

Colorado Licensed Companies Marketing Long Term Care Insurance

RED text-doesn't have 03 policy in force info

Rev 8/11/05

Company	Financial Strength		U.S. Policies in Force 2003 ¹	Phone Number
	S&P Rating <small>Rev 4/21/05</small>	A M Best Rating <small>Rev 4/21/05</small>		
Allianz Life Ins Co of North America	AA-	A+	88,190	800-814-8841
Allstate Life Ins Co	AA	A+	1,759	800-366-1411
Am Family Life Asr Co of Columbus	AA	A+	36,495	800-992-3522
American Fidelity Assurance Co	Api	A+	14,476	800-654-8489x5099
American Network	NR	B-	10,303	800-362-0700
Bankers Life & Casualty	BB+	B++	343,586	800-621-3724
Berkshire Life Ins Co of America	NR	A+	N/A	800-819-2468
Constitution Life Ins Co	NR	B++	4	800-789-6364
Continental General Ins Co	Bbpi	B+	19,564	800-545-8905
Country Life Ins Co	Api	A+	12,039	888-211-2555
CUNA Mutual Life Ins Co	NR	A	3,775	800-356-2644
Equitable Life & Casualty Ins Co	Bbpi	B++	33,791	800-352-5170
Farmers New World Life Ins Co	NR	A	6,103	877-376-8021
GE Life & Annuity Assurance Co	AA-	A+	9,288	800-543-2901
Genworth Financial (formerly General Electric Capital Life Asr Co)	AA-	A+	746,283	800-543-2901
Golden Rule Insurance Company	A+	A	14,043	888-474-6762
Great American Life Ins Co	A-	A	6,400	800-921-9338
John Hancock Life Ins Co	AA+	A++	577,816	800-377-7311
Knights of Columbus	AAA	A++	12,099	800-345-5632
Lincoln Benefit Life Co (not marketing after 10/05)	AA	A+	45,498	888-503-8110
Massachusetts Mutual Life Ins Co	AAA	A++	23,778	888-505-8952
MedAmerica Ins Co	A-	A-	21,996	800-544-0327
Metropolitan Life Ins Co	AA	A+	353,225	800-308-0179
Mutual of Omaha Ins Co	AA-	A	84,666	800-775-6000
National States Insurance Co	NR	B	12,977	800-868-6788
New York Life Ins Co	AA+	A++	66,814	800-224-4582
Northwestern Long Term Care Ins Co	AAA	A++	29,571	877-582-6582
Penn Treaty	B-	B-	164,544	800-362-0700
Pennsylvania Life Ins Co	BBB+	B++	9,542	888-802-9497
Peoples Benefit Life Insurance Co	AA	A+	1,430	800-362-8837

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Physicians Mutual Ins Co	AA-	A	29,178	800-228-9100
Provident Life & Accident Ins Co	BBB+	A-	5,607	800-784-8686
Prudential Ins Co of America	AA-	A+	65,344	800-732-0416
Senior American Life Insurance Co	NR	D	2,046	877-725-4582
State Farm Mutual Automobile Ins Co	AA	A++	98,766	Local Agents
State Life Ins Co	AA-	A	13,219	888-505-8101
Union Labor Life Insurance Co	CCCpi	B-	372	202-682-0900
United Teacher Associates Ins Co	NR	A-	15,209	800-880-8824
UNUM Life Ins Co of America	BBB+	A-	573,516	800-784-8686

Key to Comparison Tables

Footnotes

1. U.S. Policies in Force 2003

Policy figures for end of 2003 as self reported to the National Association of Insurance Commissioners (NAIC) on Long-Term Care Experience Reporting Form B. NAIC makes no representations or warranties with respect to the accuracy of the data and statistics in this report and recommends that extreme caution be used in analysis of this data.

About the S & P Ratings

Standard and Poors is a private company, and the ratings are their opinions. The Colorado Division of Insurance does not endorse these ratings, and is making them available for the convenience of consumers. Ratings were obtained from an internet search (www.standardandpoors.com).

'pi' ratings are based on an analysis of published financial information and additional information in the public domain. They do not reflect in-depth meetings with an insurer's management and are therefore based on less comprehensive information.

AAA: An insurer rated 'AAA' has EXTREMELY STRONG financial security characteristics. 'AAA' is the highest rating.

AA: An insurer rated 'AA' has VERY STRONG financial security characteristics, differing only slightly from those rated higher.

A: An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

BBB: An insurer rated 'BBB' has GOOD financial security characteristics, but is more likely to be affected by adverse business conditions than are higher rated insurers

BB: An insurer rated 'BB' has MARGINAL financial security characteristics. Positive attributes exist, but adverse business conditions could lead to insufficient ability to meet financial commitments. An insurer rated 'BB' or lower is regarded as having vulnerable characteristics that may outweigh its strengths.

CCC: An insurer rated 'CCC' has VERY WEAK financial security characteristics. Adverse business conditions will likely impair its ability to meet financial commitments.

NR: An insurer rated 'NR' is NOT RATED, which implies no opinion about the insurer's financial security.

About the A.M. Best Ratings

A.M. Best is a private company, and the ratings are their opinions. The Colorado Division of Insurance does not endorse these ratings, and is making them available for the convenience of consumers. Ratings were obtained from an internet search (www.ambest.com).

Under Review (u) **Rating Modifiers** are assigned to Best's Ratings to identify companies whose rating opinions are Under Review and may be subject to near-term change.

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A++ and A+ (Superior): Assigned to companies that have, in Best's opinion, a superior ability to meet their ongoing obligations to policyholders.

A and A- (Excellent): Assigned to companies that have, in Best's opinion, an excellent ability to meet their ongoing obligations to policyholders.

B++ and B+ (Very Good): Assigned to companies that have, in Best's opinion, a good ability to meet their ongoing obligations to policyholders.

B and B- (Fair): Assigned to companies that have, in Best's opinion, a fair ability to meet their ongoing obligations to policyholders but are financially vulnerable to adverse changes in underwriting and economic conditions.

C++ and C+ (Marginal): Assigned to companies that have, in Best's opinion, a marginal ability to meet their ongoing obligations to policyholders but are financially vulnerable to adverse changes in underwriting and economic conditions.

C and C- (Weak): Assigned to companies that have, in Best's opinion, a weak ability to meet their ongoing obligations to policyholders but are financially vulnerable to adverse changes in underwriting and economic conditions.

D (Poor): Assigned to companies that, in Best's opinion, may not have an ability to meet their current obligations to policyholders and are financially extremely vulnerable to adverse changes in underwriting and economic conditions.

E (Under Regulatory Supervision): Assigned to companies (and possibly their subsidiaries/affiliates) that have been placed by an insurance regulatory authority under a significant form of supervision, control or restraint, whereby they are no longer allowed to conduct normal ongoing insurance operations. This would include conservatorship or rehabilitation, but does not include liquidation. It may also be assigned to companies issued cease and desist orders by regulators outside their home state or country.

F (In Liquidation): Assigned to companies that have been placed under an order of liquidation by a court of law or whose owners have voluntarily agreed to liquidate the company. Note: Companies that voluntarily liquidate or dissolve their charters are generally not insolvent.

S (Rating Suspended): Assigned to rated companies that have experienced sudden and significant events affecting their balance sheet strength or operating performance whose rating implications cannot be evaluated due to a lack of timely or adequate information.