

Section I Contents

This section contains the key rating factors and investment portfolio analysis for all rated and unrated insurers analyzed by Weiss Ratings. An explanation of each of the footnotes and stability factors appears at the end of this section.

Left Pages

- | | |
|---|--|
| 1. Insurance Company Name | The legally registered name, which can sometimes differ from the name that the company uses for advertising. If you cannot find the company you are interested in, or if you have any doubts regarding the precise name, verify the information with the company before looking the name up in this Guide. Also, determine the domicile state for confirmation. (See column 2.) |
| 2. Domicile State | <p>The state which has primary regulatory responsibility for the company. It may differ from the location of the company's corporate headquarters. You do not have to be living in the domicile state to purchase insurance from this firm, provided it is licensed to do business in your state.</p> <p>Also use this column to confirm that you have located the correct company. It is possible for two unrelated companies to have the same name if they are domiciled in different states.</p> |
| 3. Safety Rating | Our rating is measured on a scale from A to F and considers a wide range of factors. Please see What Our Ratings Mean for specific descriptions of each letter grade. Also, refer to how our ratings differ from those of other rating agencies. Most important, when using this rating, please be sure to consider the warnings regarding the ratings' limitations and the underlying assumptions. Notes in this column refer to the date of the data included in the rating evaluation and are explained. |
| 4. Total Assets | <p>All assets admitted by state insurance regulators in millions of dollars. This includes investments, current business assets, and separate accounts. The year-end figure is used to correspond with the figures on the right-hand pages, some of which are only available on an annual basis.</p> <p>The overall size is an important factor which affects the ability of a company to manage risk. Mortality, morbidity (sickness) and investment risks can be more effectively diversified by large companies. Because the insurance business is based on probability, the number of policies must be large enough so that actuarial statistics are valid. Life insurance policies, for example, are based on mortality tables containing the expected number of deaths per thousand at various ages.</p> <p>The larger the number of policyholders, the more reliable the actuarial projections will be. A large company with a correspondingly large policy base can spread its risk and minimize the effects of claims experience that exceeds actuarial expectations.</p> |
| 5. Capital and
www.weissratings.com | The company's statutory net worth in millions of dollars. Consumers may |

Surplus

wish to limit the size of any policy so that the policyholder's maximum benefits do not exceed approximately 1% of the company's capital and surplus. For example, when buying a policy from a company with capital and surplus of \$10,000,000, the 1% limit would be \$100,000. (When performing this calculation, do not forget that figures in this column are expressed in millions of dollars.)

Critical Ranges In Our Indexes and Ratios

<i>Indicators</i>	<i>Strong</i>	<i>Good</i>	<i>Fair</i>	<i>Weak</i>
Risk-Adjusted Capital Ratio #1	—	1.0 or more	0.75 - 0.99	0.74 or less
Risk-Adjusted Capital Ratio #2	1.0 or more	0.75 - 0.99	0.5 - 0.74	0.49 or less
Capitalization Index	6.9 – 10	4.9 - 6.8	2.9 - 4.8	Less than 2.9
5 Year Profitability Index	6.9 – 10	4.9 - 6.8	2.9 - 4.8	Less than 2.9
Liquidity Index	6.9 – 10	4.9 - 6.8	2.9 - 4.8	Less than 2.9
Investment Safety Index	6.9 – 10	4.9 - 6.8	2.9 - 4.8	Less than 2.9
Stability Index	6.9 – 10	4.9 - 6.8	2.9 - 4.8	Less than 2.9

6. Risk-Adjusted Capital Ratio #1

This ratio examines the adequacy of the company's capital base and whether the company has sufficient capital resources to cover potential losses which might occur in an average recession or other moderate loss scenario. Specifically, the figure cited in the table answers the question: For every dollar of capital that we feel would be needed, how many dollars in capital resources does the company actually have? (See the table above for the levels which we believe are critical.) You may find that some companies have unusually high levels of capital. This often reflects special circumstances related to the small size or unusual operations of the company.

7. Risk-Adjusted Capital Ratio #2

This is similar to item 6. But in this case, the question relates to whether the company has enough capital cushion to withstand a *severe* recession or other severe loss scenario.

8. Capitalization Index

An index that measures the adequacy of the company's capital resources to deal with a variety of business and economic scenarios. It combines Risk-Adjusted Capital Ratios #1 and #2 as well as a leverage test that examines pricing risk. (See the table above for the levels which we believe are critical.)

9. Investment Safety Index

An index that measures the exposure of the company's investment portfolio to a loss of principal and/or income due to default and market risks. It is the composite of a series of elements, some of which are shown on the right

pages. Each investment area is rated by a factor that takes into consideration both quality and liquidity. (See the table on the next page for the levels which we believe are critical.)

**10. 5-Year
Profitability
Index**

An index that measures the soundness of the company's operations and the contribution of profits to the company's fiscal strength. The Profitability Index is a composite of five factors: (1) gain or loss on operations; (2) consistency of operating results; (3) impact of operating results on surplus; (4) adequacy of investment income as compared to the needs of policy reserves; and (5) expenses in relation to industry averages for the types of policies that the company offers.

This factor is especially important among health insurers including Blue Cross Blue Shield companies that rely more heavily on current earnings than do life and annuity writers. After factoring out the normal cycle, companies with stable earnings and capital growth are viewed more favorably than those whose results are erratic from year to year. (See the table for the levels which we believe are critical.)

**11. Liquidity
Index**

An index which measures the company's ability to raise the necessary cash to meet policyholder obligations. This index includes a stress test which considers the consequences of a spike in claims or a run on policy surrenders. Sometimes a company may appear to have the necessary resources, but may be unable to sell its investments at the prices at which they are valued in the company's financial statements. (See the table for the levels which we believe are critical.)

**12. Stability
Index**

An index which integrates a number of factors such as: (1) risk diversification in terms of company size, number of policies in force, use of reinsurance and other items related to spread of risk; (2) deterioration of operations as reported in critical asset, liability, income or expense items such as surrender rates and premium volume; (3) former problem areas where, despite recent improvement, the company has yet to establish a record of stable performance over a suitable period of time; (4) a substantial shift in the company's operations; (5) potential instabilities such as reinsurance quality, asset/liability matching and sources of capital; plus (6) relationships to holding companies and affiliates. (See the table for the levels which we believe are critical.)

**13. Stability
Factors**

Indicates those specific areas that have negatively impacted the company's Stability Index.

Right Pages

- 1. Net Premiums** The amount of insurance premiums received from policyholders less any premiums that have been transferred to other companies through reinsurance agreements. This figure is updated through the most recent quarterly report available. Generally speaking, companies with large net premium volume generally have more predictable claims experience.
- 2. Invested Assets** The value of the firm's total investment portfolio, measured in millions of dollars. The year-end figure is used to correspond with the following figures, some of which are only available on an annual basis. Use the figure in this column to determine the actual dollar amounts invested in each asset category shown in columns 3 through 11 on the right-side pages. For example, if the firm has \$500 million in invested assets and column 3 shows that 10% of its portfolio is in cash, the company has \$50 million in cash.
- Looking at the right-side pages, columns 3 through 11 will, unless otherwise noted, add up to approximately 100%. Column 12 (investments in affiliates) is already included in other columns (usually 4, 5 or 6) depending upon the specific investment vehicle.
- 3. Cash** Cash on hand and demand deposits at year-end. A negative cash position implies checks outstanding exceed cash balances, a situation not unusual for insurance companies.
- 4. CMOs (Collateralized Mortgage Obligations) and Other Structured Securities** Mortgage-backed bonds at year-end that split the payments from mortgage pools into different classes, called tranches. The split may be based on maturity dates or a variety of other factors. For example, the owner of one type of CMO, called a PAC, receives principal and interest payments made by the mortgage holders between specific dates. The large majority of CMOs held by insurance companies are those issued by government agencies and carry very little risk of default. Virtually all of the CMOs included here are investment grade. However, they all carry some measure of risk based on the payment speed of the underlying mortgages.

- 5. Other Investment Grade Bonds** All year-end investment grade bonds other than the CMOs included in column 4. Specifically, this includes: (1) issues guaranteed by U.S. and foreign governments which are rated as “highest quality” (Class 1) by state insurance commissioners; (2) nonguaranteed obligations of governments, such as Fannie Maes, which do not carry full faith and credit guarantees; (3) obligations of governments rated as “high quality” (Class 2) by state insurance commissioners; (4) state and municipal bonds; plus (5) investment-grade corporate bonds as defined by the state insurance commissioners. The data shown in this column are based exclusively on the definition used by state insurance commissioners. However, on the companies for which a more detailed breakdown of bond ratings is available, the actual bond ratings - and not the data shown in this column - are used in our rating process to calculate the Investment Safety Index.
- 6. Noninvestment Grade Bonds** Low-rated issues at year-end— commonly known as “junk bonds” – which carry a high risk as defined by the state insurance commissioners. In an unfavorable economic environment, we generally assume that these will be far more subject to default than other categories of corporate bonds.
- 7. Common and Preferred Stock** Year-end common and preferred equities. Although a certain amount is acceptable for the sake of diversification, excessive investment in this area is viewed as a factor that can increase the company’s overall vulnerability to market declines.
- 8. Mortgages In Good Standing** Year-end mortgages which are current in their payments. Mortgage-backed securities are excluded.
- 9. Non-performing Mortgages** Mortgages which are (a) 90 days or more past due; or (b) in process of foreclosure. These are year-end figures. If the mortgages have already been foreclosed, the asset is transferred to the next category - real estate. Clearly, a high level of nonperforming mortgages is a negative, reflecting on the quality of the entire mortgage portfolio.
- 10. Real Estate** Year-end direct real estate investments including (a) property occupied by the company; and (b) properties acquired through foreclosure. A certain amount of real estate investment is considered acceptable for portfolio diversification. However, excessive amounts may subject the company to losses during a recessionary period.
- 11. Other Investments** Items such as premium notes, collateral loans, short-term investments, policy loans and a long list of miscellaneous items at year-end.

**12. Investments in
Affiliates**

Year-end bonds, preferred and common stocks, as well as other vehicles which many insurance companies use to invest in - and establish a corporate link with - affiliated companies. Since these can often be non-income-producing paper assets, they are considered less desirable than the equivalent securities of publicly traded companies. Investments in affiliates are also included in other columns (usually 4, 5 or 6). Therefore, the percentage shown here represents a duplication of some of the amounts shown in the other columns.

Footnotes:

- (1) Data items shown are from the company's 2018 annual statutory statement except for Risk-Adjusted Capital Indexes 1 and 2, Profitability Index, Investment Safety Index, Liquidity Index and Stability Index which have been updated using the company's June 2019 quarterly statutory statement. Other more recent data may have been factored into the rating when available.
- (2) Data items shown are from the company's 2018 annual statutory statement except for Risk-Adjusted Capital Indexes 1 and 2, Profitability Index, Investment Safety Index, Liquidity Index and Stability Index which have been updated using the company's March 2019 quarterly statutory statement. Other more recent data may have been factored into the rating when available.
- (3) Data items shown are from the company's 2018 annual statutory statement. Other more recent data may have been factored into the rating when available.
- (4) Data items shown are from the company's 2017 annual statutory statement except for Risk-Adjusted Capital Indexes 1 and 2, Profitability Index, Investment Safety Index, Liquidity Index and Stability Index which have been updated using the company's September 2018 quarterly statutory statement. Other more recent data may have been factored into the rating when available.
- (5) These companies have data items that are older than June 30, 2018. They will be unrated (U) if they are not failed companies (F).
- (*) Breakdown of the company's investment portfolio, shown in percentages in columns 3-11 on the right hand page, does not total to 100% due to the inclusion of non-admitted assets in the bond or mortgage figures, or due to other accounting adjustments.

Stability Factors

- (A) Stability Index was negatively impacted by the financial problems or weaknesses of a parent or **affiliate** company.
- (C) Stability Index was negatively impacted by past results on our Risk-Adjusted **Capital** tests. In general, the Stability Index of any company can be affected by past results even if current results show improvement. While such improvement is a plus, the improved results must be maintained for a period of time to assure that the improvement is not a temporary fluctuation. During a five-year period, the impact of poor past results on the Stability Index gradually diminishes.
- (D) Stability Index was negatively impacted by limited **diversification** of general business, policy, and/or investment risk. This factor especially affects smaller companies that do not issue as many policies as larger firms. It can also affect firms that specialize in only one line of business.
- (E) Stability Index was negatively impacted due to a lack of operating **experience**. The company has been in operation for less than five years. Consequently, it has not been able to establish the kind of stable track record that we believe is needed to demonstrate financial permanence and strength.
- (F) Stability Index was negatively impacted by negative cash **flow**. In other words, the company paid out more in claims and expenses than it received in premiums and investment income.
- (G) Stability Index was negatively impacted by fast asset or premium **growth**. Fast growth can pose a serious problem for insurers. It is generally achieved by offering policies with premiums that are too low, benefits that are too costly, or agents commissions that are too high. Due to the highly competitive nature of the insurance marketplace, rapid growth has been a factor in many insurance insolvencies.
- (I) Stability Index was negatively impacted by past results on our **Investment** Safety Index. This can pose a problem for insurers even after risky investments have been sold off. To illustrate, consider those companies that have sold off their junk bonds and now carry much smaller junk bond risk. For a period of time the company that had the junk bonds incorporated the expectation of higher yields into its policy design and marketing strategy. Only time will tell how the company's investment income margins and future sales will be affected by the junk bond sell off. So, while the Investment Safety Index would improve right away, the Stability Index would improve only gradually over a period of three years, if the transition to lower yielding investments is handled smoothly.
- (L) Stability Index was negatively impacted by past results on our **liquidity** tests. In general, the Stability Index of any company can be affected by past results even if current results show improvement. While such improvement is a plus, the improved results must be maintained for a period of time to assure that the improvement is not a temporary fluctuation. During a five-year period, the impact of poor past results on the Stability Index gradually diminishes.
- (O) Stability Index was negatively impacted by significant changes in the company's business **operations**. These changes can include shifts in the kinds of insurance offered by the company, a temporary or permanent freeze on the sale of new policies, or recent release from conservatorship. In these circumstances, past performance cannot be a reliable

indicator of future financial strength.

- (R) Stability Index was negatively impacted by concerns about the financial strength of its **reinsurers**.
- (T) Stability Index was negatively impacted by significant **trends** in critical asset, liability, income or expense items. Examples include increasing surrender rates, increasing mortgage defaults, and shrinking premium volume.
- (Z) This company is unrated due to data, as received by Weiss Ratings, that are either incomplete in substantial ways or contain items that, in the opinion of Weiss Ratings analysts, may not be reliable.

INSURANCE COMPANY NAME	DOM. STATE	RATING	TOTAL ASSETS (\$MIL)	CAPITAL & SURPLUS (\$MIL)	RISK ADJUSTED CAPITAL RATIO 1	RISK ADJUSTED CAPITAL RATIO 2	CAPITALIZATION INDEX (PTS)	INVEST. SAFETY INDEX (PTS)	PROFIT-ABILITY INDEX (PTS)	LIQUIDITY INDEX (PTS)	STAB. INDEX (PTS)	STABILITY FACTORS
4 EVER LIFE INS CO	IL	B	181.5	81.8	7.37	4.86	10.0	7.0	4.9	6.9	6.1	AFT
AAA LIFE INS CO	MI	B	709.1	180.7	3.41	1.91	8.4	6.4	6.5	6.5	6.1	I
AAA LIFE INS CO OF NY	NY	B	8.4	4.6	2.20	1.98	8.5	8.9	1.5	6.6	4.8	ADI
ABILITY INS CO	NE	D-	733.9	21.4	0.54	0.35	1.3	0.7	1.9	9.1	1.2	CDIT
ACADEME INC	WA	U (3)	--	--	--	--	--	--	--	--	--	Z
ACCORDIA LIFE & ANNUITY CO	IA	C	9521.9	629.4	0.99	0.68	4.9	4.8	3.2	6.0	3.7	CG
ACE LIFE INS CO	CT	C+	36.7	11.1	1.59	1.43	7.6	8.5	2.3	5.9	3.8	AGT
ADVANCE INS CO OF KANSAS	KS	B+	63.7	53.4	3.90	2.53	9.3	4.4	8.1	7.0	6.8	AI
AETNA HEALTH & LIFE INS CO	CT	C	148.4	73.3	1.30	1.00	7.0	6.8	2.4	6.9	2.8	DFT
AETNA LIFE INS CO	CT	B	22528.2	4004.3	1.28	0.98	5.5	6.2	8.1	5.9	5.4	AIT
AGC LIFE INS CO	MO	U (3)	--	--	--	--	--	--	--	--	--	Z
ALABAMA LIFE REINS CO INC	AL	D	22.3	8.7	2.31	2.08	8.6	7.1	2.1	9.7	1.5	DFT
ALFA LIFE INS CORP	AL	B- (4)	1479.5	272.2	2.72	1.53	7.8	5.0	4.3	6.4	5.2	I
ALL SAVERS INS CO	IN	C	577.3	378.0	4.68	3.67	10.0	8.1	2.6	7.5	2.8	DGT
ALL SAVERS LIFE INS CO OF CA	CA	U (3)	--	--	--	--	--	--	--	--	--	Z
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	B-	155769.1	7836.8	3.18	1.73	8.1	6.3	5.0	5.0	5.2	
ALLIANZ LIFE INS CO OF NY	NY	B+	3680.2	210.6	5.72	3.81	10.0	7.6	7.2	9.3	6.2	A
ALLIED FINANCIAL INS CO	TX	U (5)	--	--	--	--	--	--	--	--	--	Z
ALLSTATE ASR CO	IL	C+	754.1	175.3	3.14	1.77	8.2	6.5	1.8	5.3	3.3	DFGT
ALLSTATE LIFE INS CO	IL	B	30195.7	3750.9	2.15	1.29	7.4	4.5	3.6	6.6	5.4	FIT
ALLSTATE LIFE INS CO OF NEW YORK	NY	B-	6184.5	618.5	2.54	1.33	7.5	5.3	4.0	6.6	5.0	FI
AMALGAMATED LIFE & HEALTH INS CO	IL	C	4.9	4.0	2.57	2.31	9.0	8.7	6.0	7.4	4.2	DFT
AMALGAMATED LIFE INS CO	NY	A	139.4	69.7	4.10	3.09	10.0	8.2	8.4	6.4	6.4	
AMERICAN BANKERS LIFE ASR CO OF FL	FL	B-	335.0	47.7	4.54	2.62	9.4	6.5	7.0	8.0	5.3	AT
AMERICAN BENEFIT LIFE INS CO	OK	C	200.8	26.0	3.19	1.73	8.1	5.0	8.8	6.1	4.0	ADG
AMERICAN CENTURY LIFE INS CO	OK	D+	87.0	6.7	0.92	0.83	5.6	1.6	3.4	0.0	2.0	DIL
AMERICAN CENTURY LIFE INS CO TX	TX	E+	15.2	0.9	0.44	0.40	1.8	2.3	8.5	9.0	0.4	CDGIT
AMERICAN COMMUNITY MUT INS CO	MI	F (5)	--	--	--	--	--	--	--	--	--	Z
AMERICAN CONTINENTAL INS CO	TN	C	298.3	121.6	1.94	1.45	6.0	7.7	3.0	5.6	4.2	D
AMERICAN CREDITORS LIFE INS CO	DE	U (3)	--	--	--	--	--	--	--	--	--	Z
AMERICAN EQUITY INVEST LIFE INS CO	IA	B-	56801.3	3414.2	2.22	1.17	7.3	5.0	8.2	4.6	4.9	IL
AMERICAN EQUITY INVESTMENT LIFE NY	NY	B	189.1	39.7	4.15	2.69	9.5	6.7	6.1	5.9	4.6	ADFGT
AMERICAN FAMILY LIFE ASR CO OF NY	NY	A-	1021.3	303.5	5.30	3.58	10.0	7.9	8.8	8.0	7.3	D
AMERICAN FAMILY LIFE INS CO	WI	A+	5391.6	644.5	3.65	1.96	8.4	5.9	5.9	5.9	6.5	AILT
AMERICAN FARM LIFE INS CO	TX	B	4.7	2.0	1.45	1.30	7.5	8.4	8.1	7.0	4.1	AD
AMERICAN FARMERS & RANCHERS LIFE INS	OK	C	31.1	2.4	0.54	0.48	2.8	7.2	3.0	2.1	2.8	ACDL
AMERICAN FEDERATED LIFE INS CO	MS	B-	27.4	10.6	2.47	2.21	8.8	8.5	4.9	7.7	4.9	A
AMERICAN FIDELITY ASR CO	OK	B+	6461.8	544.6	2.17	1.26	7.4	6.4	8.5	6.4	6.8	I
AMERICAN FIDELITY LIFE INS CO	FL	B	399.5	66.4	2.03	1.38	7.6	5.5	6.8	6.1	5.8	DI
AMERICAN FINANCIAL SECURITY LIFE CO	MO	D	23.5	11.7	2.21	1.78	8.2	8.4	7.8	7.5	2.0	DGT
AMERICAN GENERAL LIFE INS CO	TX	B	189547.2	5932.0	2.22	1.06	4.0	3.9	5.8	6.8	4.0	AIT
AMERICAN HEALTH & LIFE INS CO	TX	B-	1236.2	169.2	2.36	1.52	7.8	6.3	6.9	9.0	5.2	AGT
AMERICAN HERITAGE LIFE INS CO	FL	B	2130.9	410.0	1.51	1.15	7.2	5.4	5.8	6.4	5.9	AI
AMERICAN HOME LIFE INS CO	KS	C-	266.9	22.5	2.00	1.06	7.1	4.6	3.0	4.6	3.2	DL
AMERICAN HOME LIFE INS CO	AR	E	23.4	0.6	0.21	0.19	0.0	0.2	4.2	0.2	0.0	CIL
AMERICAN INCOME LIFE INS CO	IN	B-	4317.6	330.9	1.53	0.90	6.2	4.7	5.2	2.3	4.3	IL
AMERICAN INTEGRITY LIFE INS CO	AR	C-	1.7	1.2	2.00	1.80	8.2	7.8	7.3	8.0	3.0	D
AMERICAN LABOR LIFE INS CO	AZ	D	10.7	8.5	3.53	3.18	10.0	7.4	9.1	10.0	1.6	D
AMERICAN LIFE & ACC INS CO OF KY	KY	C	245.1	131.5	2.63	1.59	7.9	2.3	5.5	6.9	3.9	DIT
AMERICAN LIFE & ANNUITY CO	AR	D+	53.6	3.3	0.52	0.47	2.6	4.7	4.0	4.6	2.4	CDIL
AMERICAN LIFE & SECURITY CORP	NE	E+	105.0	18.0	4.88	2.30	9.0	7.0	1.0	6.2	0.6	CDFGIT
AMERICAN LIFE INS CO	DE	C	10744.3	4563.5	0.96	0.92	6.4	3.0	6.4	9.1	3.4	IT

NET PREMIUM (\$MIL)	IN-VESTED ASSETS (\$MIL)	% OF INVESTED ASSETS IN:										INSURANCE COMPANY NAME
		CASH	CMO & STRUCT. SECS.	OTH. INV. GRADE BONDS	NON-INV. GRADE BONDS	CMON & PREF. STOCK	MORT IN GOOD STAND.	NON-PERF. MORT.	REAL ESTATE	OTHER INVEST-MENTS	INVEST. IN AFFIL.	
48.4	158.5 (*)	16.4	23.1	43.1	4.4	4.7	0.0	0.0	0.0	5.0	0.0	● 4 EVER LIFE INS CO
93.8	590.8 (*)	0.9	21.5	64.1	9.0	2.0	0.0	0.0	0.0	1.2	0.9	● AAA LIFE INS CO
3.9	7.5 (*)	4.1	0.0	91.2	0.0	0.0	0.0	0.0	0.0	0.2	0.0	AAA LIFE INS CO OF NY
-7.2	716.5 (*)	2.6	33.0	43.1	3.9	5.7	0.5	1.5	0.1	8.2	7.5	ABILITY INS CO
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378.7	8,462.8 (*)	0.3	30.5	41.0	0.6	6.3	11.2	0.0	0.0	7.5	5.8	● ACCORDIA LIFE & ANNUITY CO
-1.8	41.5 (*)	0.9	0.0	53.8	0.0	0.0	0.0	0.0	0.0	0.1	0.0	ACE LIFE INS CO
8.3	57.7 (*)	0.5	34.9	31.6	0.5	30.2	0.0	0.0	0.0	0.2	2.5	● ADVANCE INS CO OF KANSAS
324.1	175.9 (*)	0.0	3.4	87.9	2.0	0.0	0.0	0.0	0.0	16.5	0.0	● AETNA HEALTH & LIFE INS CO
17,339.0	10,774.2	0.0	11.9	55.8	6.7	1.2	11.5	0.0	2.1	11.0	4.4	● AETNA LIFE INS CO
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0.3	22.7	47.0	0.0	44.0	0.0	9.1	0.0	0.0	0.0	0.0	0.0	ALABAMA LIFE REINS CO INC
116.5	1,407.9 (*)	0.5	4.7	61.4	5.9	8.0	0.0	0.0	0.0	14.1	0.0	● ALFA LIFE INS CORP
520.2	718.6 (*)	0.6	26.4	67.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	● ALL SAVERS INS CO
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9,864.1	117,203.8 (*)	0.0	14.8	67.7	1.2	1.2	11.3	0.0	0.1	1.4	1.2	● ALLIANZ LIFE INS CO OF NORTH AMERICA
277.5	652.9 (*)	0.7	23.5	68.2	0.8	0.0	0.0	0.0	0.0	0.2	0.0	● ALLIANZ LIFE INS CO OF NY
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171.7	664.3	0.2	5.6	64.3	6.8	0.0	17.1	0.0	0.0	5.8	0.0	● ALLSTATE ASR CO
682.0	26,778.0 (*)	-0.2	5.3	48.3	10.7	6.5	12.0	0.0	0.5	15.5	4.3	● ALLSTATE LIFE INS CO
145.6	5,601.2	0.0	2.6	68.7	5.1	3.1	12.1	0.0	0.0	8.4	0.1	● ALLSTATE LIFE INS CO OF NEW YORK
1.6	5.1 (*)	11.2	21.9	54.9	0.0	0.0	0.0	0.0	0.0	6.2	0.0	AMALGAMATED LIFE & HEALTH INS CO
75.4	127.7	0.0	29.1	58.4	0.0	0.0	0.0	0.0	0.0	12.6	0.0	● AMALGAMATED LIFE INS CO
77.8	279.0 (*)	12.0	8.3	53.7	0.4	0.8	2.7	0.0	15.3	1.8	0.0	● AMERICAN BANKERS LIFE ASR CO OF FL
25.9	174.3	0.6	2.9	65.1	2.7	1.5	23.0	0.0	1.7	2.4	1.0	● AMERICAN BENEFIT LIFE INS CO
6.5	83.5	1.8	0.0	87.2	8.0	2.6	0.0	0.0	0.5	0.1	0.0	AMERICAN CENTURY LIFE INS CO
5.8	8.9	2.8	11.3	8.6	0.3	4.4	68.1	0.0	4.5	0.2	0.0	AMERICAN CENTURY LIFE INS CO TX
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366.9	267.2 (*)	0.0	35.2	67.4	0.8	0.0	2.1	0.0	0.0	1.1	0.0	● AMERICAN CONTINENTAL INS CO
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3,255.0	52,791.7	0.0	25.4	61.2	3.5	0.5	6.6	0.0	0.0	2.2	0.4	● AMERICAN EQUITY INVEST LIFE INS CO
1.2	193.6	0.4	22.0	72.0	3.3	0.0	0.0	0.0	0.0	1.6	0.0	● AMERICAN EQUITY INVESTMENT LIFE NY
257.0	908.1	0.0	0.6	89.1	1.6	0.0	0.0	0.0	0.0	8.7	0.0	● AMERICAN FAMILY LIFE ASR CO OF NY
281.1	4,898.8	0.0	21.3	56.1	1.1	1.4	13.1	0.0	0.0	7.0	0.0	● AMERICAN FAMILY LIFE INS CO
0.3	4.4 (*)	7.5	0.0	84.5	2.3	0.0	0.0	0.0	0.0	4.3	0.0	AMERICAN FARM LIFE INS CO
1.6	29.9	0.8	4.6	93.2	0.0	0.0	0.0	0.0	0.0	0.4	0.0	AMERICAN FARMERS & RANCHERS LIFE INS
12.4	23.4 (*)	0.0	3.0	101.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	AMERICAN FEDERATED LIFE INS CO
872.6	5,086.1	6.6	17.0	62.9	1.1	0.6	9.5	0.0	0.5	1.9	0.5	● AMERICAN FIDELITY ASR CO
6.9	392.9	2.2	0.0	71.7	1.7	7.0	8.2	0.0	6.9	2.5	13.0	● AMERICAN FIDELITY LIFE INS CO
24.4	11.3	20.7	0.0	74.7	0.0	0.0	0.0	0.0	4.6	0.0	0.0	AMERICAN FINANCIAL SECURITY L I C
11,141.4	123,657.6 (*)	0.9	24.4	47.5	4.9	0.5	15.3	0.0	0.2	4.6	1.6	● AMERICAN GENERAL LIFE INS CO
377.3	961.4	0.3	20.9	73.5	2.9	0.6	0.4	0.0	0.0	0.5	0.3	● AMERICAN HEALTH & LIFE INS CO
721.3	1,776.4	0.0	4.4	52.0	6.2	9.5	9.8	0.0	1.9	16.5	7.2	● AMERICAN HERITAGE LIFE INS CO
20.1	253.6 (*)	0.4	25.1	62.9	1.3	2.6	0.5	0.0	0.4	5.7	0.0	AMERICAN HOME LIFE INS CO
1.9	22.3 (*)	0.6	0.0	75.2	3.1	9.8	3.9	0.0	5.5	0.8	0.0	AMERICAN HOME LIFE INS CO
628.3	3,816.9	0.3	0.8	82.3	4.3	2.1	0.4	0.0	0.0	9.3	2.5	● AMERICAN INCOME LIFE INS CO
0.3	1.4	13.4	1.5	78.9	0.0	5.2	0.0	0.0	0.0	0.0	0.0	AMERICAN INTEGRITY LIFE INS CO
2.1	10.1	75.2	0.0	15.3	0.0	8.8	0.0	0.0	0.0	0.7	0.0	AMERICAN LABOR LIFE INS CO
43.7	225.6	2.9	1.8	17.7	0.0	69.9	0.0	0.0	7.6	0.1	0.0	● AMERICAN LIFE & ACC INS CO OF KY
3.2	51.8 (*)	0.4	48.8	42.3	1.0	1.1	0.0	0.0	0.3	0.2	0.0	AMERICAN LIFE & ANNUITY CO
0.1	22.0	12.5	4.9	81.7	0.9	0.0	0.0	0.0	0.0	0.0	0.0	AMERICAN LIFE & SECURITY CORP
962.2	8,024.7	9.1	2.3	12.7	16.6	56.3	0.4	0.0	0.1	2.5	57.5	● AMERICAN LIFE INS CO