\$208,493	\$154,995	74.34%	0.19%	0.03
American Gen. Life and Acc. Ins. Co.	60	60	810	\$201,941	\$96,201	47.64%	0.18%	0.03
Cont'l Life Ins. Co. of Brentwood, TN	119	119	1,344	\$198,402	\$124,766	62.89%	0.18%	0.03
Genworth Life & Annuity Ins. Co.	65	65	780	\$196,731	\$111,629	56.74%	0.18%	0.03
Allianz Life Ins. Co. of North America	20	28	336	\$155,752	\$4,688	3.01%	0.14%	0.02
Lincoln Heritage Life Ins. Co.	48	48	559	\$109,325	\$73,538	67.27%	0.10%	0.01
Shenandoah Life Ins. Co.	89	89	642	\$95,983	\$35,901	37.40%	0.09%	0.01
Union Bankers Ins. Co.	22	22	264	\$79,850	\$22,308	27.94%	0.07%	0.01
Central Reserve Life Ins. Co.	38	38	502	\$76,541	\$41,733	54.52%	0.07%	0.00
NY Life Ins. Co.	28	28	336	\$73,241	\$50,769	69.32%	0.07%	0.00
Pacificare Life & Health Ins. Co.	25	25	408	\$72,653	\$59,423	81.79%	0.06%	0.00
Central Sts H & Life Co. of Omaha	26	26	347	\$68,627	\$31,913	46.50%	0.06%	0.00
Monumental Life Ins. Co.	31	31	378	\$68,361	\$53,204	77.83%	0.06%	0.00
Conseco Ins. Co.	37	37	534	\$60,113	\$16,653	27.70%	0.05%	0.00
Globe Life and Accident Ins. Co.	39	39	442	\$54,022	\$24,841	45.98%	0.05%	0.00
American Republic Ins. Co.	18	18	0	\$52,451	\$25,231	48.10%	0.05%	0.00
Colonial Penn Life Ins. Co.	28	28	360	\$39,423	\$23,180	58.80%	0.04%	0.00
American Pioneer Life Ins. Co.	20	20	240	\$38,633	\$30,596	79.20%	0.03%	0.00
Transamerica Life Ins. Co.	29	29	348	\$36,882	\$25,130	68.14%	0.03%	0.00
United Nat. Life Ins. Co. of Amer	6	6	92	\$33,486	\$15,493	46.27%	0.03%	0.00
Oxford Life Ins. Co.	13	13	24	\$29,477	\$8,734	29.63%	0.03%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$11,867	50.36%	0.02%	0.00
Unicare Life & Health Ins. Co.	1	1	9	\$22,635	(\$2,119)	-9.36%	0.02%	0.00
Medico Life Ins. Co.	6	6	72	\$20,992	\$22,013	104.86%	0.02%	0.00
American Nat. Life Ins. Co. of TX	36	36	306	\$20,540	\$21,192	103.17%	0.02%	0.00
Guarantee Trust Life Ins. Co.	18	18	111	\$17,552	\$25,000	142.43%	0.02%	0.00
Medico Ins. Co.	6	6	72	\$16,724	\$11,936	71.37%	0.01%	0.00
American Income Life Ins. Co.	5	5	66	\$15,996	\$4,214	26.34%	0.01%	0.00
Genworth Life Ins. Co.	8	8	0	\$12,327	\$3,768	30.57%	0.01%	0.00
Marquette National Life Ins. Co.	16	16	192	\$8,629	\$896	10.38%	0.01%	0.00
Equitable Life & Casualty Ins. Co.	3	3	40	\$8,088	\$7,769	96.06%	0.01%	0.00
Conseco Senior Health Ins. Co.	4	4	48	\$7,005	\$6,552	93.53%	0.01%	0.00
Physicians Life Ins. Co.	5	5	60	\$6,551	\$7,467	113.98%	0.01%	0.00
HCC Life Ins. Co.	1	1	12	\$4,769	(\$717)	-15.03%	0.00%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.00%	0.00
CUNA Mutual Ins. Co.	0	2	24	\$3,987	\$1,789	44.87%	0.00%	0.00
American Prog. Life & H Ins. Co.	13	13	156	\$3,695	\$29,775	805.82%	0.00%	0.00
Jefferson National Life Ins. Co.	1	1	6	\$3,417	\$837	24.50%	0.00%	0.00
National Guardian Life Ins. Co.	2	2	24	\$1,852	\$3,155	170.36%	0.00%	0.00
Time Ins. Co.	0	0	0	\$1,586	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	1	1	12	\$1,506	\$150	9.96%	0.00%	0.00
Companion Life Ins. Co.	1	1	12	\$1,154	\$225	19.50%	0.00%	0.00
Aema Life Ins. Co.	1	1	12	\$620	\$0	0.00%	0.00%	0.00
National Benefit Life Ins. Co.	1	1	12	\$592	\$10	1.69%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$24	\$0	0.00%	0.00%	0.00
World Ins. Co.	3	3	36	\$0	\$0	---	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,391)	---	0.00%	0.00
Country Life Ins. Co.	0	0	0	\$0	\$69	---	0.00%	0.00
<b>TOTALS</b>	<b>29,563</b>	<b>62,716</b>	<b>747,526</b>	<b>\$112,001,175</b>	<b>\$80,391,376</b>	<b>71.78%</b>	<b>100.00%</b>	<b>2,238.33</b>

Total Med. Supp. (Pre-Std) Gr. & Ind.	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	1	13,554	162,648	\$17,357,946	\$13,829,684	79.67%	63.10%	3,982.01
American Network Ins. Co.	885	885	10,620	\$2,473,205	\$1,652,772	66.83%	8.99%	80.84
Hartford Life and Accident Ins. Co.	4	541	6,492	\$1,508,975	\$708,280	46.94%	5.49%	30.09
Bankers Life and Casualty Co.	527	534	7,434	\$1,350,847	\$768,488	56.89%	4.91%	24.12
United American Ins. Co.	384	384	4,986	\$1,132,045	\$707,998	62.54%	4.12%	16.94
State Farm Mutual Automobile Ins. Co.	239	247	3,107	\$649,206	\$438,892	67.60%	2.36%	5.57
American Family Life Assurance Co.	181	181	2,146	\$540,839	\$335,867	62.10%	1.97%	3.87
Unicare Life & Health Ins. Co.	76	76	775	\$357,825	\$853,285	238.46%	1.30%	1.69
Combined Ins. Co. of America	75	89	961	\$259,796	\$131,008	50.43%	0.94%	0.89
Mutual of Omaha Ins. Co.	76	76	912	\$237,031	\$114,786	48.43%	0.86%	0.74
Continental General Ins. Co.	64	64	854	\$196,759	\$139,830	71.07%	0.72%	0.51
Union Fidelity Life Ins. Co.	91	91	1,092	\$194,126	\$139,224	71.72%	0.71%	0.50
American Gen. Life and Acc. Ins. Co.	45	45	594	\$178,845	\$62,914	35.18%	0.65%	0.42
Monumental Life Ins. Co.	83	83	996	\$153,038	\$119,588	78.14%	0.56%	0.31
Life Investors Ins. Co. of America	28	28	336	\$130,019	\$95,839	73.71%	0.47%	0.22
Golden Rule Ins. Co.	27	27	319	\$129,727	\$76,740	59.15%	0.47%	0.22
Physicians Mutual Ins. Co.	28	33	376	\$99,227	\$45,541	45.90%	0.36%	0.13
United Teacher Associates Ins. Co.	26	26	312	\$74,753	\$31,811	42.55%	0.27%	0.07
Union Bankers Ins. Co.	24	24	288	\$59,244	\$64,754	109.30%	0.22%	0.05
Celtic Ins. Co.	18	18	234	\$54,974	\$30,534	55.54%	0.20%	0.04
Conseco Health Ins. Co.	14	14	264	\$50,452	\$24,512	48.58%	0.18%	0.03
Conseco Senior Health Ins. Co.	24	24	294	\$42,033	\$39,312	93.53%	0.15%	0.02
Colonial Penn Life Ins. Co.	17	17	222	\$37,306	\$42,014	112.62%	0.14%	0.02
NY Life Ins. Co.	15	15	180	\$37,068	\$21,272	57.39%	0.13%	0.02
Washington National Ins. Co.	12	12	162	\$33,808	\$14,142	41.83%	0.12%	0.02
New England Life Ins. Co.	28	31	380	\$25,703	\$92,093	358.30%	0.09%	0.01
American Republic Ins. Co.	9	9	0	\$21,428	\$5,634	26.29%	0.08%	0.01
Loyal American Life Ins. Co.	9	9	98	\$13,723	\$13,646	99.44%	0.05%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	4	4	48	\$13,596	\$0	0.00%	0.05%	0.00
Standard Life & Accident Ins. Co.	7	7	72	\$13,414	\$296	2.21%	0.05%	0.00
AIG Premier Ins. Co.	6	8	102	\$13,295	\$10,486	78.87%	0.05%	0.00
World Ins. Co.	5	5	71	\$11,383	\$3,520	30.92%	0.04%	0.00
Unified Life Ins. Co.	36	45	135	\$11,071	\$30,837	278.54%	0.04%	0.00
Jackson National Life Ins. Co.	4	4	48	\$8,780	\$1,342	15.28%	0.03%	0.00
Ord of Utd Comm'l Trav. of Amer.-Fritl	6	6	78	\$8,432	\$3,907	46.34%	0.03%	0.00
American Pioneer Life Ins. Co.	4	4	48	\$7,874	\$5,826	73.99%	0.03%	0.00
Globe Life and Accident Ins. Co.	2	2	35	\$5,183	\$13,573	261.88%	0.02%	0.00
Medico Ins. Co.	3	3	36	\$4,348	(\$39)	-0.90%	0.02%	0.00
Gerber Life Ins. Co.	3	3	36	\$4,185	\$104	2.49%	0.02%	0.00
National States Ins. Co.	2	2	24	\$2,032	\$2,741	134.89%	0.01%	0.00
Equitable Life & Casualty Ins. Co.	0	0	7	\$1,656	\$4,734	285.87%	0.01%	0.00
Prudential Ins. Co. of America	1	1	12	\$1,351	\$1,708	126.42%	0.00%	0.00
Old American Ins. Co.	1	1	12	\$340	(\$12)	-3.53%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
Health Net Life Ins. Co.	1	0	0	\$105	\$622	592.38%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$70	\$1,646	2351.43%	0.00%	0.00
American National Ins. Co.	0	0	0	\$0	(\$4,076)	----	0.00%	0.00
<b>TOTALS</b>	<b>3,095</b>	<b>17,232</b>	<b>207,847</b>	<b>\$27,507,259</b>	<b>\$20,677,675</b>	<b>75.17%</b>	<b>100.00%</b>	<b>4,149.37</b>

Total Medicare Supplement (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
United Healthcare Ins. Co.	2	45,974	551,688	\$58,840,494	\$46,880,286	79.67%	42.18%	1,778.90
Highmark West Virginia, Inc.	11,466	11,466	141,476	\$30,749,256	\$22,006,788	71.57%	22.04%	485.81
Bankers Life and Casualty Co.	2,651	2,668	36,139	\$7,706,227	\$4,674,502	60.66%	5.52%	30.51
Mutual of Omaha Ins. Co.	2,223	2,223	26,662	\$6,159,150	\$3,713,612	60.29%	4.41%	19.49
United American Ins. Co.	1,675	1,675	21,696	\$5,050,757	\$3,190,662	63.17%	3.62%	13.11
United World Life Ins. Co.	3,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	3.22%	10.34
State Farm Mutual Automobile Ins. Co.	1,826	1,834	22,572	\$4,080,100	\$2,446,465	59.96%	2.92%	8.55
Bankers Fidelity Life Ins. Co.	1,200	1,200	15,523	\$3,098,978	\$1,874,387	60.48%	2.22%	4.93
American Network Ins. Co.	885	885	10,620	\$2,473,205	\$1,652,772	66.83%	1.77%	3.14
Continental General Ins. Co.	692	692	9,031	\$1,594,429	\$1,063,523	66.70%	1.14%	1.31
Hartford Life and Accident Ins. Co.	4	541	6,492	\$1,508,975	\$708,280	46.94%	1.08%	1.17
Constitution Life Ins. Co.	645	645	7,740	\$1,347,082	\$872,759	64.79%	0.97%	0.93
Combined Ins. Co. of America	357	426	4,615	\$1,082,232	\$654,278	60.46%	0.78%	0.60
United Teacher Associates Ins. Co.	461	461	5,513	\$1,048,399	\$694,528	66.25%	0.75%	0.56
Life Investors Ins. Co. of America	564	564	6,768	\$1,042,152	\$852,396	81.79%	0.75%	0.56
Physicians Mutual Ins. Co.	262	274	2,921	\$821,248	\$499,577	60.83%	0.59%	0.35
Standard Life & Accident Ins. Co.	361	361	4,320	\$787,849	\$585,968	74.38%	0.56%	0.32
American Family Life Assurance Co.	251	251	2,976	\$764,104	\$457,413	59.86%	0.55%	0.30
Ord of Utd Comm'l Trav. of Amer.-Fritl	1,034	1,034	7,380	\$711,992	\$485,226	68.15%	0.51%	0.26
Hartford Life Ins. Co.	0	650	7,800	\$657,938	\$411,281	62.51%	0.47%	0.22
Golden Rule Ins. Co.	220	220	2,709	\$449,105	\$311,465	69.35%	0.32%	0.10
Principal Life Ins. Co.	163	165	2,085	\$411,655	\$299,409	72.73%	0.30%	0.09
American Gen. Life and Acc. Ins. Co.	105	105	1,404	\$380,786	\$159,115	41.79%	0.27%	0.07
Unicare Life & Health Ins. Co.	77	77	784	\$380,460	\$851,166	223.72%	0.27%	0.07
Provident Amer. Life & H. Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.26%	0.07
Washington National Ins. Co.	88	88	1,176	\$315,160	\$131,833	41.83%	0.23%	0.05
Humana Ins. Co.	268	268	2,071	\$273,361	\$198,653	72.67%	0.20%	0.04
USAA Life Ins. Co.	147	147	1,638	\$222,420	\$167,464	75.29%	0.16%	0.03
Monumental Life Ins. Co.	114	114	1,374	\$221,399	\$172,792	78.05%	0.16%	0.03
Cont'l Life Ins. Co. of Brentwood, TN	123	123	1,392	\$211,998	\$124,766	58.85%	0.15%	0.02
Sterling Life Ins. Co.	139	139	1,666	\$208,493	\$154,995	74.34%	0.15%	0.02
Genworth Life & Annuity Ins. Co.	65	65	780	\$196,731	\$111,629	56.74%	0.14%	0.02
Union Fidelity Life Ins. Co.	91	91	1,092	\$194,126	\$139,224	71.72%	0.14%	0.02
Allianz Life Ins. Co. of North America	20	28	336	\$155,752	\$4,688	3.01%	0.11%	0.01
Union Bankers Ins. Co.	46	46	552	\$139,094	\$87,062	62.59%	0.10%	0.01
NY Life Ins. Co.	43	43	516	\$110,309	\$72,041	65.31%	0.08%	0.01
Lincoln Heritage Life Ins. Co.	48	48	559	\$109,325	\$73,538	67.27%	0.08%	0.01
Shenandoah Life Ins. Co.	89	89	642	\$95,983	\$35,901	37.40%	0.07%	0.00
Colonial Penn Life Ins. Co.	45	45	582	\$76,729	\$65,194	84.97%	0.05%	0.00
Central Reserve Life Ins. Co.	38	38	502	\$76,541	\$41,733	54.52%	0.05%	0.00
American Republic Ins. Co.	27	27	0	\$73,879	\$30,865	41.78%	0.05%	0.00
<b>TOTALS</b>	<b>3,095</b>	<b>17,232</b>	<b>207,847</b>	<b>\$27,507,259</b>	<b>\$20,677,675</b>	<b>75.17%</b>	<b>100.00%</b>	<b>4,149.37</b>

Total Medicare Supplement (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Pacificare Life & Health Ins. Co.	25	25	408	\$72,653	\$59,423	81.79%	0.05%	0.00
Central Sts H & Life Co. of Omaha	26	26	347	\$68,627	\$31,913	46.50%	0.05%	0.00
Conseco Ins. Co.	37	37	534	\$60,113	\$16,653	27.70%	0.04%	0.00
Globe Life and Accident Ins. Co.	41	41	477	\$59,205	\$38,414	64.88%	0.04%	0.00
Celtic Ins. Co.	18	18	234	\$54,974	\$30,534	55.54%	0.04%	0.00
Conseco Health Ins. Co.	14	14	264	\$50,452	\$24,512	48.58%	0.04%	0.00
Conseco Senior Health Ins. Co.	28	28	342	\$49,038	\$45,864	93.53%	0.04%	0.00
American Pioneer Life Ins. Co.	24	24	288	\$46,507	\$36,422	78.32%	0.03%	0.00
Transamerica Life Ins. Co.	29	29	348	\$36,882	\$25,130	68.14%	0.03%	0.00
United Nat. Life Ins. Co. of Amer	6	6	92	\$33,486	\$15,493	46.27%	0.02%	0.00
Oxford Life Ins. Co.	13	13	24	\$29,477	\$8,734	29.63%	0.02%	0.00
New England Life Ins. Co.	28	31	380	\$25,703	\$92,093	358.30%	0.02%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$11,867	50.36%	0.02%	0.00
Medico Ins. Co.	9	9	108	\$21,072	\$11,897	56.46%	0.02%	0.00
Medico Life Ins. Co.	6	6	72	\$20,992	\$22,013	104.86%	0.02%	0.00
American Nat. Life Ins. Co. of TX	36	36	306	\$20,540	\$21,192	103.17%	0.01%	0.00
Guarantee Trust Life Ins. Co.	18	18	111	\$17,552	\$25,000	142.43%	0.01%	0.00
American Income Life Ins. Co.	5	5	66	\$15,996	\$4,214	26.34%	0.01%	0.00
Loyal American Life Ins. Co.	9	9	98	\$13,723	\$13,646	99.44%	0.01%	0.00
AIG Premier Ins. Co.	6	8	102	\$13,295	\$10,486	78.87%	0.01%	0.00
Genworth Life Ins. Co.	8	8	0	\$12,327	\$3,768	30.57%	0.01%	0.00
World Ins. Co.	8	8	107	\$11,383	\$3,520	30.92%	0.01%	0.00
Unified Life Ins. Co.	36	45	135	\$11,071	\$30,837	278.54%	0.01%	0.00
Equitable Life & Casualty Ins. Co.	3	3	47	\$9,744	\$12,503	128.31%	0.01%	0.00
Jackson National Life Ins. Co.	4	4	48	\$8,780	\$1,342	15.28%	0.01%	0.00
Marquette National Life Ins. Co.	16	16	192	\$8,629	\$896	10.38%	0.01%	0.00
Physicians Life Ins. Co.	5	5	60	\$6,551	\$7,467	113.98%	0.00%	0.00
HCC Life Ins. Co.	1	1	12	\$4,769	(\$717)	-15.03%	0.00%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.00%	0.00
Gerber Life Ins. Co.	3	3	36	\$4,185	\$104	2.49%	0.00%	0.00
CUNA Mutual Ins. Co.	0	2	24	\$3,987	\$1,789	44.87%	0.00%	0.00
American Prog. Life & H Ins. Co.	13	13	156	\$3,695	\$29,775	805.82%	0.00%	0.00
Jefferson National Life Ins. Co.	1	1	6	\$3,417	\$837	24.50%	0.00%	0.00
National States Ins. Co.	2	2	24	\$2,032	\$2,741	134.89%	0.00%	0.00
National Guardian Life Ins. Co.	2	2	24	\$1,852	\$3,155	170.36%	0.00%	0.00
Time Ins. Co.	0	0	0	\$1,586	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	1	1	12	\$1,506	\$150	9.96%	0.00%	0.00
Prudential Ins. Co. of America	1	1	12	\$1,351	\$1,708	126.42%	0.00%	0.00
Companion Life Ins. Co.	1	1	12	\$1,154	\$225	19.50%	0.00%	0.00
Aetna Life Ins. Co.	1	1	12	\$620	\$0	0.00%	0.00%	0.00
National Benefit Life Ins. Co.	1	1	12	\$592	\$10	1.69%	0.00%	0.00
Old American Ins. Co.	1	1	12	\$340	(\$12)	-3.53%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
Health Net Life Ins. Co.	1	0	0	\$105	\$622	592.38%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$94	\$1,646	1751.06%	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,391)	----	0.00%	0.00
American National Ins. Co.	0	0	0	\$0	(\$4,076)	----	0.00%	0.00
Country Life Ins. Co.	0	0	0	\$0	\$69	----	0.00%	0.00
<b>TOTALS</b>	<b>32,658</b>	<b>79,948</b>	<b>955,373</b>	<b>\$139,508,434</b>	<b>\$101,069,051</b>	<b>72.45%</b>	<b>100.00%</b>	<b>2,362.07</b>

Total Dental (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Delta Dental of West Virginia	76	42,197	473,638	\$9,468,939	\$6,541,230	69.08%	22.98%	528.25
Metropolitan Life Ins. Co.	235	37,023	444,276	\$6,710,325	\$5,237,706	78.05%	16.29%	265.29
Guardian Life Ins. Co.	348	25,488	300,605	\$6,524,527	\$4,663,106	71.47%	15.84%	250.80
United Concordia Ins. Co.	103	16,513	214,573	\$4,629,297	\$3,101,867	67.01%	11.24%	126.26
Ameritas Life Ins. Corporation	47	46,784	561,408	\$2,111,844	\$1,304,579	61.77%	5.13%	26.28
Connecticut General Life Ins. Co.	47	5,961	71,532	\$1,400,295	\$1,229,649	87.81%	3.40%	11.55
American Family Life Assurance Co.	2,503	4,505	51,292	\$1,245,793	\$233,956	18.78%	3.02%	9.14
Aetna Life Ins. Co.	359	5,188	59,833	\$1,160,417	\$957,536	82.52%	2.82%	7.93
Dental Choice, Inc.	2,587	5,170	56,702	\$1,046,828	\$868,306	82.95%	2.54%	6.46
United Healthcare Ins. Co.	179	7,763	93,156	\$959,113	\$532,735	55.54%	2.33%	5.42
Sun Life & Health Ins. Co. (US)	76	1,075	12,900	\$773,001	\$539,733	69.82%	1.88%	3.52
Principal Life Ins. Co.	74	2,772	33,954	\$707,864	\$439,848	62.14%	1.72%	2.95
HumanaDental Ins. Co.	38	3,939	40,752	\$650,381	\$449,289	69.08%	1.58%	2.49
Delta Dental Ins. Co.	747	92,244	1,054,295	\$523,570	\$287,245	54.86%	1.27%	1.62
Union Security Ins. Co.	46	604	5,569	\$402,184	\$478,385	118.95%	0.98%	0.95
Companion Life Ins. Co.	44	794	8,746	\$388,731	\$229,774	59.11%	0.94%	0.89
Shenandoah Life Ins. Co.	21	584	5,880	\$271,844	\$152,226	56.00%	0.66%	0.44
Reliance Standard Life Ins. Co.	8	361	0	\$221,714	\$143,820	64.87%	0.54%	0.29
Brokers National Life Assurance Co.	752	752	9,024	\$212,000	\$117,000	55.19%	0.51%	0.26
Fort Dearborn Life Ins. Co.	79	400	0	\$204,828	\$112,774	55.06%	0.50%	0.25
U.S. Life Ins. Co. In the City of NY	24	412	4,944	\$193,671	\$122,067	63.03%	0.47%	0.22
Securian Life Ins. Co.	6	829	9,822	\$154,532	\$100,279	64.89%	0.38%	0.14
Mega Life and Health Ins. Co.	341	594	6,959	\$114,314	\$36,183	31.65%	0.28%	0.08
First Health Life & Health Ins. Co.	1	228	2,736	\$110,346	\$78,495	71.14%	0.27%	0.07
Lincoln National Life Ins. Co.	1	52	624	\$106,881	\$208,339	194.93%	0.26%	0.07
John Alden Life Ins. Co.	44	311	3,637	\$91,558	\$37,468	40.92%	0.22%	0.05
Compbenefits Ins. Co.	509	911	5,464	\$91,527	\$53,485	58.44%	0.22%	0.05
Citizens Security Ins. Co.	11	408	1,389	\$84,919	\$48,918	57.61%	0.21%	0.04
Standard Ins. Co.	5	141	1,740	\$79,952	\$57,534	71.96%	0.19%	0.04
Eastern Life and Health Ins. Co.	11	152	2,184	\$77,324	\$27,450	35.50%	0.19%	0.04
Security Life Ins. Co. of America	0	120	12	\$65,867	\$35,036	53.19%	0.16%	0.03
AIG Life Ins. Co.	2	103	1,236	\$52,193	\$15,531	29.76%	0.13%	0.02
Time Ins. Co.	55	154	1,046	\$47,309	\$12,361	26.13%	0.11%	0.01
Madison National Life Ins. Co., Inc.	8	31	372	\$42,374	\$15,854	37.41%	0.10%	0.01
Continental General Ins. Co.	56	100	1,357	\$40,077	\$22,058	55.04%	0.10%	0.01
World Ins. Co.	51	51	612	\$33,525	\$18,107	54.01%	0.08%	0.01
Unicare Life & Health Ins. Co.	16	65	1,151	\$32,711	\$10,059	30.75%	0.08%	0.01
BCS Ins. Co.	0	17	0	\$31,975	\$4,914	15.37%	0.08%	0.01
CUNA Mutual Ins. Co.	0	50	628	\$20,219	\$12,824	63.43%	0.05%	0.00
Federated Mutual Ins. Co.	9	94	917	\$17,360	\$10,396	59.88%	0.04%	0.00
Humana Ins. Co.	0	0	1,021	\$17,196	\$8,453	49.16%	0.04%	0.00
<b>Total Dental (Gr. &amp; Ind.)</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Dental (Gr. & Ind.)	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
National Guardian Life Ins. Co.	2	30	180	\$15,506	\$7,445	48.01%	0.04%	0.00
Physicians Mutual Ins. Co.	46	53	502	\$13,515	\$6,130	45.36%	0.03%	0.00
Colorado Bankers Life Ins. Co.	4	27	324	\$9,465	\$723	7.64%	0.02%	0.00
American Heritage Life Ins. Co.	9	185	2,220	\$9,088	\$11,445	125.94%	0.02%	0.00
Medical Benefits Mutual Life Ins. Co.	1	12	194	\$4,942	\$3,398	68.76%	0.01%	0.00
Central Reserve Life Ins. Co.	3	3	84	\$3,485	\$1,038	29.78%	0.01%	0.00
Renaissance Life & H Ins. Co. of Amer.	6	8	96	\$2,857	\$1,135	39.73%	0.01%	0.00
Mid-West Nat. Life Ins. Co. of TN	15	35	183	\$2,808	\$269	9.58%	0.01%	0.00
Standard Security Life Ins. Co. of NY	16	27	0	\$2,506	\$564	22.51%	0.01%	0.00
Freedom Life Ins. Co. of America	4	6	54	\$2,433	\$0	0.00%	0.01%	0.00
American Public Life Ins. Co.	1	1	12	\$2,350	\$1,250	53.19%	0.01%	0.00
Pan-American Life Ins. Co.	5	11	76	\$2,279	\$683	29.97%	0.01%	0.00
Mutual of Omaha Ins. Co.	11	12	144	\$2,108	\$645	30.60%	0.01%	0.00
Fidelity Security Life Ins. Co.	0	2	126	\$1,983	\$1,310	66.06%	0.00%	0.00
Kansas City Life Ins. Co.	1	6	54	\$1,525	\$1,155	75.74%	0.00%	0.00
American Pioneer Life Ins. Co.	2	2	24	\$844	\$160	18.96%	0.00%	0.00
American Underwriters Life Ins. Co.	1	1	12	\$576	\$90	15.63%	0.00%	0.00
Constitution Life Ins. Co.	2	2	24	\$480	\$190	39.58%	0.00%	0.00
Kanawha Ins. Co.	1	2	24	\$311	\$472	151.77%	0.00%	0.00
Gerber Life Ins. Co.	0	0	0	\$125	\$0	0.00%	0.00%	0.00
United of Omaha Life Ins. Co.	0	0	0	\$0	(\$23)	----	0.00%	0.00
<b>TOTALS</b>	<b>9,649</b>	<b>305,365</b>	<b>3,550,319</b>	<b>\$41,198,511</b>	<b>\$28,594,654</b>	<b>69.41%</b>	<b>100.00%</b>	<b>1,251.94</b>

Total Group & Individual Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Highmark West Virginia, Inc.	87,643	161,313	1,936,895	\$618,147,897	\$532,319,260	86.12%	29.24%	855.13
Health Plan of the Upper OH Val	47,791	61,926	755,255	\$188,846,552	\$176,881,114	93.66%	8.93%	79.81
Connecticut General Life Ins. Co.	1,292	98,841	1,186,146	\$156,250,126	\$146,974,059	94.06%	7.39%	54.64
United Healthcare Ins. Co.	36,542	136,435	1,637,220	\$152,252,404	\$225,792,154	148.30%	7.20%	51.88
Unicare Health Plan of WV, Inc.	75,786	75,786	905,161	\$141,231,132	\$131,737,566	93.28%	6.68%	44.64
Humana Ins. Co.	42,338	42,346	511,130	\$101,499,933	\$83,785,178	82.55%	4.80%	23.06
Carelink Health Plans, Inc.	10,333	19,838	252,319	\$82,066,668	\$66,636,154	81.20%	3.88%	15.07
Coventry Health & Life Ins. Co.	12,616	22,711	244,069	\$79,809,985	\$60,781,760	76.16%	3.78%	14.25
HM Health Ins. Co.	6,052	6,052	67,346	\$52,754,019	\$40,420,360	76.62%	2.50%	6.23
First Health Life & Health Ins. Co.	7,658	8,759	96,994	\$33,465,579	\$28,208,969	84.29%	1.58%	2.51
Aema Life Ins. Co.	6,500	95,120	1,143,773	\$31,348,389	\$239,007,787	762.42%	1.48%	2.20
American Family Life Assurance Co.	70,044	136,329	1,568,615	\$22,593,752	\$10,324,585	45.70%	1.07%	1.14
Hartford Life and Accident Ins. Co.	189	85,431	1,013,172	\$18,591,783	\$13,115,801	70.55%	0.88%	0.77
Metropolitan Life Ins. Co.	1,804	121,249	1,454,988	\$16,875,351	\$12,311,538	72.96%	0.80%	0.64
Principal Life Ins. Co.	703	11,520	140,166	\$15,868,878	\$11,129,768	70.14%	0.75%	0.56
Highmark Senior Resources, Inc.	12,595	12,595	152,859	\$15,157,770	\$15,282,945	100.83%	0.72%	0.51
American Prog. Life & H Ins. Co.	2,618	2,618	31,416	\$14,170,301	\$10,603,929	74.83%	0.67%	0.45
Guardian Life Ins. Co.	1,250	67,824	715,202	\$13,215,099	\$9,562,027	72.36%	0.63%	0.39
Bankers Life and Casualty Co.	7,067	7,733	100,877	\$12,421,559	\$7,715,104	62.11%	0.59%	0.35
Combined Ins. Co. of America	82,313	60,107	634,906	\$11,591,952	\$3,426,850	29.56%	0.55%	0.30
Conseco Health Ins. Co.	27,428	42,119	509,502	\$10,898,155	\$9,175,282	84.19%	0.52%	0.27
United American Ins. Co.	4,876	5,671	61,932	\$10,732,992	\$7,103,248	66.18%	0.51%	0.26
Mutual of Omaha Ins. Co.	7,135	33,266	271,510	\$9,982,737	\$7,232,544	72.45%	0.47%	0.22
Wellcare Prescription Ins.	1	8,094	97,040	\$9,709,477	\$7,984,106	82.23%	0.46%	0.21
State Farm Mutual Automobile Ins. Co.	11,048	13,214	160,519	\$9,671,296	\$6,902,974	71.38%	0.46%	0.21
Delta Dental of West Virginia	76	42,197	473,638	\$9,468,939	\$6,541,230	69.08%	0.45%	0.20
Golden Rule Ins. Co.	231	3,225	38,732	\$8,697,224	\$5,528,613	63.57%	0.41%	0.17
Great-West Life & Annuity Ins. Co.	185	13,267	169,568	\$7,856,781	\$7,103,727	90.42%	0.37%	0.14
Consumers Life Ins. Co.	1,535	2,780	28,902	\$7,759,065	\$8,822,762	113.71%	0.37%	0.13
Genworth Life Ins. Co.	4,461	5,520	0	\$7,670,415	\$4,324,839	56.38%	0.36%	0.13
Unum Life Ins. Co. of America	1,263	46,437	0	\$7,425,961	\$9,305,870	125.32%	0.35%	0.12
Union Security Ins. Co.	479	39,316	465,316	\$7,383,379	\$4,476,087	60.62%	0.35%	0.12
Pennsylvania Life Ins. Co.	4,884	4,884	59,214	\$7,275,386	\$5,006,590	68.82%	0.34%	0.12
Medical Benefits Mutual Life Ins. Co.	130	4,506	40,542	\$7,150,729	\$8,600,026	120.27%	0.34%	0.11
THP Ins. Co.	4,636	10,316	126,886	\$7,115,209	\$6,659,106	93.59%	0.34%	0.11
Wellcare Health Ins. of Illinois	1	738	7,057	\$6,737,073	\$3,793,461	56.31%	0.32%	0.10
Unicare Life & Health Ins. Co.	4,344	5,943	76,112	\$6,610,819	\$7,430,020	112.39%	0.31%	0.10
Mega Life and Health Ins. Co.	3,123	5,444	75,314	\$5,957,972	\$2,246,530	37.71%	0.28%	0.08
Central Reserve Life Ins. Co.	111	1,745	24,044	\$5,712,075	\$4,025,022	70.47%	0.27%	0.07
Northwestern Mutual Life Ins. Co.	4,822	7,798	88,032	\$5,534,399	\$3,171,572	57.31%	0.26%	0.07
Standard Ins. Co.	286	19,695	280,077	\$4,961,986	\$3,303,218	66.57%	0.23%	0.06
Silverscript Ins. Co.	3,931	3,931	47,907	\$4,793,871	\$3,409,629	71.12%	0.23%	0.05
United Concordia Ins. Co.	103	16,513	214,573	\$4,629,297	\$3,101,867	67.01%	0.22%	0.05
Life Ins. Co. of North America	42	51,212	0	\$4,493,102	\$6,901,632	153.61%	0.21%	0.05
United World Life Ins. Co.	6,427	3,427	33,570	\$4,485,658	\$3,224,915	71.89%	0.21%	0.05
Life Investors Ins. Co. of America	1,024	4,194	54,731	\$4,453,535	\$2,541,399	57.06%	0.21%	0.04
Sun Life & Health Ins. Co. (US)	160	3,983	47,796	\$4,342,290	\$784,227	18.06%	0.21%	0.04
QCC Ins. Co.	4,561	4,561	57,923	\$4,274,470	\$2,804,778	65.62%	0.20%	0.04
CUNA Mutual Ins. Co.	226	133,005	1,570,876	\$4,178,604	\$1,718,456	41.13%	0.20%	0.04
John Alden Life Ins. Co.	382	2,009	24,628	\$4,124,945	\$1,801,430	43.67%	0.20%	0.04
Monumental Life Ins. Co.	17,344	17,982	217,534	\$3,970,685	\$2,321,741	58.47%	0.19%	0.04
Colonial Life & Accident Ins. Co.	11,369	11,783	0	\$3,900,084	\$1,398,580	35.86%	0.18%	0.03
Prudential Ins. Co. of America	463	5,019	60,132	\$3,873,134	\$3,658,871	94.47%	0.18%	0.03
Continental General Ins. Co.	941	1,696	23,395	\$3,610,197	\$2,152,133	59.61%	0.17%	0.03
Provident Life and Accident Ins. Co.	7,609	8,552	0	\$3,498,378	\$2,449,026	70.00%	0.17%	0.03
United Teacher Associates Ins. Co.	5,251	8,009	92,786	\$3,464,878	\$1,530,882	44.18%	0.16%	0.03
American Network Ins. Co.	1,293	1,293	15,516	\$3,261,336	\$2,192,438	67.23%	0.15%	0.02
Bankers Fidelity Life Ins. Co.	1,521	1,521	19,589	\$3,223,263	\$1,933,978	60.00%	0.15%	0.02
Vision Service Plan Ins. Co.	88	48,049	537,659	\$3,119,141	\$2,341,889	75.08%	0.15%	0.02
Pacificare Life & Health Ins. Co.	334	335	4,721	\$3,105,519	\$1,628,325	52.43%	0.15%	0.02
HCC Life Ins. Co.	17	7,963	95,556	\$2,785,520	\$2,173,948	78.04%	0.13%	0.02
ACE American Ins. Co.	37	3,608	39,489	\$2,580,584	\$2,686,977	104.12%	0.12%	0.01
Amer. Medical Security Life Ins. Co.	454	755	10,348	\$2,237,082	\$1,669,548	74.63%	0.11%	0.01
Ameritas Life Ins. Corporation	65	58,029	696,348	\$2,222,622	\$1,355,161	60.97%	0.11%	0.01
Medco Containment Life Ins. Co.	1,532	1,532	23,337	\$2,169,736	\$1,649,030	76.00%	0.10%	0.01
NY Life Ins. Co.	956	2,377	28,490	\$2,127,635	\$1,273,368	59.85%	0.10%	0.01
American Fidelity Assurance Co.	1,792	10,000	101,204	\$2,122,108	\$1,667,823	78.59%	0.10%	0.01
Standard Security Life Ins. Co. of NY	143	2,085	2,598	\$2,076,426	\$1,293,430	62.29%	0.10%	0.01
<b>Total Group &amp; Individual Business</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Group & Individual Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
American Health & Life Ins. Co.	7,729	7,844	0	\$1,946,379	\$1,238,689	63.64%	0.09%	0.01
Companion Life Ins. Co.	102	2,490	28,192	\$1,920,590	\$1,411,321	73.48%	0.09%	0.01
Fort Dearborn Life Ins. Co.	230	5,498	0	\$1,631,565	\$958,245	58.73%	0.08%	0.01
Northwestern Long Term Care Ins. Co.	1,066	1,066	11,873	\$1,621,385	\$416,292	25.68%	0.08%	0.01
American Gen. Life and Acc. Ins. Co.	11,339	11,339	140,016	\$1,610,989	\$451,981	28.06%	0.08%	0.01
Physicians Mutual Ins. Co.	2,547	2,952	28,974	\$1,566,773	\$859,335	54.85%	0.07%	0.01
Reliastar Life Ins. Co.	161	27,395	328,740	\$1,550,601	\$774,565	49.95%	0.07%	0.01
Massachusetts Mutual Life Ins. Co.	1,327	1,169	16,379	\$1,546,722	\$1,237,248	79.99%	0.07%	0.01
Lincoln National Life Ins. Co.	342	17,032	204,399	\$1,522,125	\$1,546,814	101.62%	0.07%	0.01
Riversource Life Ins. Co.	1,362	1,362	16,344	\$1,509,896	\$621,926	41.19%	0.07%	0.01
Hartford Life Ins. Co.	0	15,027	180,324	\$1,457,433	\$946,311	64.93%	0.07%	0.00
Sierra Health and Life Ins. Co., Inc.	46	0	0	\$1,407,313	\$2,307,656	163.98%	0.07%	0.00
American Heritage Life Ins. Co.	2,805	5,842	70,140	\$1,402,219	\$673,976	48.06%	0.07%	0.00
Constitution Life Ins. Co.	647	647	7,764	\$1,347,562	\$872,949	64.78%	0.06%	0.00
Sun Life Assurance Co. of Canada (US)	65	10,232	50,040	\$1,342,296	\$1,123,085	83.67%	0.06%	0.00
Paul Revere Life Ins. Co.	672	1,071	0	\$1,319,337	\$1,880,763	142.55%	0.06%	0.00
World Ins. Co.	369	653	8,751	\$1,315,881	\$387,803	29.47%	0.06%	0.00
Stonebridge Life Ins. Co.	14,552	25,980	311,760	\$1,256,130	\$420,130	33.45%	0.06%	0.00
American Income Life Ins. Co.	10,526	182,865	2,136,066	\$1,241,623	\$636,784	51.29%	0.06%	0.00
Sterling Life Ins. Co.	556	556	6,732	\$1,187,481	\$946,752	79.73%	0.06%	0.00
Gerber Life Ins. Co.	625	1,311	15,732	\$1,165,651	\$938,147	80.48%	0.06%	0.00
United States Fire Ins.	674	5,703	45,371	\$1,093,064	\$714,444	65.36%	0.05%	0.00
Federated Mutual Ins. Co.	41	404	4,075	\$1,085,636	\$507,893	46.78%	0.05%	0.00
Continental Casualty Co.	572	635	11,335	\$1,062,693	\$1,300,251	122.35%	0.05%	0.00
Time Ins. Co.	379	654	7,602	\$1,059,638	\$1,116,250	105.34%	0.05%	0.00
U.S. Life Ins. Co. In the City of NY	115	1,622	20,255	\$1,048,318	\$756,533	72.17%	0.05%	0.00
Dental Choice, Inc.	2,587	5,170	56,702	\$1,046,828	\$868,306	82.95%	0.05%	0.00
Boston Mutual Life Ins. Co.	38	7,163	87,726	\$1,023,294	\$445,968	43.58%	0.05%	0.00
Natl Un Fire Ins. Co. of Pitt, PA	174	56,432	676,899	\$944,834	\$592,279	62.69%	0.04%	0.00
Standard Life & Accident Ins. Co.	816	876	9,869	\$906,979	\$686,742	75.72%	0.04%	0.00
American United Life Ins. Co.	80	4,787	57,444	\$884,120	\$276,603	31.29%	0.04%	0.00
Conseco Senior Health Ins. Co.	706	763	9,744	\$846,079	\$1,174,329	138.80%	0.04%	0.00
American Security Ins. Co.	0	0	0	\$840,372	\$3,948	0.47%	0.04%	0.00
Symetra Life Ins. Co.	40	1,037	11,664	\$830,759	\$101,995	12.28%	0.04%	0.00
Medical Savings Ins. Co.	0	0	4,464	\$816,335	\$1,770,279	216.86%	0.04%	0.00
HM Life Ins. Co.	13	3,256	38,928	\$799,823	\$1,185,526	148.22%	0.04%	0.00
United of Omaha Life Ins. Co.	162	6,332	615	\$799,573	\$745,374	93.22%	0.04%	0.00
Reliance Standard Life Ins. Co.	70	4,212	0	\$759,185	\$2,658,992	350.24%	0.04%	0.00
Perico Life Ins. Co.	35	735	8,820	\$756,121	\$526,540	69.64%	0.04%	0.00
Ord of Utd Comm'l Trav. of Amer.-Fritl	1,582	1,626	14,742	\$733,803	\$496,302	67.63%	0.03%	0.00
Avalon Ins. Co.	1,461	1,461	14,788	\$697,515	\$983,496	141.00%	0.03%	0.00
Protective Life Ins. Co.	1,377	1,377	16,524	\$687,057	\$540,604	78.68%	0.03%	0.00
HumanaDental Ins. Co.	38	3,939	40,752	\$650,381	\$449,289	69.08%	0.03%	0.00
Berkshire Life Ins. Co. of America	286	286	3,432	\$648,640	(\$40,754)	-6.28%	0.03%	0.00
AIG Life Ins. Co.	88	511	6,132	\$630,142	\$561,952	89.18%	0.03%	0.00
Fidelity Security Life Ins. Co.	8	1,655	21,858	\$616,616	\$187,742	30.45%	0.03%	0.00
Teachers Ins. & Ann. Assoc. of Amer.	302	302	3,624	\$613,224	\$1,973,146	321.77%	0.03%	0.00
Loyal American Life Ins. Co.	3,094	6,789	83,810	\$603,395	\$492,546	81.63%	0.03%	0.00
Household Life Ins. Co.	4	1,716	21,744	\$597,362	\$259,375	43.42%	0.03%	0.00
Professional Ins. Co.	954	954	11,448	\$595,744	\$480,728	80.69%	0.03%	0.00
Transamerica Life Ins. Co.	163	1,323	20,343	\$588,242	\$383,120	65.13%	0.03%	0.00
Guarantee Trust Life Ins. Co.	152	832	7,010	\$565,819	\$166,303	29.39%	0.03%	0.00
Washington National Ins. Co.	360	3,708	47,310	\$527,792	\$319,305	60.50%	0.02%	0.00
Delta Dental Ins. Co.	747	92,244	1,054,295	\$523,570	\$287,245	54.86%	0.02%	0.00
Assurity Life Ins. Co.	855	857	10,800	\$521,025	\$3,901,977	748.90%	0.02%	0.00
Minnesota Life Ins. Co.	89	4,657	56,682	\$517,420	\$448,558	86.69%	0.02%	0.00
Celtic Ins. Co.	153	214	2,232	\$516,341	\$134,889	26.12%	0.02%	0.00
American Bankers Life Assurance Co.	0	0	0	\$515,716	\$5,919	1.15%	0.02%	0.00
Canada Life Assurance Co. (The)	6	5,530	57,357	\$514,001	\$401,434	78.10%	0.02%	0.00
Merit Life Ins. Co.	7,270	8,610	100,470	\$495,214	\$137,437	27.75%	0.02%	0.00
American Modern Life Ins. Co.	55	2,305	0	\$487,247	\$288,801	59.27%	0.02%	0.00
Continental Assurance Co.	0	0	0	\$484,720	\$2,696	0.56%	0.02%	0.00
AXA Equitable Life Ins. Co.	275	275	3,432	\$481,075	\$936,452	194.66%	0.02%	0.00
Shenandoah Life Ins. Co.	199	3,178	35,628	\$480,858	\$329,304	68.48%	0.02%	0.00
Sears Life Ins. Co.	4,774	9,518	107,970	\$458,262	\$218,557	47.69%	0.02%	0.00
Geisinger Indemnity Ins. Co.	440	440	3,864	\$445,325	\$402,991	90.49%	0.02%	0.00
Reassure America Life Ins. Co.	1,071	1,090	13,110	\$412,298	\$813,723	197.36%	0.02%	0.00
Madison National Life Ins. Co., Inc.	17	1,199	1,248	\$405,093	\$184,919	45.65%	0.02%	0.00
Allianz Life Ins. Co. of North America	213	272	3,229	\$387,115	\$91,993	23.76%	0.02%	0.00
Nationwide Life Ins.	8	672	6,959	\$386,567	\$6,460	1.67%	0.02%	0.00
John Hancock Life Ins. Co.	0	619	6,915	\$380,954	(\$43,549)	-11.43%	0.02%	0.00
TIAA-CREF Life Ins. Co.	176	176	2,112	\$379,349	\$0	0.00%	0.02%	0.00
Elder Health Ins. Co.	652	652	5,657	\$363,220	\$296,886	81.74%	0.02%	0.00
Health Net Life Ins. Co.	2	0	0	\$360,987	\$2,140,101	592.85%	0.02%	0.00
Provident Amer. Life & H. Ins. Co.	216	216	2,322	\$356,760	\$242,930	68.09%	0.02%	0.00
MetLife Ins. Co. of Connecticut	223	228	2,736	\$351,724	\$219,239	62.33%	0.02%	0.00
Liberty Life Ins. Co.	3,085	4,693	55,836	\$334,604	\$101,036	30.20%	0.02%	0.00
Alta Health & Life Ins. Co.	9	213	2,707	\$327,393	\$247,941	75.73%	0.02%	0.00
Conseco Ins. Co.	974	1,156	9,150	\$327,018	\$115,974	35.46%	0.02%	0.00
National Guardian Life Ins. Co.	102	1,658	21,558	\$326,330	\$208,155	63.79%	0.02%	0.00
Eastern Life and Health Ins. Co.	31	1,396	19,608	\$318,933	\$293,212	91.94%	0.02%	0.00
Amex Assurance Co.	0	97,417	1,241,976	\$316,258	\$7,264	2.30%	0.01%	0.00
Union Fidelity Life Ins. Co.	951	1,667	20,004	\$292,804	\$167,559	57.23%	0.01%	0.00
Ohio National Life Assurance Corp.	143	143	0	\$277,649	\$269,710	97.14%	0.01%	0.00
Delos Ins. Co.	1	179	1,719	\$276,852	\$229,577	82.92%	0.01%	0.00
Vision Benefits of America	15	7,122	83,739	\$240,308	\$219,125	91.19%	0.01%	0.00
Genworth Life & Annuity Ins. Co.	226	226	2,712	\$239,560	\$146,719	61.25%	0.01%	0.00
USAA Life Ins. Co.	164	166	1,866	\$239,199	\$167,464	70.01%	0.01%	0.00
Allstate Life Ins. Co.	35	3,474	41,472	\$237,764	\$152,223	64.02%	0.01%	0.00
Freedom Life Ins. Co. of America	310	326	4,164	\$229,354	\$164,879	71.89%	0.01%	0.00
BCS Ins. Co.	0	80	0	\$226,753	\$238,176	105.04%	0.01%	0.00
Cont'l Life Ins. Co. of Brentwood, TN	160	160	1,704	\$223,969	\$126,046	56.28%	0.01%	0.00
Kanawha Ins. Co.	564	742	8,710	\$212,719	\$69,984	32.90%	0.01%	0.00
Commercial Travelers Mut. Ins. Co.	46	1,271	12,310	\$212,068	\$100,977	47.62%	0.01%	0.00
Total Group & Individual Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI

Total Group & Individual Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Brokers National Life Assurance Co.	762	762	9,144	\$212,016	\$117,000	55.18%	0.01%	0.00
Zurich American Ins. Co.	11	870	8,808	\$210,441	\$29,832	14.18%	0.01%	0.00
Pan-American Life Ins. Co.	45	254	2,879	\$210,276	\$158,457	75.36%	0.01%	0.00
New England Life Ins. Co.	29	29	348	\$196,428	\$63,065	32.11%	0.01%	0.00
Ohio National Life Ins. Co.	141	141	0	\$194,811	\$49,369	25.34%	0.01%	0.00
Liberty Life Assurance Co. of Boston	3	1,589	19,068	\$187,577	\$795,284	423.98%	0.01%	0.00
Security Life Ins. Co. of America	62	1,641	48	\$181,877	\$45,302	24.91%	0.01%	0.00
American Nat. Life Ins. Co. of TX	87	118	1,125	\$179,825	\$49,220	27.37%	0.01%	0.00
Mony Life Ins. Co.	166	171	2,148	\$179,350	\$94,726	52.82%	0.01%	0.00
Globe Life and Accident Ins. Co.	719	736	8,585	\$156,771	\$77,255	49.28%	0.01%	0.00
Securian Life Ins. Co.	6	829	9,822	\$154,532	\$100,279	64.89%	0.01%	0.00
Central United Life Ins. Co.	260	316	72	\$149,625	\$353,602	236.33%	0.01%	0.00
Horace Mann Life Ins. Co.	248	1,007	12,074	\$149,447	\$179,113	119.85%	0.01%	0.00
Union Bankers Ins. Co.	222	222	2,664	\$149,058	\$95,359	63.97%	0.01%	0.00
Lincoln Heritage Life Ins. Co.	342	342	3,991	\$146,975	\$73,538	50.03%	0.01%	0.00
American General Life Ins. Co.	327	327	3,924	\$144,449	\$129,649	89.75%	0.01%	0.00
Lincoln Benefit Life Co.	48	74	888	\$143,502	\$0	0.00%	0.01%	0.00
Mid-West Nat. Life Ins. Co. of TN	66	131	2,037	\$135,241	\$59,570	44.05%	0.01%	0.00
Fam. Heritage Life Ins. Co. of Amer.	190	360	0	\$131,212	\$40,572	30.92%	0.01%	0.00
Farm Family Life Ins. Co.	213	219	2,616	\$125,129	\$424,657	339.38%	0.01%	0.00
Cincinnati Life Ins. Co.	1,836	1,836	22,032	\$125,018	\$22,877	18.30%	0.01%	0.00
United Nat. Life Ins. Co. of Amer	242	242	3,069	\$123,024	\$71,959	58.49%	0.01%	0.00
Compbenefits Ins. Co.	1,099	2,018	13,008	\$122,974	\$76,752	62.41%	0.01%	0.00
Transamerica Occidental Life Ins. Co.	66	67	605	\$117,989	\$115,758	98.11%	0.01%	0.00
American Republic Ins. Co.	1,279	1,282	0	\$115,227	\$77,223	67.02%	0.01%	0.00
Envision Ins. Co.	64	64	622	\$112,899	\$89,161	78.97%	0.01%	0.00
American General Assurance Co.	23	3,718	1,812	\$106,887	\$756,138	707.42%	0.01%	0.00
Great American Life Ins. Co.	85	85	930	\$101,642	\$0	0.00%	0.00%	0.00
Union Labor Life Ins. Co.	38	8,089	95,095	\$101,556	\$131,508	129.49%	0.00%	0.00
Continental American Ins. Co.	314	314	3,768	\$99,191	\$43,356	43.71%	0.00%	0.00
Medamerica Ins. Co.	28	35	388	\$97,978	\$0	0.00%	0.00%	0.00
Centre Life Ins. Co.	50	50	642	\$97,848	(\$33,996)	-34.74%	0.00%	0.00
Illinois Mutual Life Ins. Co.	112	161	1,896	\$97,784	\$69,634	71.21%	0.00%	0.00
Sentry Life Ins. Co.	4	85	1,055	\$96,684	\$20,399	21.10%	0.00%	0.00
Citizens Security Ins. Co.	113	522	2,757	\$95,800	\$49,696	51.87%	0.00%	0.00
Fairmont Specialty Ins. Co.	1,183	1,531	13,330	\$93,969	\$162,217	172.63%	0.00%	0.00
Federal Ins. Co.	22	1,229	14,719	\$93,903	\$2,872	3.06%	0.00%	0.00
Union Central Life Ins. Co.	38	38	0	\$91,759	\$17,656	19.24%	0.00%	0.00
Federated Life Ins. Co.	82	82	996	\$88,031	\$0	0.00%	0.00%	0.00
AAA Life Ins. Co.	4	1,476	17,782	\$83,179	\$77,944	93.71%	0.00%	0.00
National Life Ins. Co.	168	94	0	\$82,319	\$558,910	678.96%	0.00%	0.00
Colonial Penn Life Ins. Co.	73	79	1,044	\$81,494	\$67,522	82.86%	0.00%	0.00
Lafayette Life Ins. Co.	58	914	10,476	\$80,512	\$32,505	40.37%	0.00%	0.00
Reliastar Life Ins. Co. of NY	91	299	3,588	\$75,626	\$1,141	1.51%	0.00%	0.00
American Public Life Ins. Co.	1	1	12	\$71,578	\$22,645	31.64%	0.00%	0.00
Central Sts H & Life Co. of Omaha	36	36	467	\$70,684	\$31,869	45.09%	0.00%	0.00
Oxford Life Ins. Co.	16	73	48	\$61,275	\$8,200	13.38%	0.00%	0.00
Old Republic Ins. Co.	94	94	1,116	\$58,766	\$30,322	51.60%	0.00%	0.00
American Pioneer Life Ins. Co.	29	29	348	\$49,834	\$41,872	84.02%	0.00%	0.00
United Ins. Co. of America	498	875	11,580	\$49,482	\$49,775	100.59%	0.00%	0.00
State Life Ins. Co.	28	28	336	\$49,317	\$5,000	10.14%	0.00%	0.00
Medico Ins. Co.	227	366	4,392	\$46,711	\$22,894	49.01%	0.00%	0.00
EMC National Life Co.	63	112	573	\$45,776	\$749	1.64%	0.00%	0.00
Individual Assr Co., Life, H & Acc.	2	328	0	\$36,249	\$8,909	24.58%	0.00%	0.00
American Sentinel Ins. Co.	6	1,183	14,016	\$36,191	\$7,075	19.55%	0.00%	0.00
Mutual of America Life Ins. Co.	14	94	1,128	\$34,092	\$74,637	218.93%	0.00%	0.00
QBE Ins. Corporation	14	99	495	\$32,871	\$23,357	71.06%	0.00%	0.00
Balboa Life Ins. Co.	1,369	1,417	17,004	\$30,879	\$33,709	109.16%	0.00%	0.00
Country Life Ins. Co.	17	17	204	\$29,522	\$23,864	80.83%	0.00%	0.00
Harleysville Life Ins. Co.	5	128	1,536	\$29,185	\$396	1.36%	0.00%	0.00
New England Life Ins. Co.	32	36	449	\$26,429	\$91,956	347.94%	0.00%	0.00
Medico Life Ins. Co.	9	9	108	\$25,793	\$22,075	85.59%	0.00%	0.00
Crown Life Ins. Co.	23	23	276	\$24,481	\$72,161	294.76%	0.00%	0.00
Central Benefits National Life Ins. Co.	11	11	132	\$23,563	\$12,636	53.63%	0.00%	0.00
Starnet Ins. Co.	55	4,856	4	\$23,445	\$0	0.00%	0.00%	0.00
Jackson National Life Ins. Co.	32	32	384	\$22,782	\$1,352	5.93%	0.00%	0.00
Erie Family Life Ins. Co.	69	69	864	\$21,088	\$26,810	127.13%	0.00%	0.00
Unifed Life Ins. Co.	357	387	1,161	\$20,303	\$36,659	180.56%	0.00%	0.00
Baltimore Life Ins. Co.	113	244	2,700	\$19,710	\$31,893	161.81%	0.00%	0.00
Republic Western Ins. Co.	1	1	12	\$18,742	(\$1,850)	-9.87%	0.00%	0.00
AIG Premier Ins. Co.	9	33	438	\$17,301	\$11,416	65.98%	0.00%	0.00
Equitable Life & Casualty Ins. Co.	7	8	112	\$17,167	\$12,503	72.83%	0.00%	0.00
Govt Personnel Mutual Life Ins. Co.	0	44	491	\$14,936	\$7,588	50.80%	0.00%	0.00
J.M.I.C. Life Ins. Co.	0	0	0	\$14,594	\$18,006	123.38%	0.00%	0.00
National Casualty Co.	53	12,813	153,708	\$14,279	(\$19,807)	-138.71%	0.00%	0.00
American National Ins. Co.	39	58	703	\$13,820	\$10,682	77.29%	0.00%	0.00
Liberty National Life Ins. Co.	40	54	9,372	\$12,867	\$1,902	14.78%	0.00%	0.00
Jefferson National Life Ins. Co.	10	10	126	\$12,113	\$2,140	17.67%	0.00%	0.00
Kansas City Life Ins. Co.	15	31	396	\$12,009	\$4,442	36.99%	0.00%	0.00
Colorado Bankers Life Ins. Co.	11	34	408	\$11,524	\$723	6.27%	0.00%	0.00
Indianapolis Life Ins. Co.	16	16	192	\$11,411	\$4,465	39.13%	0.00%	0.00
Penn Mutual Life Ins. Co.	14	14	0	\$11,014	(\$437,028)	-3967.93%	0.00%	0.00
Chesapeake Life Ins. Co.	10	127	1,484	\$10,208	\$7,193	70.46%	0.00%	0.00
OneBeacon America Ins. Co.	2	327	1,962	\$8,986	\$0	0.00%	0.00%	0.00
National Teachers Assoc. Life Ins. Co.	30	30	336	\$8,632	\$55	0.64%	0.00%	0.00
Hartford Life & Annuity Ins. Co.	72	72	864	\$6,356	\$9,603	151.09%	0.00%	0.00
Nationwide Life Ins. Co. of America	35	41	522	\$6,019	\$899	14.94%	0.00%	0.00
Great-West Life Assurance Co.	0	0	0	\$5,907	\$8,276	140.10%	0.00%	0.00
Commonwealth Ann. & Life Ins. Co.	8	8	96	\$5,171	\$8,112	156.87%	0.00%	0.00
Renaissance Life & H Ins. Co. of Amer.	9	24	294	\$4,988	\$1,130	22.65%	0.00%	0.00
Old American Ins. Co.	48	48	612	\$4,603	\$8,383	182.12%	0.00%	0.00
Marquette National Life Ins. Co.	16	16	192	\$4,475	\$4,481	100.13%	0.00%	0.00
Sentry Ins. A Mutual Co.	2	90	1,080	\$4,450	\$0	0.00%	0.00%	0.00
Christian Fidelity Life Ins. Co.	2	2	12	\$4,327	\$502	11.60%	0.00%	0.00
<b>Total Group &amp; Individual Business</b>	<b>Policies</b>	<b>Lives</b>	<b>Member Months</b>	<b>Premium Earned</b>	<b>Claims Incurred</b>	<b>Loss Ratio</b>	<b>Market Share</b>	<b>HHI</b>

Total Group & Individual Business	Policies	Lives	Member Months	Premium Earned	Claims Incurred	Loss Ratio	Market Share	HHI
Genesis Ins. Co.	1	1	12	\$3,947	\$0	0.00%	0.00%	0.00
American States Ins. Co.	0	0	0	\$3,609	\$6,934	192.13%	0.00%	0.00
Columbian Life Ins. Co.	0	0	0	\$3,420	\$48,566	1420.06%	0.00%	0.00
National Benefit Life Ins. Co.	17	17	204	\$2,999	\$3,296	109.90%	0.00%	0.00
National States Ins. Co.	3	3	36	\$2,398	\$2,741	114.30%	0.00%	0.00
Transamerica Financial Life Ins. Co.	15	20	230	\$1,904	\$0	0.00%	0.00%	0.00
BCS Life Ins. Co.	0	0	0	\$1,898	\$3,756	197.89%	0.00%	0.00
Security Life of Denver Ins. Co.	10	10	100	\$1,865	\$1,339	71.80%	0.00%	0.00
Phoenix Life Ins. Co.	0	0	0	\$1,832	\$0	0.00%	0.00%	0.00
MTL Ins.	1	1	12	\$1,647	\$0	0.00%	0.00%	0.00
Parker Centennial Assurance Co.	1	0	0	\$1,572	\$16,412	1044.02%	0.00%	0.00
National Safety Life Ins. Co.	14	14	168	\$1,525	\$15,286	1002.36%	0.00%	0.00
Teachers Prot. Mutual Life Ins. Co.	13	13	164	\$1,279	\$38,016	2972.32%	0.00%	0.00
American Home Assurance Co.	8	8	96	\$1,071	(\$62)	-5.79%	0.00%	0.00
Government Employees Ins. Co.	8	8	96	\$971	(\$5)	-0.51%	0.00%	0.00
Old Republic Life Ins. Co.	14,485	0	0	\$685	(\$4,938)	-720.88%	0.00%	0.00
American Underwriters Life Ins. Co.	1	1	12	\$576	\$90	15.63%	0.00%	0.00
First Allmerica Financial Life Ins. Co.	3	3	36	\$564	\$0	0.00%	0.00%	0.00
United Fidelity Life Ins. Co.	1	1	12	\$433	\$57	13.16%	0.00%	0.00
Independence American Ins. Co.	1	1	1	\$430	\$91	21.16%	0.00%	0.00
Great Southern Life Ins. Co.	2	2	24	\$407	\$0	0.00%	0.00%	0.00
Heritage Casualty Ins. Co.	1	24	288	\$378	\$0	0.00%	0.00%	0.00
Lifesecond Ins. Co.	8	8	0	\$302	\$0	0.00%	0.00%	0.00
State Automobile Mutual Ins. Co.	0	0	9	\$248	\$1,781	718.15%	0.00%	0.00
ING USA Annuity and Life Ins. Co.	4	4	48	\$244	\$0	0.00%	0.00%	0.00
Farmers New World Life Ins.	0	0	0	\$229	\$0	0.00%	0.00%	0.00
American Capitol Ins. Co.	0	0	1	\$196	\$0	0.00%	0.00%	0.00
First Investors Life Ins. Co.	1	1	12	\$149	\$0	0.00%	0.00%	0.00
Wilton Reassurance Life Co. of NY	1	1	12	\$127	\$0	0.00%	0.00%	0.00
Banner Life Ins. Co.	2	3	36	\$113	\$0	0.00%	0.00%	0.00
World Corp Ins. Co.	0	0	0	\$94	\$1,646	1751.06%	0.00%	0.00
Conseco Life Ins. Co.	1	1	12	\$79	\$9,039	11441.77%	0.00%	0.00
Central Security Life Ins. Co.	1	1	12	\$73	\$0	0.00%	0.00%	0.00
Federal Life Ins. Co. (Mutual)	10	10	133	\$68	\$0	0.00%	0.00%	0.00
United Family Life Ins. Co.	1	15	180	\$62	\$0	0.00%	0.00%	0.00
Investors Life Ins. Co. of North Amer.	1	1	12	\$60	\$0	0.00%	0.00%	0.00
Stonebridge Casualty Ins. Co.	4	39	94	\$58	\$1	1.72%	0.00%	0.00
Life Ins. Co. of the Southwest	1	1	12	\$38	\$0	0.00%	0.00%	0.00
American Intl Life Assur Co. of NY	1	1	12	\$25	\$4,225	16900.00%	0.00%	0.00
Reliable Life Ins. Co.	0	0	5	\$13	\$0	0.00%	0.00%	0.00
Anthem Life Ins. Co.	1	4	48	\$8	\$0	0.00%	0.00%	0.00
United Liberty Life Ins. Co.	1	1	12	\$1	\$0	0.00%	0.00%	0.00
Markel Ins. Co.	42	4,778	31,575	\$0	\$0	---	0.00%	0.00
Western & Southern Life Ins. Co.	4,643	3,195	0	\$0	\$0	---	0.00%	0.00
UPMC Health Benefits, Cin	2	2,787	33,714	\$0	\$0	---	0.00%	0.00
Central States Ind. Co. of Omaha	124	126	0	\$0	\$0	---	0.00%	0.00
Columbian Mutual Life Ins. Co.	1	25	300	\$0	\$1,299	---	0.00%	0.00
Columbus Life Ins. Co.	9	9	0	\$0	\$0	---	0.00%	0.00
Primerica Life Ins. Co.	7	7	84	\$0	\$0	---	0.00%	0.00
American Community Mutual Ins.	0	0	0	\$0	(\$1,411)	---	0.00%	0.00
Lincoln Life & Annuity Co. of NY	0	0	0	\$0	\$16,497	---	0.00%	0.00
Lumbermens Mutual Casualty Co.	0	0	0	\$0	\$164,696	---	0.00%	0.00
Life of the South Ins. Co.	0	0	(2)	(\$23)	\$0	0.00%	0.00%	0.00
Bankers Life Ins. Co.	133	133	1,920	(\$55)	(\$14,594)	26534.55%	0.00%	0.00
<b>TOTALS</b>	<b>794,122</b>	<b>2,737,937</b>	<b>30,158,993</b>	<b>\$2,113,864,266</b>	<b>\$2,080,236,848</b>	<b>98.41%</b>	<b>100.00%</b>	<b>1,158.46</b>