

DIRECT PREMIUMS OF THE TOP 25 ILLINOIS LICENSED
LIFE ACCIDENT AND HEALTH COMPANIES

In Illinois, by insurance category - Year 2004

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Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS ORDINARY LIFE BUSINESS PAGE 25 LINE 1 COL 1

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
NORTHWESTERN MUTUAL LIFE INSURANCE CO	511,681,688	11.10
COUNTRY LIFE INSURANCE COMPANY	179,262,690	3.89
METROPOLITAN LIFE INSURANCE COMPANY	178,347,626	3.87
STATE FARM LIFE INSURANCE COMPANY	169,531,447	3.68
PACIFIC LIFE INSURANCE COMPANY	160,280,176	3.48
PRUDENTIAL INSURANCE COMPANY OF AMERICA	157,197,843	3.41
AMERICAN NATIONAL INSURANCE COMPANY	105,746,356	2.29
NEW YORK LIFE INSURANCE COMPANY	102,004,046	2.21
AMERICAN GENERAL LIFE INSURANCE COMPANY	99,113,503	2.15
NEW YORK LIFE INSURANCE & ANNUITY CORP	99,098,450	2.15
AXA EQUITABLE LIFE INSURANCE COMPANY	98,964,499	2.15
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	98,097,090	2.13
LINCOLN NATIONAL LIFE INSURANCE COMPANY	79,692,581	1.73
TRANSAMERICA OCCIDENTAL LIFE INS CO	79,540,001	1.72
SECURITY LIFE OF DENVER INSURANCE CO	78,192,039	1.70
PRUCO LIFE INSURANCE COMPANY	75,766,996	1.64
JOHN HANCOCK LIFE INSURANCE COMPANY USA	72,303,058	1.57
TRANSAMERICA LIFE INSURANCE COMPANY	62,154,908	1.35
PRIMERICA LIFE INSURANCE COMPANY	60,619,436	1.31
ALLSTATE LIFE INSURANCE COMPANY	52,101,797	1.13
GUARDIAN LIFE INSURANCE COMPANY OF AM	50,593,951	1.10
GENERAL AMERICAN LIFE INSURANCE COMPANY	49,254,268	1.07
HARTFORD LIFE & ANNUITY INSURANCE CO	48,989,380	1.06
MIDLAND NATIONAL LIFE INSURANCE COMPANY	46,283,425	1.00
TRAVELERS LIFE & ANNUITY COMPANY THE	43,563,972	0.94
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	2,758,381,226	59.82
Totals - All Companies	4,611,036,784	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS CREDIT LIFE BUSINESS PAGE 25 LINE 1 COL 2

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
CUNA MUTUAL INSURANCE SOCIETY	8,743,042	19.53
STATE FARM LIFE INSURANCE COMPANY	3,610,509	8.06
AMERICAN BANKERS LIFE ASSURANCE CO OF FL	2,723,239	6.08
GUARANTEE TRUST LIFE INSURANCE COMPANY	2,664,183	5.95
MERIT LIFE INSURANCE CO	2,581,135	5.77
PEKIN LIFE INSURANCE COMPANY	2,542,192	5.68
AMERICAN GENERAL ASSURANCE COMPANY	2,497,242	5.58
MINNESOTA LIFE INSURANCE COMPANY	2,251,288	5.03
PROTECTIVE LIFE INSURANCE COMPANY	2,136,565	4.77
RESOURCE LIFE INSURANCE COMPANY	2,054,365	4.59
UNION SECURITY LIFE INSURANCE COMPANY	2,005,548	4.48
HOUSEHOLD LIFE INSURANCE COMPANY	1,749,566	3.91
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	1,149,074	2.57
LIFE INVESTORS INSURANCE COMPANY OF AM	1,074,278	2.40
FINANCIAL AMERICAN LIFE INSURANCE CO	870,085	1.94
AMERICAN MODERN LIFE INSURANCE COMPANY	824,526	1.84
INDIVIDUAL ASSURANCE COMPANY LIFE HTH AC	786,300	1.76
UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	719,685	1.61
JMIC LIFE INSURANCE COMPANY	612,386	1.37
AMERICAN HEALTH & LIFE INSURANCE COMPANY	571,596	1.28
OLD REPUBLIC LIFE INSURANCE COMPANY	559,783	1.25
AMERICAN HERITAGE LIFE INSURANCE COMPANY	515,238	1.15
STONEBRIDGE LIFE INSURANCE COMPANY	440,594	0.98
MADISON NATIONAL LIFE INSURANCE COMPANY	323,822	0.72
AMERICAN UNITED LIFE INSURANCE COMPANY	300,356	0.67
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	44,306,597	98.96
Totals - All Companies	44,771,780	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS GROUP LIFE BUSINESS PAGE 25 LINE 1 COL 3

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
METROPOLITAN LIFE INSURANCE COMPANY	273,154,863	21.12
MINNESOTA LIFE INSURANCE COMPANY	96,828,491	7.48
UNUM LIFE INSURANCE COMPANY OF AMERICA	89,039,134	6.88
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	64,776,668	5.01
PRUDENTIAL INSURANCE COMPANY OF AMERICA	55,674,315	4.30
LIFE INSURANCE COMPANY OF NORTH AMERICA	48,925,363	3.78
AETNA LIFE INSURANCE COMPANY	48,313,440	3.73
FORT DEARBORN LIFE INSURANCE COMPANY	43,355,475	3.35
TRUSTMARK INSURANCE COMPANY	26,840,762	2.07
SUN LIFE ASSURANCE COMPANY OF CANADA US	26,290,001	2.03
RELIASTAR LIFE INSURANCE COMPANY	25,203,449	1.95
NEW YORK LIFE INSURANCE COMPANY	24,921,298	1.93
STATE FARM LIFE INSURANCE COMPANY	21,504,649	1.66
HARTFORD LIFE & ACCIDENT INSURANCE CO	21,202,439	1.64
JEFFERSON PILOT FINANCIAL INSURANCE CO	20,350,212	1.57
CONTINENTAL ASSURANCE COMPANY	19,680,491	1.52
HOMESTEADERS LIFE COMPANY	19,255,956	1.49
FORETHOUGHT LIFE INSURANCE COMPANY	17,591,959	1.36
PRINCIPAL LIFE INSURANCE COMPANY	15,035,435	1.16
SUN LIFE ASSURANCE COMPANY OF CANADA	14,983,062	1.16
FORTIS BENEFITS INSURANCE COMPANY	14,660,333	1.13
UNICARE LIFE & HEALTH INSURANCE COMPANY	13,660,688	1.06
STANDARD INSURANCE COMPANY	13,116,732	1.01
UNITED OF OMAHA LIFE INSURANCE COMPANY	13,114,431	1.01
RELIANCE STANDARD LIFE INSURANCE COMPANY	11,809,868	0.91
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	1,039,289,514	80.34
Totals - All Companies	1,293,643,360	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS INDUSTRIAL LIFE BUSINESS PAGE 25 LINE 1 COL 4

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
UNITED INSURANCE COMPANY OF AMERICA	382,858	28.90
MONUMENTAL LIFE INSURANCE COMPANY	291,772	22.03
ATLANTA LIFE INSURANCE COMPANY	285,814	21.58
LIBERTY BANKERS LIFE INSURANCE COMPANY	142,536	10.76
NORTH CAROLINA MUTUAL LIFE INSURANCE CO	90,380	6.82
AMERICAN GENERAL LIFE & ACCIDENT INS CO	66,817	5.04
UNIVERSAL GUARANTY LIFE INSURANCE CO	19,526	1.47
WESTERN & SOUTHERN LIFE INSURANCE CO	14,476	1.09
AMERICAN NATIONAL INSURANCE COMPANY	6,254	0.47
AMERICAN CAPITOL INSURANCE COMPANY	5,398	0.41
AMERICAN LIFE INSURANCE COMPANY	4,850	0.37
RELIABLE LIFE INSURANCE COMPANY THE	4,506	0.34
GE LIFE & ANNUITY ASSURANCE COMPANY	3,675	0.28
FORTIS BENEFITS INSURANCE COMPANY	1,567	0.12
LIBERTY LIFE INSURANCE COMPANY	1,407	0.11
UNITY MUTUAL LIFE INSURANCE COMPANY	1,069	0.08
LIBERTY NATIONAL LIFE INSURANCE COMPANY	622	0.05
MUTUAL OF DETROIT INSURANCE COMPANY	448	0.03
CINCINNATI LIFE INSURANCE COMPANY THE	445	0.03
REASSURE AMERICA LIFE INSURANCE COMPANY	266	0.02
BOSTON MUTUAL LIFE INSURANCE COMPANY	20	0.00
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	18	0.00
BALTIMORE LIFE INSURANCE COMPANY THE	6	0.00
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TOTAL NUMBER OF COMPANIES THIS LINE: 23		
Totals - Top 25 Companies	1,324,730	100.00
Totals - All Companies	1,324,730	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS TOTAL LIFE BUSINESS PAGE 25 LINE 1 COL 5

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
NORTHWESTERN MUTUAL LIFE INSURANCE CO	511,681,688	8.60
METROPOLITAN LIFE INSURANCE COMPANY	451,502,489	7.59
PRUDENTIAL INSURANCE COMPANY OF AMERICA	212,852,148	3.58
STATE FARM LIFE INSURANCE COMPANY	194,646,605	3.27
COUNTRY LIFE INSURANCE COMPANY	182,732,882	3.07
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	162,873,758	2.74
PACIFIC LIFE INSURANCE COMPANY	160,280,176	2.69
MINNESOTA LIFE INSURANCE COMPANY	138,879,596	2.33
NEW YORK LIFE INSURANCE COMPANY	126,925,344	2.13
AMERICAN NATIONAL INSURANCE COMPANY	108,104,173	1.82
AMERICAN GENERAL LIFE INSURANCE COMPANY	106,660,822	1.79
NEW YORK LIFE INSURANCE & ANNUITY CORP	99,509,931	1.67
AXA EQUITABLE LIFE INSURANCE COMPANY	98,964,499	1.66
UNUM LIFE INSURANCE COMPANY OF AMERICA	89,601,170	1.51
TRANSAMERICA OCCIDENTAL LIFE INS CO	79,731,416	1.34
LINCOLN NATIONAL LIFE INSURANCE COMPANY	79,691,059	1.34
SECURITY LIFE OF DENVER INSURANCE CO	78,214,163	1.31
PRUCO LIFE INSURANCE COMPANY	75,766,996	1.27
JOHN HANCOCK LIFE INSURANCE COMPANY USA	72,303,058	1.22
TRANSAMERICA LIFE INSURANCE COMPANY	65,358,123	1.10
GUARDIAN LIFE INSURANCE COMPANY OF AM	61,583,597	1.03
RELIASTAR LIFE INSURANCE COMPANY	60,793,326	1.02
PRIMERICA LIFE INSURANCE COMPANY	60,619,436	1.02
ALLSTATE LIFE INSURANCE COMPANY	59,392,163	1.00
PRINCIPAL LIFE INSURANCE COMPANY	54,182,168	0.91
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	3,392,850,786	57.02
Totals - All Companies	5,950,776,662	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS ORDINARY ANNUITIES BUSINESS PAGE 25 LINE 2 COL 1

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
ALLIANZ LIFE INSURANCE COMPANY OF N A	613,676,365	11.49
AIG ANNUITY INSURANCE COMPANY	417,018,459	7.81
LINCOLN NATIONAL LIFE INSURANCE COMPANY	298,846,132	5.59
METLIFE INVESTORS USA INSURANCE COMPANY	254,316,902	4.76
JACKSON NATIONAL LIFE INSURANCE COMPANY	236,126,614	4.42
TEACHERS INSURANCE & ANNUITY ASSN OF AM	235,454,740	4.41
METROPOLITAN LIFE INSURANCE COMPANY	165,129,576	3.09
IDS LIFE INSURANCE COMPANY	144,356,545	2.70
AMERICAN EQUITY INVESTMENT LIFE INS CO	141,009,030	2.64
FIDELITY & GUARANTY LIFE INSURANCE CO	137,799,947	2.58
NEW YORK LIFE INSURANCE & ANNUITY CORP	137,303,602	2.57
TRANSAMERICA LIFE INSURANCE COMPANY	123,808,365	2.32
TRAVELERS INSURANCE COMPANY THE	113,453,155	2.12
PRUCO LIFE INSURANCE COMPANY	110,248,274	2.06
GENERAL ELECTRIC CAPITAL ASSURANCE CO	104,240,663	1.95
VARIABLE ANNUITY LIFE INSURANCE COMPANY	92,591,657	1.73
ING USA ANNUITY AND LIFE INSURANCE CO	90,386,101	1.69
LINCOLN BENEFIT LIFE COMPANY	89,668,618	1.68
SUN LIFE ASSURANCE COMPANY OF CANADA US	86,756,087	1.62
METLIFE INVESTORS INSURANCE COMPANY	83,171,766	1.56
TRAVELERS LIFE & ANNUITY COMPANY THE	81,348,917	1.52
PRINCIPAL LIFE INSURANCE COMPANY	79,659,019	1.49
AMERICAN SKANDIA LIFE ASSURANCE CORP	73,823,838	1.38
NORTHWESTERN MUTUAL LIFE INSURANCE CO	73,154,220	1.37
MERRILL LYNCH LIFE INSURANCE COMPANY	66,194,265	1.24
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	4,049,542,857	75.81
Totals - All Companies	5,341,389,847	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS GROUP ANNUITIES BUSINESS PAGE 25 LINE 2 COL 3

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
AXA EQUITABLE LIFE INSURANCE COMPANY	494,374,472	18.45
ING USA ANNUITY AND LIFE INSURANCE CO	335,515,249	12.52
ING LIFE INSURANCE & ANNUITY COMPANY	263,172,121	9.82
AIG SUNAMERICA LIFE ASSURANCE COMPANY	184,761,931	6.90
LINCOLN NATIONAL LIFE INSURANCE COMPANY	155,668,867	5.81
VARIABLE ANNUITY LIFE INSURANCE COMPANY	144,717,688	5.40
MIDLAND NATIONAL LIFE INSURANCE COMPANY	120,999,600	4.52
ALLSTATE LIFE INSURANCE COMPANY	95,407,095	3.56
TEACHERS INSURANCE & ANNUITY ASSN OF AM	88,303,892	3.30
UNITED OF OMAHA LIFE INSURANCE COMPANY	81,534,024	3.04
AMERICAN UNITED LIFE INSURANCE COMPANY	81,293,387	3.03
AMERICAN SKANDIA LIFE ASSURANCE CORP	74,905,306	2.80
GREAT WEST LIFE & ANNUITY INSURANCE CO	73,690,512	2.75
NATIONAL WESTERN LIFE INSURANCE COMPANY	47,238,524	1.76
SUN LIFE ASSURANCE COMPANY OF CANADA US	40,317,888	1.50
PRINCIPAL LIFE INSURANCE COMPANY	39,134,294	1.46
METROPOLITAN LIFE INSURANCE COMPANY	37,764,500	1.41
LINCOLN BENEFIT LIFE COMPANY	36,468,176	1.36
PRUDENTIAL INSURANCE COMPANY OF AMERICA	28,245,364	1.05
HORACE MANN LIFE INSURANCE COMPANY	21,936,684	0.82
AMERICAN NATIONAL INSURANCE COMPANY	20,260,263	0.76
GUARDIAN INSURANCE & ANNUITY COMPANY INC	19,294,573	0.72
AMERUS LIFE INSURANCE COMPANY	19,276,531	0.72
SENTRY LIFE INSURANCE COMPANY	18,724,841	0.70
WESTERN RESERVE LIFE ASSURANCE CO OF OH	15,545,304	0.58
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	2,538,551,086	94.75
Totals - All Companies	2,679,096,213	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS TOTAL ANNUITIES BUSINESS PAGE 25 LINE 2 COL 5

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
ALLIANZ LIFE INSURANCE COMPANY OF N A	613,676,365	7.65
AXA EQUITABLE LIFE INSURANCE COMPANY	542,575,139	6.76
LINCOLN NATIONAL LIFE INSURANCE COMPANY	454,514,999	5.67
ING USA ANNUITY AND LIFE INSURANCE CO	425,901,350	5.31
AIG ANNUITY INSURANCE COMPANY	417,018,459	5.20
TEACHERS INSURANCE & ANNUITY ASSN OF AM	323,758,632	4.04
ING LIFE INSURANCE & ANNUITY COMPANY	266,145,753	3.32
METLIFE INVESTORS USA INSURANCE COMPANY	256,010,955	3.19
VARIABLE ANNUITY LIFE INSURANCE COMPANY	237,309,345	2.96
JACKSON NATIONAL LIFE INSURANCE COMPANY	237,076,575	2.96
METROPOLITAN LIFE INSURANCE COMPANY	202,894,076	2.53
AIG SUNAMERICA LIFE ASSURANCE COMPANY	186,208,317	2.32
IDS LIFE INSURANCE COMPANY	152,342,528	1.90
AMERICAN SKANDIA LIFE ASSURANCE CORP	148,729,144	1.85
AMERICAN EQUITY INVESTMENT LIFE INS CO	141,009,030	1.76
FIDELITY & GUARANTY LIFE INSURANCE CO	137,860,417	1.72
NEW YORK LIFE INSURANCE & ANNUITY CORP	137,303,602	1.71
MIDLAND NATIONAL LIFE INSURANCE COMPANY	128,083,408	1.60
SUN LIFE ASSURANCE COMPANY OF CANADA US	127,073,975	1.58
TRAVELERS INSURANCE COMPANY THE	127,068,118	1.58
LINCOLN BENEFIT LIFE COMPANY	126,136,794	1.57
TRANSAMERICA LIFE INSURANCE COMPANY	123,971,985	1.55
PRINCIPAL LIFE INSURANCE COMPANY	118,793,312	1.48
PRUCO LIFE INSURANCE COMPANY	110,248,274	1.37
ALLSTATE LIFE INSURANCE COMPANY	106,193,692	1.32
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	5,847,904,244	72.91
Totals - All Companies	8,020,486,059	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT ORDINARY DEPOSIT TYPE CONTRACT FUNDS BUSINESS PAGE 25 LINE 3 COL 1

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
PRUCO LIFE INSURANCE COMPANY	43,972,952	18.88
NATIONWIDE LIFE INSURANCE COMPANY OF AM	38,134,268	16.38
STATE FARM LIFE INSURANCE COMPANY	20,567,939	8.83
AMERICAN INVESTORS LIFE INSURANCE CO INC	12,245,065	5.26
PHOENIX LIFE INSURANCE COMPANY	10,735,258	4.61
HARTFORD LIFE INSURANCE COMPANY	8,412,615	3.61
ING LIFE INSURANCE & ANNUITY COMPANY	6,791,279	2.92
FIDELITY & GUARANTY LIFE INSURANCE CO	6,279,956	2.70
HARTFORD LIFE & ANNUITY INSURANCE CO	6,166,408	2.65
FARMERS NEW WORLD LIFE INSURANCE COMPANY	6,121,481	2.63
KEMPER INVESTORS LIFE INSURANCE COMPANY	4,670,452	2.01
AMERUS LIFE INSURANCE COMPANY	4,337,890	1.86
GENERAL ELECTRIC CAPITAL ASSURANCE CO	3,606,834	1.55
JACKSON NATIONAL LIFE INSURANCE COMPANY	3,559,086	1.53
PRUDENTIAL INSURANCE COMPANY OF AMERICA	3,355,528	1.44
AMERICAN GENERAL LIFE INSURANCE COMPANY	3,268,808	1.40
FORTIS INSURANCE COMPANY	3,128,811	1.34
TEACHERS INSURANCE & ANNUITY ASSN OF AM	2,917,540	1.25
FIDELITY INVESTMENTS LIFE INSURANCE CO	2,613,941	1.12
LINCOLN BENEFIT LIFE COMPANY	2,612,249	1.12
KANSAS CITY LIFE INSURANCE COMPANY	2,335,779	1.00
INDIANAPOLIS LIFE INSURANCE COMPANY	2,205,954	0.95
FIRST COLONY LIFE INSURANCE COMPANY	2,177,724	0.94
STANDARD LIFE INSURANCE COMPANY OF IN	2,030,259	0.87
PRINCIPAL LIFE INSURANCE COMPANY	1,714,594	0.74
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	203,962,670	87.59
Totals - All Companies	232,873,577	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT GROUP DEPOSIT TYPE CONTRACT FUNDS BUSINESS PAGE 25 LINE 3 COL 3

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
PRINCIPAL LIFE INSURANCE COMPANY	458,760,706	32.66
CONNECTICUT GENERAL LIFE INSURANCE CO	258,499,526	18.40
TRAVELERS INSURANCE COMPANY THE	148,522,885	10.57
NEW YORK LIFE INSURANCE COMPANY	132,000,000	9.40
ING USA ANNUITY AND LIFE INSURANCE CO	130,000,000	9.25
TRANSAMERICA OCCIDENTAL LIFE INS CO	81,821,741	5.82
SECURITY LIFE OF DENVER INSURANCE CO	80,000,000	5.70
AETNA LIFE INSURANCE COMPANY	63,355,055	4.51
COUNTRY LIFE INSURANCE COMPANY	32,317,658	2.30
CONTINENTAL ASSURANCE COMPANY	25,634,073	1.82
HARTFORD LIFE INSURANCE COMPANY	21,765,164	1.55
GENERAL AMERICAN LIFE INSURANCE COMPANY	20,408,449	1.45
OHIO NATIONAL LIFE INSURANCE COMPANY THE	7,000,000	0.50
PRUDENTIAL INSURANCE COMPANY OF AMERICA	4,852,023	0.35
METROPOLITAN LIFE INSURANCE COMPANY	4,559,597	0.32
FORTIS BENEFITS INSURANCE COMPANY	4,084,364	0.29
NATIONAL WESTERN LIFE INSURANCE COMPANY	2,867,015	0.20
SYMETRA LIFE INSURANCE COMPANY	2,577,501	0.18
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	2,201,911	0.16
ING LIFE INSURANCE & ANNUITY COMPANY	1,814,825	0.13
AMERICAN NATIONAL INSURANCE COMPANY	1,577,432	0.11
AMERITAS LIFE INSURANCE CORP	1,451,605	0.10
MIDLAND NATIONAL LIFE INSURANCE COMPANY	1,148,557	0.08
GREAT WEST LIFE & ANNUITY INSURANCE CO	807,460	0.06
JOHN HANCOCK LIFE INSURANCE COMPANY	700,000	0.05
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	1,488,727,547	105.98
Totals - All Companies	1,404,738,852	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT TOTAL DEPOSIT TYPE CONTRACT FUNDS BUSINESS PAGE 25 LINE 3 COL 5

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
PRINCIPAL LIFE INSURANCE COMPANY	460,475,300	28.12
CONNECTICUT GENERAL LIFE INSURANCE CO	258,499,526	15.79
TRAVELERS INSURANCE COMPANY THE	149,678,646	9.14
NEW YORK LIFE INSURANCE COMPANY	133,425,196	8.15
ING USA ANNUITY AND LIFE INSURANCE CO	130,000,000	7.94
TRANSAMERICA OCCIDENTAL LIFE INS CO	81,821,741	5.00
SECURITY LIFE OF DENVER INSURANCE CO	80,000,000	4.89
AETNA LIFE INSURANCE COMPANY	63,355,055	3.87
PRUCO LIFE INSURANCE COMPANY	43,972,952	2.69
NATIONWIDE LIFE INSURANCE COMPANY OF AM	38,134,268	2.33
COUNTRY LIFE INSURANCE COMPANY	32,317,658	1.97
HARTFORD LIFE INSURANCE COMPANY	30,177,779	1.84
CONTINENTAL ASSURANCE COMPANY	25,634,002	1.57
STATE FARM LIFE INSURANCE COMPANY	20,567,939	1.26
GENERAL AMERICAN LIFE INSURANCE COMPANY	20,408,449	1.25
AMERICAN INVESTORS LIFE INSURANCE CO INC	12,245,065	0.75
PHOENIX LIFE INSURANCE COMPANY	10,735,258	0.66
ING LIFE INSURANCE & ANNUITY COMPANY	8,606,104	0.53
PRUDENTIAL INSURANCE COMPANY OF AMERICA	8,207,551	0.50
OHIO NATIONAL LIFE INSURANCE COMPANY THE	7,618,128	0.47
FIDELITY & GUARANTY LIFE INSURANCE CO	6,279,956	0.38
HARTFORD LIFE & ANNUITY INSURANCE CO	6,166,408	0.38
FARMERS NEW WORLD LIFE INSURANCE COMPANY	6,121,481	0.37
FORTIS BENEFITS INSURANCE COMPANY	5,107,228	0.31
KEMPER INVESTORS LIFE INSURANCE COMPANY	4,670,452	0.29
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	1,644,226,142	100.40
Totals - All Companies	1,637,612,430	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS ORDINARY OTHER CONSIDERATIONS BUSINESS PAGE 25 LINE 4 COL 1

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
PACIFIC LIFE INSURANCE COMPANY	473,704,674	31.63
HARTFORD LIFE & ANNUITY INSURANCE CO	371,912,604	24.83
JOHN HANCOCK LIFE INSURANCE COMPANY USA	215,482,299	14.39
NATIONWIDE LIFE INSURANCE COMPANY	161,196,542	10.76
HARTFORD LIFE INSURANCE COMPANY	130,079,928	8.69
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	74,986,061	5.01
JOHN HANCOCK LIFE INSURANCE COMPANY	40,726,021	2.72
PENN MUTUAL LIFE INSURANCE COMPANY THE	19,895,117	1.33
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	8,578,439	0.57
JOHN HANCOCK VARIABLE LIFE INSURANCE CO	368,413	0.02
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	310,217	0.02
UNITED OF OMAHA LIFE INSURANCE COMPANY	227,053	0.02
PENN INSURANCE & ANNUITY COMPANY THE	76,694	0.01
PACIFIC LIFE & ANNUITY COMPANY	35,217	0.00
JOHN ALDEN LIFE INSURANCE COMPANY	8,353	0.00
HARTFORD LIFE & ACCIDENT INSURANCE CO	2,090	0.00
TOTAL NUMBER OF COMPANIES THIS LINE: 16		
Totals - Top 25 Companies	1,497,589,722	100.00
Totals - All Companies	1,497,589,722	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS GROUP OTHER CONSIDERATIONS BUSINESS PAGE 25 LINE 4 COL 3

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	389,084,047	18.29
METROPOLITAN LIFE INSURANCE COMPANY	388,316,941	18.26
JOHN HANCOCK LIFE INSURANCE COMPANY USA	296,351,699	13.93
NATIONWIDE LIFE INSURANCE COMPANY	243,994,668	11.47
PRUDENTIAL INSURANCE COMPANY OF AMERICA	175,637,267	8.26
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	154,190,767	7.25
HARTFORD LIFE INSURANCE COMPANY	138,935,875	6.53
MINNESOTA LIFE INSURANCE COMPANY	113,028,741	5.31
AXA EQUITABLE LIFE INSURANCE COMPANY	47,901,029	2.25
NEW YORK LIFE INSURANCE COMPANY	37,420,963	1.76
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	26,533,424	1.25
MONUMENTAL LIFE INSURANCE COMPANY	25,882,822	1.22
ING LIFE INSURANCE & ANNUITY COMPANY	22,016,448	1.04
JOHN HANCOCK LIFE INSURANCE COMPANY	18,917,875	0.89
NEW ENGLAND LIFE INSURANCE COMPANY	16,615,668	0.78
STANDARD INSURANCE COMPANY	11,304,121	0.53
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	6,105,644	0.29
OHIO NATIONAL LIFE INSURANCE COMPANY THE	5,610,570	0.26
PACIFIC LIFE INSURANCE COMPANY	2,765,547	0.13
GE LIFE & ANNUITY ASSURANCE COMPANY	2,000,000	0.09
PRINCIPAL LIFE INSURANCE COMPANY	1,794,314	0.08
GUARDIAN INSURANCE & ANNUITY COMPANY INC	906,950	0.04
NORTHWESTERN MUTUAL LIFE INSURANCE CO	898,053	0.04
TRANSAMERICA LIFE INSURANCE COMPANY	231,188	0.01
PENN MUTUAL LIFE INSURANCE COMPANY THE	213,398	0.01
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	2,126,658,019	99.98
Totals - All Companies	2,127,106,202	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS TOTAL OTHER CONSIDERATIONS BUSINESS PAGE 25 LINE 4 COL 5

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
JOHN HANCOCK LIFE INSURANCE COMPANY USA	511,833,998	14.12
PACIFIC LIFE INSURANCE COMPANY	476,470,221	13.15
NATIONWIDE LIFE INSURANCE COMPANY	405,191,210	11.18
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	389,084,047	10.73
METROPOLITAN LIFE INSURANCE COMPANY	388,316,941	10.71
HARTFORD LIFE & ANNUITY INSURANCE CO	372,047,604	10.26
HARTFORD LIFE INSURANCE COMPANY	269,015,803	7.42
PRUDENTIAL INSURANCE COMPANY OF AMERICA	175,637,267	4.85
TRANSAMERICA LIFE INSURANCE & ANNUITY CO	154,190,767	4.25
MINNESOTA LIFE INSURANCE COMPANY	113,028,741	3.12
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	81,091,705	2.24
JOHN HANCOCK LIFE INSURANCE COMPANY	59,643,896	1.65
AXA EQUITABLE LIFE INSURANCE COMPANY	47,901,029	1.32
NEW YORK LIFE INSURANCE COMPANY	37,420,963	1.03
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	35,111,862	0.97
MONUMENTAL LIFE INSURANCE COMPANY	25,882,822	0.71
ING LIFE INSURANCE & ANNUITY COMPANY	22,016,448	0.61
PENN MUTUAL LIFE INSURANCE COMPANY THE	20,108,515	0.55
NEW ENGLAND LIFE INSURANCE COMPANY	16,615,668	0.46
STANDARD INSURANCE COMPANY	11,304,121	0.31
OHIO NATIONAL LIFE INSURANCE COMPANY THE	5,610,570	0.15
GE LIFE & ANNUITY ASSURANCE COMPANY	2,000,000	0.06
PRINCIPAL LIFE INSURANCE COMPANY	1,794,314	0.05
GUARDIAN INSURANCE & ANNUITY COMPANY INC	906,950	0.03
NORTHWESTERN MUTUAL LIFE INSURANCE CO	898,053	0.02
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	3,623,123,515	99.96
Totals - All Companies	3,624,695,923	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS GROUP A&H BUSINESS LIFE (PAGE 25 LINE 24 COL 1) AND P&C (PAGE 20 LINE 13 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	2,466,523,807	31.79
HUMANA INSURANCE COMPANY	569,329,750	7.34
UNITED HEALTHCARE INSURANCE COMPANY	420,090,828	5.41
UNITED HEALTHCARE INSURANCE CO OF IL	327,732,725	4.22
UNICARE HEALTH INSURANCE CO OF THE MW	294,227,091	3.79
AETNA LIFE INSURANCE COMPANY	211,246,003	2.72
TRUSTMARK LIFE INSURANCE COMPANY	205,788,332	2.65
PRINCIPAL LIFE INSURANCE COMPANY	198,871,850	2.56
CONNECTICUT GENERAL LIFE INSURANCE CO	197,984,696	2.55
GUARDIAN LIFE INSURANCE COMPANY OF AM	191,517,825	2.47
METROPOLITAN LIFE INSURANCE COMPANY	172,642,458	2.23
TRUSTMARK INSURANCE COMPANY	147,542,061	1.90
UNUM LIFE INSURANCE COMPANY OF AMERICA	145,581,692	1.88
FORTIS INSURANCE COMPANY	111,306,665	1.43
CONTINENTAL CASUALTY COMPANY	100,514,982	1.30
HEALTH ALLIANCE MEDICAL PLANS INC	97,105,434	1.25
AMERICAN MEDICAL SECURITY LIFE INS CO	83,034,283	1.07
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	80,500,654	1.04
HARTFORD LIFE & ACCIDENT INSURANCE CO	69,716,703	0.90
FORTIS BENEFITS INSURANCE COMPANY	68,366,677	0.88
JOHN ALDEN LIFE INSURANCE COMPANY	66,302,861	0.85
DESTINY HEALTH INSURANCE COMPANY	57,943,167	0.75
LIFE INSURANCE COMPANY OF NORTH AMERICA	57,116,907	0.74
MEGA LIFE AND HEALTH INSURANCE COMPANY	55,287,463	0.71
PACIFIC LIFE & ANNUITY COMPANY	45,824,432	0.59
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	6,442,099,346	83.03
Totals - All Companies	7,758,413,663	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS FEDERAL EMPLOYEES HEALTH (P 25 L 24.1 C 1) AND P&C (P 20 L 15.7 C 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	486,855,502	96.53
MUTUAL OF OMAHA INSURANCE COMPANY	16,845,093	3.34
AETNA LIFE INSURANCE COMPANY	388,876	0.08
UNITED HEALTHCARE INSURANCE COMPANY	283,207	0.06
TOTAL NUMBER OF COMPANIES THIS LINE: 4		
Totals - Top 25 Companies	504,372,678	100.00
Totals - All Companies	504,372,678	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS CREDIT A&H BUSINESS LIFE (PAGE 25 LINE 24.2 COL 1) AND P&C (PAGE 20 LINE 14 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
CUNA MUTUAL INSURANCE SOCIETY	16,914,971	19.74
AMERICAN BANKERS INSURANCE COMPANY OF FL	10,882,704	12.70
AMERICAN SECURITY INSURANCE COMPANY	9,836,244	11.48
MERIT LIFE INSURANCE CO	5,220,990	6.09
RESOURCE LIFE INSURANCE COMPANY	4,215,590	4.92
UNION SECURITY LIFE INSURANCE COMPANY	3,984,172	4.65
MINNESOTA LIFE INSURANCE COMPANY	3,940,120	4.60
HOUSEHOLD LIFE INSURANCE COMPANY	3,220,528	3.76
GUARANTEE TRUST LIFE INSURANCE COMPANY	3,137,078	3.66
PEKIN LIFE INSURANCE COMPANY	3,072,469	3.59
PROTECTIVE LIFE INSURANCE COMPANY	2,847,105	3.32
AMERICAN HEALTH & LIFE INSURANCE COMPANY	2,652,055	3.10
AMERICAN BANKERS LIFE ASSURANCE CO OF FL	2,395,101	2.80
AMERICAN GENERAL ASSURANCE COMPANY	1,687,559	1.97
LIFE INVESTORS INSURANCE COMPANY OF AM	1,526,061	1.78
FINANCIAL AMERICAN LIFE INSURANCE CO	1,098,687	1.28
CENTRAL STATES INDEMNITY CO OF OMAHA	1,086,752	1.27
INDIVIDUAL ASSURANCE COMPANY LIFE HTH AC	880,883	1.03
OLD REPUBLIC LIFE INSURANCE COMPANY	693,711	0.81
AMERICAN HERITAGE LIFE INSURANCE COMPANY	644,272	0.75
AMERICAN MODERN LIFE INSURANCE COMPANY	619,643	0.72
JMIC LIFE INSURANCE COMPANY	619,321	0.72
UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	574,034	0.67
STONEBRIDGE LIFE INSURANCE COMPANY	465,297	0.54
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	464,606	0.54
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	82,679,953	96.50
Totals - All Companies	85,679,389	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS COLL.-RENEWABLE BUSINESS LIFE (P 25 LINE 24.3 COL 1) AND P&C (PG 20 LINE 15.1 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
MUTUAL OF OMAHA INSURANCE COMPANY	1,929,587	50.20
UNUM LIFE INSURANCE COMPANY OF AMERICA	1,432,009	37.25
BANKERS LIFE & CASUALTY COMPANY	121,651	3.16
HORACE MANN LIFE INSURANCE COMPANY	114,884	2.99
GOLDEN RULE INSURANCE COMPANY	90,597	2.36
UNION FIDELITY LIFE INSURANCE COMPANY	26,760	0.70
COMBINED INSURANCE COMPANY OF AMERICA	21,260	0.55
PRIMERICA LIFE INSURANCE COMPANY	12,101	0.31
CONTINENTAL GENERAL INSURANCE COMPANY	10,541	0.27
CONSECO INSURANCE COMPANY	10,243	0.27
TRUSTMARK INSURANCE COMPANY	9,768	0.25
WASHINGTON NATIONAL INSURANCE COMPANY	7,351	0.19
PROVIDENT LIFE & ACCIDENT INSURANCE CO	7,172	0.19
LIFE INSURANCE COMPANY OF NORTH AMERICA	6,467	0.17
EMC NATIONAL LIFE COMPANY	6,100	0.16
MIC LIFE INSURANCE CORPORATION	6,081	0.16
WORLD INSURANCE COMPANY	5,241	0.14
NATIONWIDE LIFE INSURANCE COMPANY	5,029	0.13
UNION BANKERS INSURANCE COMPANY	4,106	0.11
JEFFERSON NATIONAL LIFE INSURANCE CO	3,597	0.09
FEDERAL HOME LIFE INSURANCE COMPANY	2,546	0.07
MID SOUTH INSURANCE COMPANY	2,159	0.06
STANDARD LIFE & ACCIDENT INSURANCE CO	1,782	0.05
UNITED TEACHER ASSOCIATES INSURANCE CO	1,511	0.04
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1,382	0.04
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	3,839,925	99.90
Totals - All Companies	3,843,856	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS NON-CANC. A&H BUSINESS LIFE (PG 25 LINE 25.1 COL 1) AND P&C (PG 20 LINE 15.2 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
NORTHWESTERN MUTUAL LIFE INSURANCE CO	34,107,152	18.86
PAUL REVERE LIFE INSURANCE COMPANY THE	22,664,344	12.53
PROVIDENT LIFE & ACCIDENT INSURANCE CO	19,002,506	10.51
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	15,471,044	8.55
COMBINED INSURANCE COMPANY OF AMERICA	9,370,141	5.18
METROPOLITAN LIFE INSURANCE COMPANY	8,322,698	4.60
GUARDIAN LIFE INSURANCE COMPANY OF AM	7,010,078	3.88
PRINCIPAL LIFE INSURANCE COMPANY	6,708,795	3.71
UNUM LIFE INSURANCE COMPANY OF AMERICA	5,991,207	3.31
REASSURE AMERICA LIFE INSURANCE COMPANY	5,613,430	3.10
MONY LIFE INSURANCE COMPANY	5,121,446	2.83
MINNESOTA LIFE INSURANCE COMPANY	4,681,004	2.59
AXA EQUITABLE LIFE INSURANCE COMPANY	4,527,032	2.50
BERKSHIRE LIFE INSURANCE COMPANY OF AM	3,789,490	2.10
IDS LIFE INSURANCE COMPANY	3,449,154	1.91
NEW YORK LIFE INSURANCE COMPANY	2,197,883	1.22
ALLMERICA FINANCIAL LIFE INS & ANN CO	2,011,082	1.11
STANDARD INSURANCE COMPANY	1,738,535	0.96
CENTRE LIFE INSURANCE COMPANY	1,539,160	0.85
NATIONAL LIFE INSURANCE COMPANY	1,286,132	0.71
MONARCH LIFE INSURANCE COMPANY	1,176,599	0.65
AMERICAN GENERAL LIFE INSURANCE COMPANY	1,085,554	0.60
TRUSTMARK INSURANCE COMPANY	1,066,763	0.59
FEDERATED LIFE INSURANCE COMPANY	966,348	0.53
UNION CENTRAL LIFE INSURANCE COMPANY THE	885,838	0.49
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	169,783,415	93.87
Totals - All Companies	180,863,929	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS GUAR. REN. A&H BUSINESS LIFE (PG 25 LINE 25.2 COL 1) AND P&C (PG 20 LINE 15.3 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	490,452,907	35.14
AMERICAN FAMILY LIFE ASSR CO OF COLUMBUS	103,639,637	7.42
UNICARE HEALTH INSURANCE CO OF THE MW	96,207,585	6.89
COUNTRY LIFE INSURANCE COMPANY	74,928,340	5.37
GENERAL ELECTRIC CAPITAL ASSURANCE CO	55,386,104	3.97
HUMANA INSURANCE COMPANY	41,636,900	2.98
CONTINENTAL CASUALTY COMPANY	37,223,395	2.67
BANKERS LIFE & CASUALTY COMPANY	31,264,724	2.24
UNITED AMERICAN INSURANCE COMPANY	26,418,749	1.89
JOHN HANCOCK LIFE INSURANCE COMPANY	24,110,644	1.73
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	22,075,512	1.58
CONSECO SENIOR HEALTH INSURANCE COMPANY	18,944,853	1.36
PENN TREATY NETWORK AMERICA INS CO	17,491,247	1.25
PHYSICIANS MUTUAL INSURANCE COMPANY	17,381,115	1.25
CONSECO HEALTH INSURANCE COMPANY	15,848,224	1.14
MUTUAL OF OMAHA INSURANCE COMPANY	15,380,888	1.10
COMBINED INSURANCE COMPANY OF AMERICA	13,214,008	0.95
WASHINGTON NATIONAL INSURANCE COMPANY	12,139,094	0.87
AMERICAN REPUBLIC INSURANCE COMPANY	11,740,661	0.84
LIFE INVESTORS INSURANCE COMPANY OF AM	10,164,520	0.73
CONTINENTAL GENERAL INSURANCE COMPANY	9,543,297	0.68
STANDARD LIFE & ACCIDENT INSURANCE CO	9,107,876	0.65
IDS LIFE INSURANCE COMPANY	8,641,359	0.62
UNICARE LIFE & HEALTH INSURANCE COMPANY	8,369,842	0.60
CONSTITUTION LIFE INSURANCE COMPANY	8,093,332	0.58
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	1,179,404,813	84.50
Totals - All Companies	1,395,824,485	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIR. PREM. NON-REN. FOR STATED REASONS ONLY A&H BUSINESS LIFE (P25 L25.3 C1) AND P&C (P20 L15.4 C1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	27,344,925	41.99
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	19,191,761	29.47
CONTINENTAL GENERAL INSURANCE COMPANY	4,939,694	7.59
AMERICAN REPUBLIC INSURANCE COMPANY	3,994,790	6.13
PRUDENTIAL INSURANCE COMPANY OF AMERICA	1,843,025	2.83
FORTIS INSURANCE COMPANY	1,151,930	1.77
WORLD INSURANCE COMPANY	1,102,333	1.69
TRUSTMARK INSURANCE COMPANY	1,072,088	1.65
NORTHWESTERN MUTUAL LIFE INSURANCE CO	577,486	0.89
GUARANTEE TRUST LIFE INSURANCE COMPANY	425,911	0.65
AETNA LIFE INSURANCE COMPANY	353,311	0.54
RESERVE NATIONAL INSURANCE COMPANY	326,959	0.50
MUTUAL OF OMAHA INSURANCE COMPANY	229,900	0.35
AMERICAN NATIONAL LIFE INSURANCE CO TX	189,278	0.29
GUARDIAN LIFE INSURANCE COMPANY OF AM	182,518	0.28
METROPOLITAN LIFE INSURANCE COMPANY	171,207	0.26
COUNTRY LIFE INSURANCE COMPANY	165,686	0.25
PROVIDENT LIFE & ACCIDENT INSURANCE CO	164,889	0.25
UNUM LIFE INSURANCE COMPANY OF AMERICA	163,718	0.25
UNITED OF OMAHA LIFE INSURANCE COMPANY	149,106	0.23
BERKSHIRE LIFE INSURANCE COMPANY OF AM	147,490	0.23
AMERICAN NATIONAL INSURANCE COMPANY	138,489	0.21
MUTUAL PROTECTIVE INSURANCE COMPANY	133,857	0.21
REASSURE AMERICA LIFE INSURANCE COMPANY	107,923	0.17
UNITED TEACHER ASSOCIATES INSURANCE CO	84,735	0.13
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	64,353,009	98.82
Totals - All Companies	65,119,406	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS OTHER ACCIDENT ONLY BUSINESS (P25 LINE 25.4 COL 1) AND P&C (P20 LINE 15.5 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
VIRGINIA SURETY COMPANY INC	16,306,432	69.48
GUARANTEE TRUST LIFE INSURANCE COMPANY	2,863,536	12.20
OLD REPUBLIC INSURANCE COMPANY	2,353,974	10.03
MERIT LIFE INSURANCE CO	645,574	2.75
MUTUAL OF OMAHA INSURANCE COMPANY	568,753	2.42
GERBER LIFE INSURANCE COMPANY	207,025	0.88
PROVIDENT LIFE & ACCIDENT INSURANCE CO	90,385	0.39
GE LIFE & ANNUITY ASSURANCE COMPANY	50,279	0.21
LIFE INSURANCE COMPANY OF NORTH AMERICA	46,032	0.20
CONTINENTAL GENERAL INSURANCE COMPANY	43,826	0.19
NATIONAL CASUALTY COMPANY	43,235	0.18
CENTRAL RESERVE LIFE INSURANCE COMPANY	34,147	0.15
COMBINED INSURANCE COMPANY OF AMERICA	31,477	0.13
MONUMENTAL LIFE INSURANCE COMPANY	25,179	0.11
AMERICAN HOME ASSURANCE COMPANY	22,488	0.10
GENERAL AMERICAN LIFE INSURANCE COMPANY	20,677	0.09
COLORADO BANKERS LIFE INSURANCE COMPANY	20,313	0.09
LIFE INVESTORS INSURANCE COMPANY OF AM	19,261	0.08
TRAVELERS INSURANCE COMPANY THE	13,098	0.06
FEDERAL INSURANCE COMPANY	11,081	0.05
STONEBRIDGE LIFE INSURANCE COMPANY	8,610	0.04
CONSECO INSURANCE COMPANY	7,469	0.03
RELIANCE STANDARD LIFE INSURANCE COMPANY	5,747	0.02
OLD AMERICAN INSURANCE COMPANY	4,156	0.02
ALLSTATE LIFE INSURANCE COMPANY	4,065	0.02
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	23,446,819	99.90
Totals - All Companies	23,470,600	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS ALL OTHER A&H BUSINESS LIFE (P25 LINE 25.5 COL 1) AND P&C (PAGE 20 LINE 15.6 COL 1)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	549,465,226	87.01
PEKIN LIFE INSURANCE COMPANY	26,984,535	4.27
STERLING LIFE INSURANCE COMPANY	13,283,333	2.10
AMERICAN COMMUNITY MUTUAL INSURANCE CO	12,256,482	1.94
GOLDEN RULE INSURANCE COMPANY	7,593,191	1.20
FORTIS INSURANCE COMPANY	6,942,163	1.10
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	3,137,186	0.50
MARKEL INSURANCE COMPANY	1,887,438	0.30
GUARANTEE TRUST LIFE INSURANCE COMPANY	1,740,835	0.28
TIG INSURANCE COMPANY	1,050,362	0.17
PHYSICIANS MUTUAL INSURANCE COMPANY	934,797	0.15
DESTINY HEALTH INSURANCE COMPANY	904,066	0.14
REASSURE AMERICA LIFE INSURANCE COMPANY	801,573	0.13
AMERICAN BANKERS INSURANCE COMPANY OF FL	514,701	0.08
AMERICAN LIFE INSURANCE COMPANY	456,535	0.07
OLD REPUBLIC LIFE INSURANCE COMPANY	438,819	0.07
CLARENDON NATIONAL INSURANCE COMPANY	390,423	0.06
EMPIRE FIRE & MARINE INSURANCE COMPANY	368,677	0.06
FORTIS BENEFITS INSURANCE COMPANY	304,760	0.05
FAIRMONT PREMIER INSURANCE COMPANY	242,322	0.04
PRINCIPAL LIFE INSURANCE COMPANY	224,259	0.04
UNITED INSURANCE COMPANY OF AMERICA	215,490	0.03
SECURITY NATIONAL LIFE INSURANCE COMPANY	109,818	0.02
REPUBLIC WESTERN INSURANCE COMPANY	105,387	0.02
MONUMENTAL LIFE INSURANCE COMPANY	103,099	0.02
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	630,455,477	99.84
Totals - All Companies	631,468,617	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIR. PREM. TOTAL OTHER INDIVIDUAL CERT. LIFE (P25 L 25.6, C1) AND P&C (NO EQUIVALENT LINE IN BLANK)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	1,039,918,134	45.28
AMERICAN FAMILY LIFE ASSR CO OF COLUMBUS	103,639,637	4.51
UNICARE HEALTH INSURANCE CO OF THE MW	96,207,585	4.19
COUNTRY LIFE INSURANCE COMPANY	75,649,650	3.29
GENERAL ELECTRIC CAPITAL ASSURANCE CO	55,386,291	2.41
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	44,405,251	1.93
HUMANA INSURANCE COMPANY	41,647,594	1.81
CONTINENTAL CASUALTY COMPANY	37,223,895	1.62
NORTHWESTERN MUTUAL LIFE INSURANCE CO	35,605,540	1.55
PEKIN LIFE INSURANCE COMPANY	34,862,202	1.52
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	32,977,704	1.44
BANKERS LIFE & CASUALTY COMPANY	31,286,103	1.36
UNITED AMERICAN INSURANCE COMPANY	26,418,749	1.15
PROVIDENT LIFE & ACCIDENT INSURANCE CO	25,196,111	1.10
JOHN HANCOCK LIFE INSURANCE COMPANY	24,601,030	1.07
PAUL REVERE LIFE INSURANCE COMPANY THE	22,666,341	0.99
COMBINED INSURANCE COMPANY OF AMERICA	22,624,087	0.99
CONSECO SENIOR HEALTH INSURANCE COMPANY	19,030,574	0.83
PHYSICIANS MUTUAL INSURANCE COMPANY	18,378,602	0.80
PENN TREATY NETWORK AMERICA INS CO	17,491,247	0.76
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	17,483,658	0.76
MUTUAL OF OMAHA INSURANCE COMPANY	16,352,931	0.71
VIRGINIA SURETY COMPANY INC	16,301,656	0.71
CONSECO HEALTH INSURANCE COMPANY	15,866,035	0.69
AMERICAN REPUBLIC INSURANCE COMPANY	15,803,170	0.69
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	1,887,023,777	82.16
Totals - All Companies	2,296,747,035	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIR. PREM. TOTAL A&H BUS. LIFE (P25 L26 C1) AND P&C(NO EQUIVALENT LINE IN BLANK, CALCULATED NUME

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	3,993,297,443	37.50
HUMANA INSURANCE COMPANY	610,977,343	5.74
UNITED HEALTHCARE INSURANCE COMPANY	420,374,035	3.95
UNICARE HEALTH INSURANCE CO OF THE MW	390,434,676	3.67
UNITED HEALTHCARE INSURANCE CO OF IL	327,732,725	3.08
AETNA LIFE INSURANCE COMPANY	211,999,617	1.99
PRINCIPAL LIFE INSURANCE COMPANY	205,996,256	1.93
TRUSTMARK LIFE INSURANCE COMPANY	205,789,591	1.93
GUARDIAN LIFE INSURANCE COMPANY OF AM	198,965,452	1.87
CONNECTICUT GENERAL LIFE INSURANCE CO	198,838,452	1.87
METROPOLITAN LIFE INSURANCE COMPANY	186,816,599	1.75
UNUM LIFE INSURANCE COMPANY OF AMERICA	161,091,672	1.51
TRUSTMARK INSURANCE COMPANY	150,933,564	1.42
CONTINENTAL CASUALTY COMPANY	137,738,877	1.29
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	125,342,195	1.18
FORTIS INSURANCE COMPANY	123,286,030	1.16
AMERICAN FAMILY LIFE ASSR CO OF COLUMBUS	103,718,242	0.97
HEALTH ALLIANCE MEDICAL PLANS INC	97,105,434	0.91
AMERICAN MEDICAL SECURITY LIFE INS CO	83,034,551	0.78
COUNTRY LIFE INSURANCE COMPANY	78,185,203	0.73
FORTIS BENEFITS INSURANCE COMPANY	73,094,259	0.69
PEKIN LIFE INSURANCE COMPANY	71,841,857	0.67
HARTFORD LIFE & ACCIDENT INSURANCE CO	69,789,249	0.66
JOHN ALDEN LIFE INSURANCE COMPANY	67,280,537	0.63
DESTINY HEALTH INSURANCE COMPANY	58,847,233	0.55
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	8,352,511,092	78.43
Totals - All Companies	10,649,056,621	100.00

Illinois Direct Business Market Share Report for 2004

Life Accident and Health Top 25 Companies

DIRECT PREMIUMS TOTAL (LIFE + ANNUITIES + ACCIDENT & HEALTH + DEPOSIT TYPE FUNDS + OTHER)

COMPANY NAME	DIRECT PREMIUMS \$	PERCENT OF TOTAL
HEALTH CARE SERVICE CORP MUT LEG RES CO	3,993,297,443	13.36
METROPOLITAN LIFE INSURANCE COMPANY	1,234,089,702	4.13
PRINCIPAL LIFE INSURANCE COMPANY	841,241,350	2.82
AXA EQUITABLE LIFE INSURANCE COMPANY	695,758,292	2.33
PACIFIC LIFE INSURANCE COMPANY	645,048,465	2.16
ALLIANZ LIFE INSURANCE COMPANY OF N A	633,669,594	2.12
NORTHWESTERN MUTUAL LIFE INSURANCE CO	627,651,197	2.10
MASSACHUSETTS MUTUAL LIFE INSURANCE CO	625,722,682	2.09
HUMANA INSURANCE COMPANY	620,965,897	2.08
JOHN HANCOCK LIFE INSURANCE COMPANY USA	584,139,233	1.95
ING USA ANNUITY AND LIFE INSURANCE CO	559,617,142	1.87
LINCOLN NATIONAL LIFE INSURANCE COMPANY	535,053,547	1.79
CONNECTICUT GENERAL LIFE INSURANCE CO	483,991,011	1.62
PRUDENTIAL INSURANCE COMPANY OF AMERICA	480,936,566	1.61
NATIONWIDE LIFE INSURANCE COMPANY	447,156,420	1.50
HARTFORD LIFE & ANNUITY INSURANCE CO	429,085,907	1.44
UNITED HEALTHCARE INSURANCE COMPANY	422,065,807	1.41
AIG ANNUITY INSURANCE COMPANY	417,229,696	1.40
UNICARE HEALTH INSURANCE CO OF THE MW	392,509,815	1.31
TEACHERS INSURANCE & ANNUITY ASSN OF AM	345,847,572	1.16
HARTFORD LIFE INSURANCE COMPANY	333,183,938	1.11
UNITED HEALTHCARE INSURANCE CO OF IL	327,732,725	1.10
AETNA LIFE INSURANCE COMPANY	326,416,892	1.09
NEW YORK LIFE INSURANCE COMPANY	325,481,239	1.09
TRAVELERS INSURANCE COMPANY THE	306,895,182	1.03
TOTAL NUMBER OF COMPANIES THIS LINE: 25		
Totals - Top 25 Companies	16,634,787,314	55.67
Totals - All Companies	29,882,627,695	100.00
