

Please note: Health insurance and health benefit plans can be written by many different company types. Only health insurance and health benefit plans for the Life company licensure type are reported here. See the Combined Reports section at the end of this report for the total health insurance and health benefit plan market information.

**2008 Colorado Market Share - Accident and Health
Life, Accident and Health Companies with Colorado Business (\$1,000s)**

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	79413 UnitedHealthcare Ins Co	CT	Y	876,480	23.82%	23.82%	880,458	704,222	79.98%
2	89070 United Concordia Companies Inc	PA	N	505,412	13.73%	37.55%	505,412	423,618	83.82%
3	73288 Humana Ins Co	WI	Y	310,192	8.43%	45.98%	314,023	258,818	82.42%
4	60054 Aetna Life Ins Co	CT	Y	282,449	7.67%	53.65%	283,367	232,052	81.89%
5	62308 Connecticut Gen Life Ins Co	CT	Y	160,131	4.35%	58.00%	160,523	133,750	83.32%
6	68322 Great W Life & Ann Ins Co	CO	Y	115,201	3.13%	61.13%	109,434	100,553	91.88%
7	65978 Metropolitan Life Ins Co	NY	Y	86,403	2.35%	63.48%	87,487	63,671	72.78%
8	69477 Time Ins Co	WI	Y	62,992	1.71%	65.19%	63,595	52,572	82.67%
9	84506 Pacificare Life Assur Co	CO	Y	59,696	1.62%	66.81%	60,296	46,587	77.27%
10	62286 Golden Rule Ins Co	IN	Y	58,298	1.58%	68.40%	58,013	38,726	66.75%
11	60380 American Family Life Assur Co of Col	NE	Y	51,034	1.39%	69.78%	51,768	20,388	39.38%
12	69019 Standard Ins Co	OR	Y	46,716	1.27%	71.05%	45,870	26,029	56.74%
13	70815 Hartford Life & Accident Ins Co	CT	Y	46,661	1.27%	72.32%	46,423	29,325	63.17%
14	64246 Guardian Life Ins Co Of Amer	NY	Y	42,379	1.15%	73.47%	42,310	33,577	79.36%
15	70025 Genworth Life Ins Co	DE	Y	36,981	1.00%	74.48%	36,333	16,942	46.63%
16	61271 Principal Life Ins Co	IA	Y	34,659	0.94%	75.42%	33,621	23,082	68.65%
17	62235 Unum Life Ins Co Of Amer	ME	Y	30,790	0.84%	76.26%	30,772	30,825	100.17%
18	65099 John Hancock Life Ins Co	MA	Y	30,474	0.83%	77.08%	29,872	7,468	25.00%
19	67660 Pennsylvania Life Ins Co	PA	Y	26,918	0.73%	77.81%	25,964	21,926	84.45%
20	80802 US Br SunLife Assur Co Of Canada	MI	Y	25,593	0.70%	78.51%	25,471	12,693	49.83%
21	86231 Transamerica Life Ins Co	IA	Y	25,100	0.68%	79.19%	25,402	13,847	54.51%
22	97055 Mega Life & Hlth Ins Co The	OK	Y	22,738	0.62%	79.81%	23,155	17,569	75.88%
23	70629 World Ins Co	NE	Y	22,439	0.61%	80.42%	22,648	12,486	55.13%
24	71412 Mutual Of Omaha Ins Co	NE	Y	22,359	0.61%	81.03%	22,761	9,989	43.89%
25	67091 Northwestern Mut Life Ins Co	WI	Y	21,505	0.58%	81.61%	21,278	14,753	69.33%
26	61263 Bankers Life & Cas Co	IL	Y	21,353	0.58%	82.19%	21,652	15,329	70.80%
27	60053 Kaiser Permanente Ins Co	CA	Y	21,194	0.58%	82.77%	21,194	19,646	92.70%
28	60836 American Republic Ins Co	IA	Y	20,255	0.55%	83.32%	19,954	14,707	73.70%
29	65676 Lincoln Natl Life Ins Co	IN	Y	19,855	0.54%	83.86%	19,786	12,824	64.81%
30	67105 Reliastar Life Ins Co	MN	Y	19,787	0.54%	84.40%	19,965	20,346	101.90%
31	65498 Life Ins Co Of N Amer	PA	Y	17,618	0.48%	84.87%	17,618	13,560	76.97%
32	90328 First Hlth Life & Hlth Ins Co	TX	Y	16,164	0.44%	85.31%	16,347	15,238	93.22%
33	80314 Unicare Life & Hlth Ins Co	IN	Y	15,995	0.43%	85.75%	15,765	10,932	69.35%
34	92711 HCC Life Ins Co	IN	Y	15,183	0.41%	86.16%	15,371	13,516	87.93%
35	70580 Humanadental Ins Co	WI	Y	15,146	0.41%	86.57%	15,268	10,216	66.91%
36	65080 John Alden Life Ins Co	WI	Y	14,496	0.39%	86.97%	14,254	10,460	73.38%
37	70408 Union Security Ins Co	IA	Y	14,456	0.39%	87.36%	14,447	9,299	64.37%
38	72850 United World Life Ins Co	NE	Y	14,008	0.38%	87.74%	13,554	11,935	88.05%
39	68241 Prudential Ins Co Of Amer	NJ	Y	13,603	0.37%	88.11%	13,692	10,646	77.75%
40	68284 Pyramid Life Ins Co	KS	Y	11,678	0.32%	88.43%	11,714	10,126	86.45%
41	66915 New York Life Ins Co	NY	Y	11,405	0.31%	88.74%	11,402	9,302	81.58%
42	77828 Companion Life Ins Co	SC	Y	11,185	0.30%	89.04%	11,178	8,491	75.96%
43	10155 Wellcare Prescription Ins Inc	FL		11,018	0.30%	89.34%	11,018	10,047	91.19%
44	68195 Provident Life & Accident Ins Co	TN	Y	10,873	0.30%	89.63%	11,199	11,949	106.71%
45	92916 United Amer Ins Co	NE	Y	10,782	0.29%	89.93%	10,912	6,075	55.67%
46	12575 SilverScript Ins Co	TN	Y	10,709	0.29%	90.22%	12,099	12,548	103.71%
47	62146 Combined Ins Co Of Amer	IL	Y	10,222	0.28%	90.50%	9,915	5,707	57.56%
48	64467 Wellcare Hlth Ins of IL Inc	IL	Y	9,518	0.26%	90.75%	9,518	7,382	77.56%
49	62952 Equitable Life & Cas Ins Co	UT	Y	8,954	0.24%	91.00%	9,397	7,761	82.59%
50	60410 American Fidelity Assur Co	OK	Y	8,364	0.23%	91.23%	8,300	3,498	42.14%
51	65935 Massachusetts Mut Life Ins Co	MA	Y	8,172	0.22%	91.45%	8,272	4,702	56.84%

2008 Colorado Market Share - Accident and Health

Life, Accident and Health Companies with Colorado Business (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
52	69868	United Of Omaha Life Ins Co	NE	Y	8,087	0.22%	91.67%	8,589	5,619	65.42%
53	62049	Colonial Life & Accident Ins Co	SC	Y	7,852	0.21%	91.88%	7,902	2,567	32.49%
54	66087	Mid West Natl Life Ins Co Of TN	TX	Y	7,850	0.21%	92.09%	8,045	4,285	53.26%
55	97179	American Medical Security Life Ins C	WI	Y	7,684	0.21%	92.30%	7,684	7,396	96.26%
56	81973	Coventry Hlth & Life Ins Co	DE	Y	7,460	0.20%	92.51%	7,460	6,828	91.53%
57	68381	Reliance Standard Life Ins Co	IL	Y	7,276	0.20%	92.70%	7,288	8,012	109.93%
58	80578	Physicians Mut Ins Co	NE	Y	6,944	0.19%	92.89%	6,998	3,990	57.01%
59	65021	Stonebridge Life Ins Co	VT	Y	6,646	0.18%	93.07%	6,667	2,675	40.12%
60	66281	Monumental Life Ins Co	IA	Y	6,458	0.18%	93.25%	6,441	2,326	36.11%
61	90611	Allianz Life Ins Co Of N Amer	MN	Y	6,443	0.18%	93.42%	6,492	754	11.61%
62	70106	United States Life Ins Co In NYC	NY	Y	6,149	0.17%	93.59%	5,894	5,654	95.94%
63	64211	Guarantee Trust Life Ins Co	IL	Y	6,017	0.16%	93.75%	6,127	4,589	74.90%
64	62626	Cuna Mut Ins Society	IA	Y	5,931	0.16%	93.91%	5,112	1,853	36.25%
65	65005	RiverSource Life Ins Co	MN	Y	5,895	0.16%	94.07%	5,887	3,231	54.88%
66	80926	Sun Life & Hlth Ins Co	CT	Y	5,775	0.16%	94.23%	5,775	3,947	68.35%
67	68462	Reserve Natl Ins Co	OK	Y	5,753	0.16%	94.39%	6,157	3,565	57.91%
68	71870	Fidelity Security Life Ins Co	MO	Y	5,724	0.16%	94.54%	5,724	2,941	51.38%
69	71714	Berkshire Life Ins Co of Amer	MA	Y	5,381	0.15%	94.69%	5,272	2,228	42.27%
70	67598	Paul Revere Life Ins Co	MA	Y	5,086	0.14%	94.83%	5,379	6,756	125.60%
71	68608	Symetra Life Ins Co	WA	Y	5,009	0.14%	94.96%	5,006	4,402	87.94%
72	91626	New England Life Ins Co	MA	Y	4,688	0.13%	95.09%	4,670	1,756	37.60%
73	63282	Penn Treaty Ntwrk Amer Ins Co	PA	Y	4,654	0.13%	95.22%	4,735	3,188	67.32%
74	69078	Standard Security Life Ins Co Of NY	NY	Y	4,479	0.12%	95.34%	4,406	2,116	48.02%
75	60534	American Heritage Life Ins Co	FL	Y	4,159	0.11%	95.45%	4,169	1,625	38.97%
76	98205	National Found Life Ins Co	TX	Y	4,067	0.11%	95.56%	4,090	2,781	67.99%
77	61301	Ameritas Life Ins Corp	NE	Y	4,007	0.11%	95.67%	4,000	2,617	65.44%
78	77968	Family Heritage Life Ins Co Of Amer	OH	Y	3,974	0.11%	95.78%	3,959	491	12.40%
79	78174	Conseco Hlth Ins Co	AZ	Y	3,842	0.10%	95.88%	3,902	2,710	69.45%
80	93440	HM Life Ins Co	PA	Y	3,651	0.10%	95.98%	3,649	3,168	86.81%
81	91529	Unimerica Ins Co	WI	Y	3,573	0.10%	96.08%	3,592	2,117	58.95%
82	62863	Trustmark Life Ins Co	IL	Y	3,550	0.10%	96.18%	3,543	3,986	112.49%
83	69000	Northwestern Long Term Care Ins Co	WI	Y	3,488	0.09%	96.27%	3,363	-190	-5.63%
84	69663	USAA Life Ins Co	TX	Y	3,327	0.09%	96.36%	3,340	2,425	72.60%
85	66842	AIG Life Ins Co	DE	Y	3,284	0.09%	96.45%	3,279	2,851	86.95%
86	88072	Hartford Life Ins Co	CT	Y	3,203	0.09%	96.54%	3,110	1,301	41.84%
87	65315	Liberty Life Assur Co Of Boston	MA	Y	3,195	0.09%	96.63%	3,210	4,495	140.04%
88	71404	Continental Gen Ins Co	OH	Y	3,185	0.09%	96.71%	3,222	2,676	83.05%
89	86355	Standard Life & Accident Ins Co	OK	Y	3,171	0.09%	96.80%	3,213	1,735	53.99%
90	77399	Sterling Life Ins Co	IL	Y	3,169	0.09%	96.88%	3,085	2,691	87.21%
91	62324	Freedom Life Ins Co Of Amer	TX	Y	3,084	0.08%	96.97%	3,108	1,200	38.59%
92	66168	Minnesota Life Ins Co	MN	Y	3,081	0.08%	97.05%	3,846	2,201	57.22%
93	65595	Lincoln Benefit Life Co	NE	Y	3,024	0.08%	97.13%	3,076	1,017	33.06%
94	76325	Senior Hlth Ins Co of PA	PA	Y	2,790	0.08%	97.21%	3,298	5,610	170.11%
95	63479	United Teacher Assoc Ins Co	TX	Y	2,636	0.07%	97.28%	2,638	574	21.75%
96	66583	National Guardian Life Ins Co	WI	Y	2,617	0.07%	97.35%	2,676	1,612	60.25%
97	73474	Dentegra Ins Co	DE	Y	2,458	0.07%	97.42%	2,387	1,739	72.83%
98	85766	United Concordia Ins Co	AZ	Y	2,415	0.07%	97.48%	2,415	1,997	82.70%
99	87726	Metlife Ins Co of CT	CT	Y	2,410	0.07%	97.55%	2,414	4,407	182.54%
100	61832	Chesapeake Life Ins Co	OK	Y	2,367	0.06%	97.61%	2,369	2,119	89.46%
101	65110	Kanawha Ins Co	SC	Y	2,227	0.06%	97.67%	2,204	2,143	97.23%
102	71439	Assurity Life Ins Co	NE	Y	2,199	0.06%	97.73%	2,063	1,031	49.97%
103	80799	Celtic Ins Co	IL	Y	2,143	0.06%	97.79%	2,152	1,205	56.01%
104	64580	Illinois Mut Life Ins Co	IL	Y	2,067	0.06%	97.85%	1,837	1,522	82.86%
105	81078	American Ntwrk Ins Co	PA	Y	2,045	0.06%	97.90%	2,050	195	9.54%

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106	72125	Physicians Life Ins Co	NE	Y	2,028	0.06%	97.96%	1,983	1,141	57.52%
107	85561	Perico Life Ins Co	DE	Y	1,892	0.05%	98.01%	1,892	1,006	53.17%
108	71420	Sierra Hlth & Life Ins Co Inc	CA	Y	1,889	0.05%	98.06%	1,891	1,432	75.75%
109	69515	Medamerica Ins Co	PA	Y	1,865	0.05%	98.11%	1,877	142	7.56%
110	67539	Pan Amer Life Ins Co	LA	Y	1,850	0.05%	98.16%	1,853	1,489	80.34%
111	89206	Ohio Natl Life Assur Corp	OH	Y	1,812	0.05%	98.21%	1,818	2,345	129.00%
112	67369	Alta Hlth & Life Ins Co	IN	Y	1,710	0.05%	98.26%	1,675	1,644	98.17%
113	65129	Kansas City Life Ins Co	MO	Y	1,690	0.05%	98.30%	1,697	1,061	62.50%
114	63533	Imerica Life & Hlth Ins Co	AR	Y	1,504	0.04%	98.35%	1,504	1,910	127.06%
115	74900	Brokers Natl Life Assur Co	AR	Y	1,476	0.04%	98.39%	1,464	944	64.45%
116	70211	Reassure Amer Life Ins Co	IN	Y	1,455	0.04%	98.43%	1,497	3,625	242.12%
117	71730	Continental Amer Ins Co	SC	Y	1,445	0.04%	98.46%	1,424	653	45.85%
118	93777	Household Life Ins Co	MI	Y	1,399	0.04%	98.50%	1,521	270	17.74%
119	62596	Union Fidelity Life Ins Co	IL	Y	1,399	0.04%	98.54%	1,402	560	39.92%
120	60577	American Income Life Ins Co	IN	Y	1,384	0.04%	98.58%	1,390	433	31.17%
121	61069	Anthem Life Ins Co	IN	Y	1,365	0.04%	98.62%	1,402	1,536	109.56%
122	66869	Nationwide Life Ins Co	OH	Y	1,339	0.04%	98.65%	1,495	521	34.83%
123	84824	Commonwealth Ann & Life Ins Co	MA	Y	1,319	0.04%	98.69%	1,297	1,871	144.24%
124	68721	Security Life Ins Co Of Amer	MN	Y	1,255	0.03%	98.72%	1,255	731	58.25%
125	70670	Health Care Serv Corp A Mut Legal Re	IL	Y	1,209	0.03%	98.75%	1,209	1,389	114.82%
126	72052	Aetna Hlth Ins Co	PA	Y	1,207	0.03%	98.79%	1,207	293	24.25%
127	60518	American Hlth & Life Ins Co	TX	Y	1,195	0.03%	98.82%	917	481	52.48%
128	31119	Medico Ins Co	NE	Y	1,195	0.03%	98.85%	1,213	541	44.64%
129	80837	Union Central Life Ins Co	NE	Y	1,194	0.03%	98.88%	1,225	2,313	188.84%
130	70939	Gerber Life Ins Co	NY	Y	1,120	0.03%	98.92%	1,113	259	23.30%
131	10161	Fox Ins Co	AZ		1,096	0.03%	98.95%	0	760	0.00%
132	61751	Central States H & L Co Of Omaha	NE	Y	1,072	0.03%	98.97%	1,232	280	22.76%
133	90638	Best Life & Hlth Ins Co	TX	Y	1,060	0.03%	99.00%	1,060	581	54.77%
134	63762	Medco Containment Life Ins Co	PA	Y	1,035	0.03%	99.03%	1,035	725	70.03%
135	60275	American Bankers Life Assur Co Of FL	FL	Y	1,020	0.03%	99.06%	1,138	47	4.16%
136	66141	Health Net Life Ins Co	CA	Y	1,018	0.03%	99.09%	1,018	1,236	121.47%
137	70319	Washington Natl Ins Co	IL	Y	1,011	0.03%	99.11%	1,060	883	83.33%
138	71854	AAA Life Ins Co	MI	Y	998	0.03%	99.14%	991	109	11.04%
139	61492	Liberty Life Ins Co	SC	Y	952	0.03%	99.17%	931	272	29.24%
140	93742	Securian Life Ins Co	MN	Y	925	0.03%	99.19%	967	632	65.33%
141	69914	Sears Life Ins Co	TX	Y	901	0.02%	99.22%	807	341	42.31%
142	60895	American United Life Ins Co	IN	Y	901	0.02%	99.24%	915	609	66.54%
143	76694	London Life Reins Co	PA	Y	823	0.02%	99.26%	816	365	44.78%
144	62553	Country Life Ins Co	IL	Y	817	0.02%	99.29%	806	205	25.44%
145	80705	US Br Great West Life Assur Co	MI	Y	813	0.02%	99.31%	669	350	52.24%
146	65951	Merit Life Ins Co	IN	Y	812	0.02%	99.33%	757	217	28.64%
147	80659	US Business of Canada Life Assur Co	MI	Y	800	0.02%	99.35%	811	670	82.55%
148	82538	National Hlth Ins Co	TX	Y	795	0.02%	99.37%	793	925	116.68%
149	62944	AXA Equitable Life Ins Co	NY	Y	770	0.02%	99.39%	777	1,634	210.14%
150	60801	American Public Life Ins Co	OK	Y	767	0.02%	99.41%	764	291	38.04%
151	67172	Ohio Natl Life Ins Co	OH	Y	690	0.02%	99.43%	692	94	13.61%
152	71773	American Natl Life Ins Co Of TX	TX	Y	676	0.02%	99.45%	648	409	63.10%
153	63177	Farmers New World Life Ins Co	WA	Y	658	0.02%	99.47%	657	536	81.71%
154	65811	American Modern Life Ins Co	OH	Y	631	0.02%	99.49%	619	91	14.70%
155	91472	Globe Life & Accident Ins Co	NE	Y	598	0.02%	99.50%	598	470	78.45%
156	60186	Allstate Life Ins Co	IL	Y	598	0.02%	99.52%	597	730	122.20%
157	63665	General Amer Life Ins Co	MO	Y	565	0.02%	99.53%	555	983	176.98%
158	63312	Great Amer Life Ins Co	OH	Y	564	0.02%	99.55%	555	60	10.87%

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159	65757	Shelter Life Ins Co	MO	Y	541	0.01%	99.56%	526	810	153.93%
160	69116	State Life Ins Co	IN	Y	540	0.01%	99.58%	544	0	0.03%
161	60763	American Pioneer Life Ins Co	FL	Y	525	0.01%	99.59%	541	610	112.82%
162	60488	American Gen Life Ins Co	TX	Y	512	0.01%	99.61%	494	197	40.00%
163	69744	Union Labor Life Ins Co	MD	Y	477	0.01%	99.62%	453	213	47.12%
164	68500	Continental Life Ins Co Brentwood	TN	Y	476	0.01%	99.63%	470	379	80.62%
165	61425	Trustmark Ins Co	IL	Y	466	0.01%	99.65%	476	1,588	333.69%
166	80896	Centre Life Ins Co	MA	Y	431	0.01%	99.66%	445	105	23.65%
167	70785	Pacificare Life & Hlth Ins Co	IN	Y	415	0.01%	99.67%	-8	-1,934	23297.67%
168	61360	Reliastar Life Ins Co Of NY	NY	Y	400	0.01%	99.68%	390	87	22.20%
169	65781	Madison Natl Life Ins Co Inc	WI	Y	399	0.01%	99.69%	416	317	76.08%
170	66265	Monarch Life Ins Co	MA	Y	377	0.01%	99.70%	388	1,577	406.54%
171	60593	National States Ins Co	MO	Y	362	0.01%	99.71%	363	162	44.55%
172	66370	Mony Life Ins Co	NY	Y	355	0.01%	99.72%	368	651	176.73%
173	66680	National Life Ins Co	VT	Y	337	0.01%	99.73%	377	797	211.52%
174	71129	Fort Dearborn Life Ins Co	IL	Y	335	0.01%	99.74%	335	277	82.83%
175	68373	American Gen Assur Co	IL	Y	332	0.01%	99.75%	662	202	30.48%
176	65536	Genworth Life & Ann Ins Co	VA	Y	331	0.01%	99.76%	345	343	99.47%
177	67784	Philadelphia Amer Life Ins Co	TX	Y	324	0.01%	99.77%	325	382	117.38%
178	60739	American Natl Ins Co	TX	Y	308	0.01%	99.77%	381	55	14.43%
179	78611	HCSC Ins Serv Co	IL	Y	306	0.01%	99.78%	306	68	22.22%
180	60682	Conseco Ins Co	IL	Y	292	0.01%	99.79%	287	107	37.18%
181	68160	Balboa Life Ins Co	CA	Y	290	0.01%	99.80%	290	53	18.16%
182	68047	Professional Ins Co	TX	Y	264	0.01%	99.81%	260	156	59.83%
183	61212	Baltimore Life Ins Co	MD	Y	243	0.01%	99.81%	243	77	31.69%
184	12321	American Continental Ins Co	TN	Y	242	0.01%	99.82%	211	201	95.17%
185	92274	Landcar Life Ins Co	UT	Y	240	0.01%	99.83%	238	6	2.34%
186	63258	Federated Life Ins Co	MN	Y	237	0.01%	99.83%	235	3	1.46%
187	60237	Premier Access Ins Co	CA	Y	202	0.01%	99.84%	202	166	82.24%
188	61883	Central United Life Ins Co	AR	Y	189	0.01%	99.84%	187	333	178.45%
189	68136	Protective Life Ins Co	TN	Y	186	0.01%	99.85%	177	31	17.46%
190	69701	Union Bankers Ins Co	TX	Y	185	0.01%	99.85%	195	130	66.41%
191	89184	Sterling Investors Life Ins Co	GA	Y	177	0.00%	99.86%	180	89	49.37%
192	71471	Ability Ins Co	NE	Y	174	0.00%	99.86%	188	76	40.44%
193	69132	State Mut Ins Co	GA	Y	166	0.00%	99.87%	164	82	50.25%
194	68810	Sentry Life Ins Co	WI	Y	157	0.00%	99.87%	-161	118	-73.40%
195	68209	Provident Life & Cas Ins Co	TN	Y	155	0.00%	99.87%	157	105	67.01%
196	63088	Farm Bureau Life Ins Co	IA	Y	154	0.00%	99.88%	161	210	130.91%
197	65927	Lincoln Heritage Life Ins Co	IL	Y	148	0.00%	99.88%	148	47	31.40%
198	92649	American Underwriters Life Ins Co	AZ	Y	140	0.00%	99.89%	199	26	13.25%
199	60445	Sagicor Life Ins Co	TX	Y	138	0.00%	99.89%	176	150	85.38%
200	12747	Envision Ins Co	OH	Y	134	0.00%	99.89%	134	159	118.43%
201	11121	Unified Life Ins Co	TX	Y	134	0.00%	99.90%	136	34	25.23%
202	67903	Provident Amer Life & Hlth Ins Co	OH	Y	128	0.00%	99.90%	129	78	60.39%
203	79014	Safehealth Life Ins Co	CA	Y	125	0.00%	99.90%	125	81	64.28%
204	61689	Aviva Life & Ann Co	IA	Y	120	0.00%	99.91%	121	164	135.65%
205	69973	United Life Ins Co	IA	Y	118	0.00%	99.91%	122	133	108.73%
206	78743	New Era Life Ins Co	TX	Y	116	0.00%	99.91%	116	138	119.10%
207	12893	Ascent Benefits Co Inc	CO	Y	111	0.00%	99.92%	111	73	66.18%
208	72990	Genworth Life Ins Co of NY	NY	N	104	0.00%	99.92%	104	87	83.72%
209	69140	First Allmerica Fin Life Ins Co	MA	Y	102	0.00%	99.92%	104	256	245.83%
210	77151	Service Life & Cas Ins Co	TX	Y	98	0.00%	99.93%	204	51	25.12%
211	65722	Loyal Amer Life Ins Co	OH	Y	97	0.00%	99.93%	98	26	26.55%
212	35963	AF&L Ins Co	PA	N	97	0.00%	99.93%	97	270	278.28%
213	79987	World Corp Ins Co	NE	Y	96	0.00%	99.93%	94	44	46.76%

2008 Colorado Market Share - Accident and Health

Life, Accident and Health Companies with Colorado Business (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
214	61859	Christian Fidelity Life Ins Co	TX	Y	96	0.00%	99.94%	97	73	75.24%
215	64297	First Unum Life Ins Co	NY	N	95	0.00%	99.94%	98	56	57.13%
216	62928	EMC Natl Life Co	IA	Y	80	0.00%	99.94%	80	1	1.68%
217	84697	American Specialty Hlth Ins Co	IL	Y	79	0.00%	99.94%	79	38	47.77%
218	67148	Occidental Life Ins Co Of NC	TX	Y	72	0.00%	99.94%	71	30	42.00%
219	61190	Auto Owners Life Ins Co	MI	Y	69	0.00%	99.95%	68	2	2.49%
220	61476	Boston Mut Life Ins Co	MA	Y	68	0.00%	99.95%	69	94	137.34%
221	67644	Penn Mut Life Ins Co	PA	Y	66	0.00%	99.95%	63	318	505.27%
222	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	64	0.00%	99.95%	68	1,751	2573.69%
223	61700	Renaissance L & H Ins Co of Amer	DE	Y	64	0.00%	99.95%	64	20	31.87%
224	76007	Old United Life Ins Co	AZ	Y	60	0.00%	99.96%	213	4	1.67%
225	68845	Shenandoah Life Ins Co	VA	Y	59	0.00%	99.96%	59	36	60.96%
226	67814	Phoenix Life Ins Co	NY	Y	59	0.00%	99.96%	54	28	50.94%
227	65900	Conseco Life Ins Co	IN	Y	58	0.00%	99.96%	23	344	1489.30%
228	90212	Great Southern Life Ins Co	TX	Y	56	0.00%	99.96%	56	0	0.00%
229	64238	Guaranty Income Life Ins Co	LA	Y	56	0.00%	99.96%	55	4	6.85%
230	62359	Constitution Life Ins Co	TX	Y	54	0.00%	99.96%	56	36	64.39%
231	61727	Central Reserve Life Ins Co	OH	Y	51	0.00%	99.97%	52	47	90.12%
232	80624	American Progressive L&H Ins Of NY	NY	Y	51	0.00%	99.97%	52	84	161.46%
233	76759	Senior Amer Life Ins Co	PA	Y	50	0.00%	99.97%	50	-51	-100.88%
234	81426	Commercial Travelers Mut Ins Co	NY	Y	48	0.00%	99.97%	50	11	21.54%
235	66672	American Gen Life & Acc Ins Co	TN	Y	47	0.00%	99.97%	44	2	4.30%
236	67679	American Republic Corp Ins Co	NE	Y	46	0.00%	99.97%	40	8	19.17%
237	65056	Jackson Natl Life Ins Co	MI	Y	43	0.00%	99.97%	43	54	125.60%
238	62065	Colonial Penn Life Ins Co	PA	Y	43	0.00%	99.98%	42	31	73.97%
239	67628	Pekin Life Ins Co	IL	N	40	0.00%	99.98%	0	0	0.00%
240	62413	Continental Assur Co	IL	Y	40	0.00%	99.98%	40	67	169.53%
241	67199	Old Amer Ins Co	MO	Y	36	0.00%	99.98%	37	113	301.68%
242	61239	Bankers Fidelity Life Ins Co	GA	Y	36	0.00%	99.98%	0	0	0.00%
243	81132	Life of Amer Ins Co	TX	Y	36	0.00%	99.98%	36	41	115.00%
244	88668	Mutual Of Amer Life Ins Co	NY	Y	34	0.00%	99.98%	34	62	184.25%
245	64017	Jefferson Natl Life Ins Co	TX	Y	33	0.00%	99.98%	35	32	90.47%
246	80985	BCS Life Ins Co	IL	Y	33	0.00%	99.98%	39	10	25.86%
247	64513	Horace Mann Life Ins Co	IL	Y	30	0.00%	99.98%	29	23	79.81%
248	85286	OneNation Ins Co	IN	Y	30	0.00%	99.98%	30	19	61.28%
249	68349	North Amer Ins Co	WI	Y	29	0.00%	99.99%	29	14	47.71%
250	62634	Delaware Amer Life Ins Co	DE	Y	29	0.00%	99.99%	28	4	16.03%
251	80675	US Business of Crown Life Ins Co	MI	Y	28	0.00%	99.99%	30	89	297.25%
252	87963	National Teachers Assoc Life Ins Co	TX	Y	27	0.00%	99.99%	28	1	5.14%
253	80594	Riversource Life Ins Co Of NY	NY	N	26	0.00%	99.99%	26	0	0.00%
254	60984	Compbenefits Ins Co	TX	Y	25	0.00%	99.99%	25	10	41.22%
255	71323	Zale Life Ins Co	AZ	Y	23	0.00%	99.99%	23	3	14.51%
256	65331	Liberty Natl Life Ins Co	NE	Y	23	0.00%	99.99%	23	6	24.73%
257	66044	Midland Natl Life Ins Co	IA	Y	21	0.00%	99.99%	24	9	35.41%
258	76236	Cincinnati Life Ins Co	OH	Y	21	0.00%	99.99%	21	19	89.56%
259	70688	Transamerica Financial Life Ins Co	NY	Y	20	0.00%	99.99%	20	10	48.96%
260	63983	United Heritage Life Ins Co	ID	Y	19	0.00%	99.99%	20	0	0.00%
261	60305	American Comm Mut Ins Co	MI	Y	18	0.00%	99.99%	18	15	80.61%
262	76112	Oxford Life Ins Co	AZ	Y	17	0.00%	99.99%	17	11	65.18%
263	78697	Combined Life Ins Co Of NY	NY	N	17	0.00%	99.99%	16	11	65.29%
264	81779	Individual Assur Co Life Hlth & Acc	MO	Y	17	0.00%	99.99%	20	58	285.73%
265	68772	Security Mut Life Ins Co Of NY	NY	Y	17	0.00%	99.99%	27	2	6.41%
266	61409	National Benefit Life Ins Co	NY	Y	16	0.00%	100.00%	16	0	0.00%
267	79359	First Great W Life & Ann Ins Co	NY	N	16	0.00%	100.00%	17	10	63.39%

2008 Colorado Market Share - Accident and Health

Life, Accident and Health Companies with Colorado Business (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
268	99767	Dallas Gen Life Ins Co	TX	N	16	0.00%	100.00%	16	26	165.62%
269	63967	Government Personnel Mut Life Ins Co	TX	Y	14	0.00%	100.00%	14	9	64.85%
270	68179	Provident Amer Ins Co	TX	Y	14	0.00%	100.00%	14	4	26.79%
271	62251	Concord Heritage Life Ins Co Inc	NH	Y	13	0.00%	100.00%	13	20	151.09%
272	63541	Central Benefits Natl Life Ins Co	OH	Y	11	0.00%	100.00%	12	14	118.87%
273	68225	Nationwide Life Ins Co of Amer	PA	Y	11	0.00%	100.00%	11	10	87.54%
274	77720	LifeSecure Ins Co	MI	Y	11	0.00%	100.00%	11	9	82.14%
275	71072	Marquette Natl Life Ins Co	TX	Y	11	0.00%	100.00%	11	10	97.95%
276	70483	Western & Southern Life Ins Co	OH	Y	10	0.00%	100.00%	10	10	95.54%
277	65919	Primerica Life Ins Co	MA	Y	10	0.00%	100.00%	10	1	7.76%
278	67393	Ozark Natl Life Ins Co	MO	Y	9	0.00%	100.00%	9	0	0.00%
279	68713	Security Life Of Denver Ins Co	CO	Y	9	0.00%	100.00%	9	8	89.16%
280	82082	Citizens Natl Life Ins Co	TX	N	7	0.00%	100.00%	0	0	0.00%
281	84786	Colorado Bankers Life Ins Co	CO	Y	7	0.00%	100.00%	7	4	64.22%
282	71153	Hartford Life & Ann Ins Co	CT	Y	7	0.00%	100.00%	7	4	54.11%
283	69310	Surety Life Ins Co	NE	Y	6	0.00%	100.00%	6	0	0.83%
284	69485	Security Natl Life Ins Co	UT	Y	5	0.00%	100.00%	6	6	105.48%
285	97764	Idealife Ins Co	CT	Y	5	0.00%	100.00%	5	7	133.54%
286	65242	Lafayette Life Ins Co	IN	Y	5	0.00%	100.00%	5	110	2107.03%
287	61735	Central Security Life Ins Co	TX	Y	5	0.00%	100.00%	5	1	27.66%
288	63223	Federal Life Ins Co	IL	Y	5	0.00%	100.00%	4	0	0.00%
289	66427	MTL Ins Co	IL	Y	4	0.00%	100.00%	4	0	0.00%
290	71463	CICA Life Ins Co of Amer	CO	Y	3	0.00%	100.00%	18	0	0.00%
291	68357	Reliable Life Ins Co	MO	Y	3	0.00%	100.00%	3	0	0.53%
292	60542	American Home Life Ins Co	KS	Y	2	0.00%	100.00%	2	1	44.88%
293	65528	Life Ins Co Of The Southwest	TX	Y	2	0.00%	100.00%	2	0	0.00%
294	63487	Investors Life Ins Co N Amer	TX	Y	2	0.00%	100.00%	3	3	100.57%
295	99937	Columbus Life Ins Co	OH	Y	2	0.00%	100.00%	2	9	461.00%
296	67261	Old Republic Life Ins Co	IL	Y	2	0.00%	100.00%	2	0	-26.34%
297	65641	Lincoln Mut Life & Cas Ins Co	ND	Y	2	0.00%	100.00%	2	0	-22.02%
298	63290	Fidelity Life Assn A Legal Reserve L	IL	Y	1	0.00%	100.00%	1	0	0.00%
299	84522	Auto Club Life Ins Co	MI	Y	1	0.00%	100.00%	1	0	-2.57%
300	68446	Longevity Ins Co	TX	Y	1	0.00%	100.00%	1	0	0.00%
301	71390	Admiral Life Ins Co of Amer	AZ	Y	1	0.00%	100.00%	1	0	0.00%
302	70874	Allstate Life Ins Co Of NY	NY	N	1	0.00%	100.00%	1	0	0.00%
303	61395	Beneficial Life Ins Co	UT	Y	1	0.00%	100.00%	1	0	0.00%
304	65838	John Hancock Life Ins Co (USA)	MI	Y	1	0.00%	100.00%	1	0	2.77%
305	60607	American Intl Life Assur Co of NY	NY	Y	1	0.00%	100.00%	1	298	38387.90%
306	69272	Sunset Life Ins Co Of Amer	MO	Y	1	0.00%	100.00%	1	0	9.20%
307	62057	Lincoln Life & Ann Co of NY	NY	Y	1	0.00%	100.00%	1	2	313.40%
308	86509	Ing Life Ins & Ann Co	CT	Y	1	0.00%	100.00%	1	0	0.00%
309	70335	West Coast Life Ins Co	NE	Y	1	0.00%	100.00%	1	0	0.00%
310	63657	Garden State Life Ins Co	TX	Y	0	0.00%	100.00%	1	0	0.00%
311	70130	Universal Guar Life Ins Co	OH	Y	0	0.00%	100.00%	0	0	85.47%
312	64190	Allianz Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	0	0.00%
313	80942	ING USA Ann & Life Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
314	71706	Standard Life & Cas Ins Co	UT	Y	0	0.00%	100.00%	0	0	0.00%
315	66540	National Farmers Union Life Ins Co	TX	Y	0	0.00%	100.00%	0	16	5618.60%
316	60704	Wilton Reassur Life Co of NY	NY	Y	0	0.00%	100.00%	0	0	0.00%
317	66109	Midwestern United Life Ins Co	IN	Y	0	0.00%	100.00%	0	0	9.30%
318	91693	IA Amer Life Ins Co	GA	Y	0	0.00%	100.00%	0	0	0.00%
319	69256	Sunamerica Life Ins Co	AZ	Y	0	0.00%	100.00%	0	9	3986.04%
320	69930	United Ins Co Of Amer	IL	Y	0	0.00%	100.00%	0	0	0.00%
321	67989	American Memorial Life Ins Co	SD	Y	0	0.00%	100.00%	0	0	0.00%

**2008 Colorado Market Share - Accident and Health
Life, Accident and Health Companies with Colorado Business (\$1,000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
322	60038	Acacia Life Ins Co	DC	Y	0	0.00%	100.00%	0	0	0.00%
323	64904	Investors Heritage Life Ins Co	KY	Y	0	0.00%	100.00%	0	0	114.69%
324	81264	Nippon Life Ins Co Of Amer	IA	Y	0	0.00%	100.00%	0	-37	-20947.16%
325	12630	NMHC Grp Solutions Ins Inc	DE		0	0.00%	100.00%	0	9	0.00%
326	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	0	0.00%	100.00%	0	0	0.00%
327	66974	North Amer Co Life & Hlth Ins	IA	Y	0	0.00%	100.00%	0	0	0.00%
328	64327	Harleysville Life Ins Co	PA	N	0	0.00%	100.00%	0	0	0.00%
329	66230	William Penn Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	0	0.00%
330	82694	United Liberty Life Ins Co	KY	Y	0	0.00%	100.00%	0	0	0.00%
331	70114	Unity Mut Life Ins Co	NY	Y	0	0.00%	100.00%	0	0	0.00%
332	68985	Starmount Life Ins Co	LA	Y	0	0.00%	100.00%	0	0	0.00%
333	86126	Members Life Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
334	67059	North Coast Life Ins Co	WA	Y	0	0.00%	100.00%	0	0	26.19%
335	60076	Security Plan Life Ins Co	LA	N	0	0.00%	100.00%	0	0	0.00%
336	85189	Investors Consolidated Ins Co	NH	N	0	0.00%	100.00%	0	0	0.00%
337	76023	Columbian Life Ins Co	IL	Y	0	0.00%	100.00%	1	0	22.89%
338	97268	Pacific Life & Ann Co	AZ	Y	0	0.00%	100.00%	0	102	0.00%
339	63274	OM Fin Life Ins Co	MD	Y	0	0.00%	100.00%	0	11	0.00%
340	62103	Columbian Mut Life Ins Co	NY	Y	0	0.00%	100.00%	0	5	0.00%
341	68675	Security Benefit Life Ins Co	KS	Y	0	0.00%	100.00%	0	0	0.00%
342	62383	Centurion Life Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
343	70173	Universal Underwriters Life Ins Co	KS	Y	-16	0.00%	100.00%	-173	4	-2.55%
344	89958	JMIC Life Ins Co	FL	Y	-16	0.00%	100.00%	111	16	14.31%
345	61506	Resource Life Ins Co	IL	Y	-36	0.00%	100.00%	524	100	19.09%
Totals					3,680,359			3,685,587	2,846,639	77.24%