FRINGE BENEFITS
INSURANCE, INC.

October 6, 2010

Mr. Dan Tarwater
Director of Human Resources
City of Las Vegas
400 East Stewart Avenue
Las Vegas, Nevada 89101

Subject: Voluntary Supplemental Insurance

Dear Mr. Tarwater:

The City Manager's recent Weekly Newsletter has vaguely confirmed the rumor Aflac is scheduled to be eliminated from the City benefits package and payroll deduction. We are deeply concerned for the number of employees affected by this decision.

The memo before City Council containing inaccurate information brings to question why such valuable plans are being discarded. We are personally offended this information was not validated prior to becoming public record. The following information addresses the highlighted paragraph of this memo:

- The City enjoys the blended "A" rate for short-term disability and accident plans...the lowest rate Aflac offers. The rates for short-term disability are actually lower today than in 1998 and are quite competitive—not over-priced as the memo claims.
- Short-term disability fills the gap until the City's LTD plan is available—not overlapping nor paying in addition to Worker's Compensation income. Aflac does pay in addition to sick leave IF the employee has any sick leave. There are even some employees not covered by the City's LTD. All claims are monitored closely by claims examiners and require claimants be under the care of a physician. No evidence or complaint of "malingering" has ever been brought before us.
- Claims payments to City employees from 2005 through September 2010 equaled over $2.5 million which by many would be recognized as invaluable, not of questionable value as the memo states.

Submitted at City Council
Date 10/6/10 Item 47
by Pat Johnson

6212 W. Charleston Blvd., #200
Las Vegas, NV 89146
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email: amy_nfb@earthlink.net
pat_nfb@earthlink.net
www.fringebenefitsnv.com

FRINGE BENEFITS
INSURANCE, INC.

- Using Aflac's most recent listing, **nearly 1200** City employees, enrolled in one or more Aflac policies, will be impacted by the decision to terminate.

- A good portion of the policies have been in place many years and are accumulating additional value each year. Many policies have benefits and low premium amounts which are irreplaceable!

- Employees LOVE these plans. They are guaranteed renewable, rate fixed and portable, including access to a PERS payroll slot at retirement. The benefits are right there when they need them with claims typically paid in 4 to 6 days. Fringe Benefits is always there to personally assist them with their claims as they have been for 19 years.

- Aflac has held a payroll slot since the 1970's with current plans having been approved by either the Insurance Manager, the Benefits Manager or the Insurance Committee. The City has the best as Aflac is #1 in voluntary worksite benefits.

We are asking the City to reconsider any elimination of employee pre-tax benefits related to Cancer, Intensive Care and Hospital insurance deductions as the City Manager's Newsletter proposes. A loss in pre-tax benefits is a financial loss to employees. In 2009 alone, City employees gained over $45,000 in tax savings for qualified supplemental benefits.

We are requesting that Fringe Benefits be approved to attend the enrollment meetings so we can continue to provide the exceptional services we have in past years.

In summary, as the Aflac program representatives for City employees, we strongly encourage City management to maintain valuable Aflac benefits on payroll deduction. Aflac programs are invaluable to employees and contribute favorably to the overall benefits package which makes the City of Las Vegas a competitive and attractive employer. We look forward to continuing to work with the City providing the best quality insurance benefits and dedicated service possible to City employees.

Respectfully,

Pat Johnson Amy Bechtel

Attachment: (1)

Cc: E. Fretwell, City Manager

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Las Vegas, NV 89146
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email: amy_nfb@earthlink.net
pat_nfb@earthlink.net
www.fringebenefitsnv.com

LOCKTON

MEMO

DATE: **August 30, 2010**

TO: **Vicki Robinson**
City of Las Vegas

FROM: **Tanna Prince**
Ellen Stretlien

SUBJECT: **Results of Group Life, Voluntary Life and LTD Marketing**

At the City's request, Lockton recently marketed the City's basic life/AD&D, voluntary life and long-term disability (LTD) plans. The objectives of the marketing process were to:

- Package the plans with one carrier for maximum pricing leverage and streamlined administration.
- Reduce voluntary life insurance rates.
- Hold or reduce basic life and LTD rates.

Request for proposal (RFP) documents were sent to 14 major life and disability carriers, including the three incumbents: MetLife, Sun Life and Standard. Although seven carriers submitted proposals, only the following three submitted proposals that included competitive LTD rates:

- CIGNA
- Reliance Standard
- Standard

Each carrier had to agree to take over each of the existing plans, including inforce coverage amounts and policy provisions. However, you may want to consider aligning policy provisions regarding eligibility, disability/waiver of premium, accelerated death benefits, etc. as the new plans are implemented.

The attached proposal response analysis compares rates proposed by the three finalists, summarizes annual costs for employer-funded life and LTD plans and compares voluntary life insurance premiums under the current and proposed plan at five different age bands.

Standard's proposal presents the best combination of competitive rates for employer-paid plans (basic life and AD&D and LTD) and the voluntary life insurance plan. Although Reliance Standard offers a lower LTD rate, (significantly lower, in fact than the inforce rate), they have clearly offset the LTD rate reduction by keeping the voluntary life insurance rates at their current level, which are 30% higher than voluntary rates proposed by Standard. In addition, Standard is the inforce carrier for the LTD plan, which will minimize implementation and transition activities.

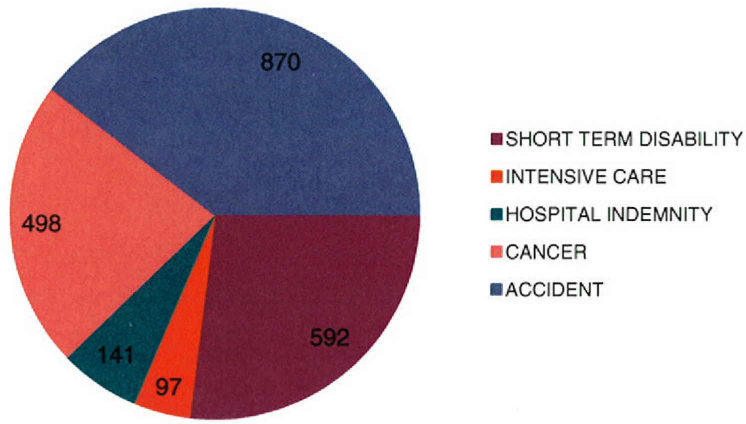
Because the voluntary life insurance plan has been with another carrier for more than ten years, you may want to consider a re-enrollment process. This process will ensure updated beneficiary designations and demonstrate that each employee was informed of the open enrollment opportunity and the new, lower rates. Standard has agreed to hold the open enrollment on a one-time basis and to provide a pre-populated enrollment form for each employee. For currently enrolled employees, the enrollment forms will show the current voluntary life and/or AD&D coverage amount and the new monthly premium. For employees who are not currently enrolled, the enrollment forms will show three life insurance coverage options with corresponding premiums. Standard will collect the forms and accumulate premiums and coverage amounts in a spreadsheet that the City can use to update payroll deductions.

Proposed rates assume a November 1, 2010 effective date. Open enrollment activity should take place in late September/early October in order to separate it from health plan open enrollment in mid-October.

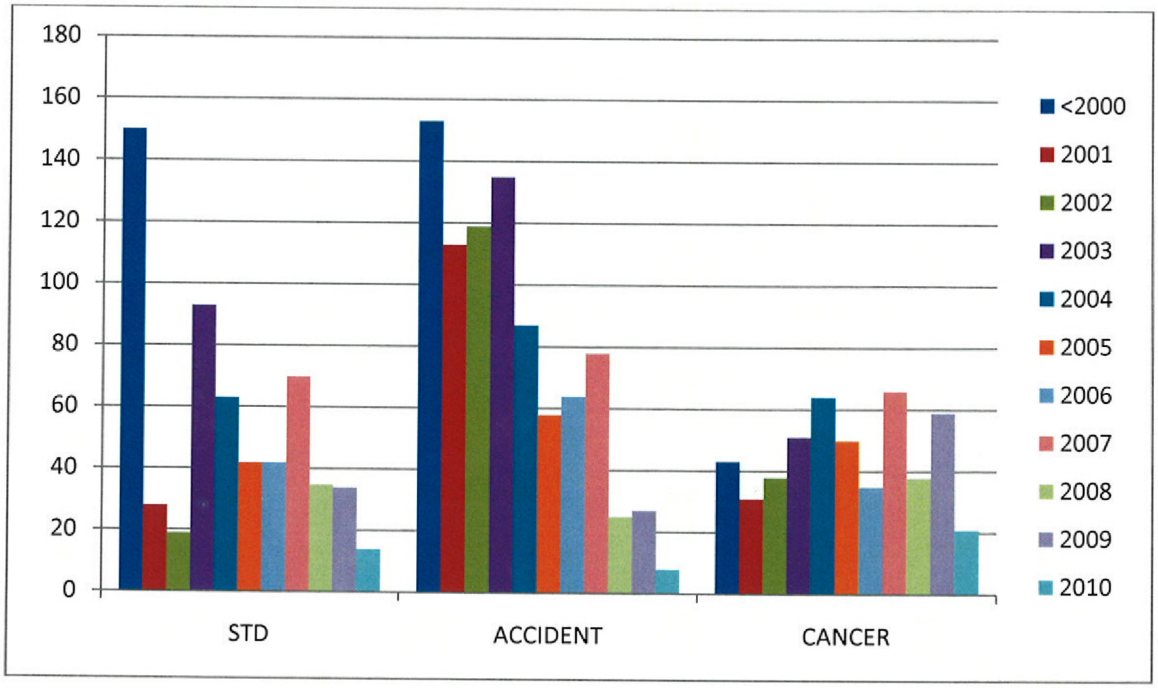
This evaluation of the City's group voluntary plans may also be a good opportunity to re-evaluate the value of the AFLAC program. Although there are a substantial number of employees enrolled in AFLAC policies (862 for an accident plan; 363 for cancer protection; 317 for short-term disability), the policies are over-priced and deliver questionable value. As the cost of health care benefits continues to increase, many employers are re-evaluating the value and cost of AFLAC plans. At a minimum, the City may want to reconsider payroll deductions for the AFLAC STD plan given the City's generous sick pay plan. In most cases, the combination of sick pay plus insured STD benefits replaces 100% or more of pre-disability earnings, which leads to malingering.

Please let us know if you have questions or need additional information.

Product Snapshot City of Las Vegas



Product Effective Dates—City of Las Vegas



From: Vicki Robinson [mailto:vrobinson@LasVegasNevada.GOV]
Sent: Monday, October 04, 2010 10:18 AM
To: Pat Johnson (pat@fringebenefitsnv.com)
Cc: Daniel Rigato; 'Don King'
Subject: FW: City Link the City Manager's Newsletter 9/29

Pat: I am sending you a copy of Betsy's regular weekly newsletter. One of the items is the decision to significantly reduce the number of payroll deductions the city handles. She outlines the reasons for the decision far better than I could.

You have always provided great service for us, and I have always been grateful. This decision has absolutely nothing to do with the service you provide. It is an effort to reduce the amount of time and resources devoted to payroll deductions, as well as limit deductions to only those benefits that the city has actively contracted for. The decision has been made to get out of the business of seeming to endorse any particular provider, when we have not actively sought competitive bids and determined that the actual product being offered is the absolute best available product for the best available rate.

I want to thank you for all the many years of great customer service. We will do our best to assist you in any way we can to transition your customers into a direct payment process. If there's anything I can personally do, you know you only have to call me. vicki

Victoria J. Robinson, MBA, SPHR, ARM-P
Manager, Risk, Compensation & Benefits
City of Las Vegas
702-229-5043

Think your employees' coverage is complete?

You don't have all the Aflacts.

▶ Aflac complements your company's existing benefits package.

Aflac is different from major medical; it's insurance for daily living. It pays cash benefits directly to your employees, unless otherwise assigned, to help them with daily expenses due to an illness or accident. With a wide range of insurance policies, your employees can choose the areas where they want additional coverage. Aflac benefits do not change or replace any of your current employee benefits; they complement them.

▶ You can provide Aflac at no direct cost to your company.

Aflac policies are 100 percent employee-paid and are purchased on a voluntary basis. Many companies choose to make Aflac policies available as a cost-effective solution to help employees with the rising cost of out-of-pocket health care expenses.

▶ Aflac policies have been designed for ease of administration.

Our policies and services are designed to be easily implemented. And with coordinated enrollment, support tools, and online services, Aflac makes it easy for your employees to participate.

▶ Aflac helps attract and retain employees.

Great benefits are a top priority for employees when considering where to work. Aflac policies are an easy way to boost your benefits package and increase your employees' morale at the same time.

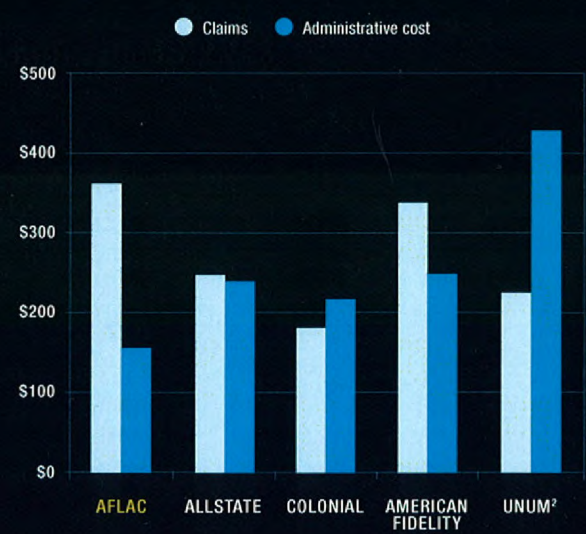
getquack.com

Aflac®

WORK WITH THE LEADER[1] IN VOLUNTARY INSURANCE TO DELIVER EXCEPTIONAL VALUE AND SERVICE TO YOUR EMPLOYEES.

LET THE NUMBERS SPEAK FOR THEMSELVES.

WE PAY **x2** AS MUCH IN CLAIMS AS WE DO IN ADMINISTRATIVE COSTS.



BE SURE THE POLICIES YOU PROVIDE YOUR EMPLOYEES DELIVER THE MOST VALUE FOR THEIR PREMIUMS.

	Aflac[3]	Allstate[5]	Colonial	American Fidelity[8]	Unum[10]
CLAIMS PROCESSING	4 Days[4]	10 Days[6]	10 Days[7]	7-10 Days[9]	Not available
SATISFACTION WITH PRODUCTS	83%	70%	66%	74%	69%
EASE OF DOING BUSINESS	81%	68%	70%	76%	72%
EASE OF ENROLLMENT	81%	75%	73%	70%	72%
CLAIMS SATISFACTION	80%	66%	61%	65%	64%

[1] Sources available upon request.
[2] Unum herein means Provident Life and Accident Insurance Company which underwrites accident and health insurance under the Unum brand.
[3] Aflac herein means American Family Life Assurance Company of Columbus.
[4] Aflac processes most claims in an average of four days.
[5] Allstate herein means American Heritage Life Insurance Company.
[6] Allstate claims will be processed in less than ten business days (if all claim forms are completed accurately and no additional information is required).
[7] Colonial's goal is to process 90 percent of claims in less than or equal to ten days.
[8] American Fidelity herein means American Fidelity Assurance Company.
[9] American Fidelity claims will be processed in seven to ten business days.
[10] Unum herein includes all companies under the Unum brand.

SOURCES

ALL INFORMATION PROVIDED PERTAINS TO ACCIDENT AND HEALTH INSURANCE ONLY.

ADMINISTRATIVE COST/CLAIMS FORMULA:

Cost of Claims = Average Premium Size x Loss Ratio
Administrative Cost = Average Premium Size x (1 – Loss Ratio)

AVERAGE PREMIUM SIZE:

Annual Statement for the year December 31, 2008, of American Family Life Assurance Company of Columbus (60380); Exhibit of Number of Policies, Contracts, Certificates, Income Payable, and Account Values in Force For Supplementary Contracts, Annuities, and Accident & Health, and Other Policies

Annual Statement for the year December 31, 2008, of the American Heritage Life Insurance Company. (60534; Exhibit of Number of Policies, Contracts, Certificates, Income Payable, and Account Values in Force for Supplementary Contracts, Annuities, and Accident & Health, and Other Policies

Annual Statement for the year December 31, 2008, of the Colonial Life & Accident Insurance Company. (62049); Exhibit of Number of Policies, Contracts, Certificates, Income Payable, and Account Values in Force for Supplementary Contracts, Annuities, and Accident & Health, and Other Policies

Annual Statement for the year December 31, 2008, of the Provident Life & Accident Insurance Company. (68195); Exhibit of Number of Policies, Contracts, Certificates, Income Payable, and Account Values in Force for Supplementary Contracts, Annuities, and Accident & Health, and Other Policies

Annual Statement for the year December 31, 2008, of the American Fidelity Insurance Company (60410); Exhibit of Number of Policies, Contracts, Certificates, Income Payable, and Account Values in Force for Supplementary Contracts, Annuities, and Accident & Health, and Other Policies

LOSS RATIO:

A.M. Best Insurance Reports – Life Health, U.S. 2009 Edition (2008 Annual Data, Version 2009.3):
American Family Life Assurance Company of Columbus
American Heritage Life Insurance Company
Colonial Life & Accident Insurance Company
Provident Life and Accident Insurance Company
American Fidelity Assurance Company

CLAIMS PROCESSING SPEED:

aflac.com
ahlcorp.com
Colonial Life Service Goal Report Card, 3rd Quarter 2009
afaadvantage.com
Unum claims processing speed is not publicly published.

PRODUCT SATISFACTION, CLAIMS SATISFACTION, EASE OF DOING BUSINESS, AND EASE OF ENROLLMENT:

Competitor Loyalty 2009, Rockhopper Research. Rockhopper Research is an independent marketing research firm that conducted an online competitor loyalty survey with benefit administrators at U.S. companies.

Aflac®
We've got you under our wing.®

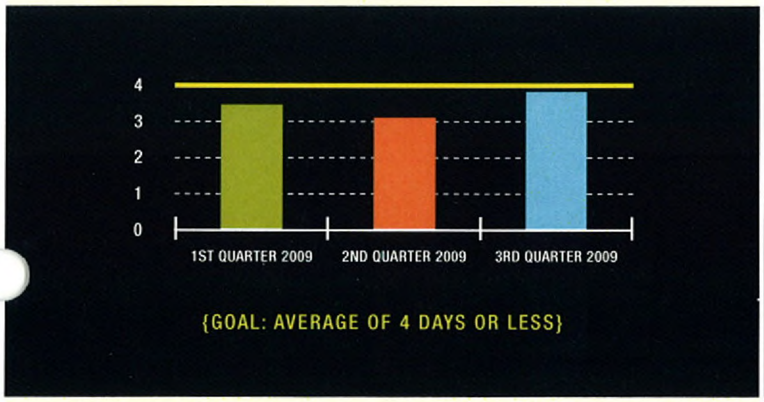
FROM CUSTOMER SERVICE TO CLAIMS...WE'VE GOT YOU.

For large accounts like you, Aflac can make administering and managing your employees' benefits easier by providing quick and quality service.

WE PROCESS CLAIMS QUICKLY[1]

4 DAYS OR LESS

average time it takes to resolve a claim.

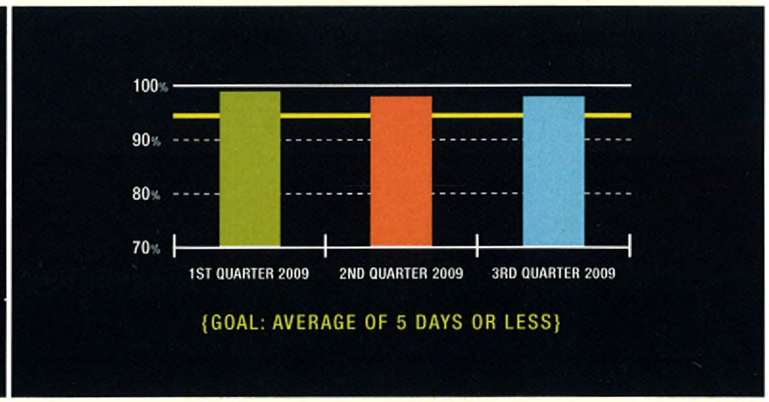


- $1.9 billion paid in claims in 2008
- One-day turnaround when using wellness claim forms
- 92 percent of claimants said Aflac met or exceeded their expectations in handling their claims.[2]

WE APPLY PREMIUMS QUICKLY

95% OF PREMIUM PAYMENTS

are applied in an average of five days or less



WE MAINTAIN STRENGTH AND STABILITY

NO. 1 PROVIDER

American Family Life Assurance Company of Columbus is the No. 1 provider of individual health insurance and guaranteed-renewable insurance in the United States ('Life and Health Statistical Report," National Underwriter, August 20/27, 2007).

THE PREMIER PROVIDER

Employees of more than 450,000 payroll accounts in the United States have Aflac.

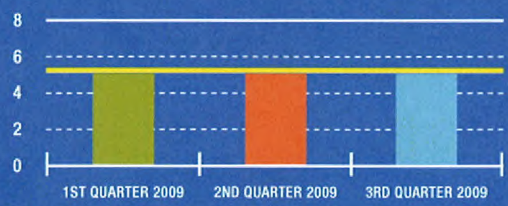
[1]Claims statistics not applicable to Continental American Insurace Company.
[2]Claimant Satisfaction Survey, September 2009.

Aflacforbusiness.com

Aflac®
We've got you under our wing.℠

WE SIMPLIFY BENEFITS ADMINISTRATION

Online service requests are resolved in average of 5 days or less



{GOAL: AVERAGE OF 5 DAYS OR LESS}

WINGSPAN ACCOUNT RELATIONS

Enjoy personal assistance from an Account Relations Executive who will remain your single point of contact for a variety of services such as:

- Acquisition and Consultation
- Pre-Enrollment Planning
- Billing and Reconciliation Automation
- Pre-Invoice and Payment Review

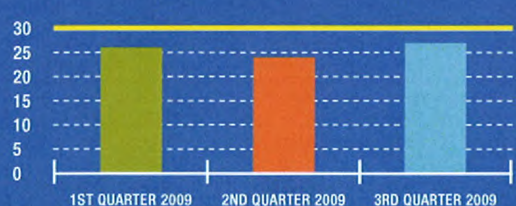
WINGSPAN ONLINE SERVICES FOR ACCOUNTS

With Wingspan Online Services for Accounts, you can:

- Access your invoices and account information 24/7.
- Request service transactions on behalf of your employees.
- Reconcile your invoices online.
- Submit changes.
- Remit payment for your Aflac invoice.

WE ANSWER YOUR CALLS QUICKLY

On average, calls to the payroll line are answered in 30 seconds or less.



{GOAL: AVERAGE OF 30 SECONDS OR LESS}

Our professional representatives are available Monday through Friday, 8 a.m. to 8 p.m. Eastern time to provide our customers with exceptional service.

We are also committed to our Hispanic customers and provide service in both Spanish and English. A dedicated toll-free line (1-800-SI2-3522 or 1-800-742-3522) and Bilingual service representatives are available from 8 a.m. to 6 p.m. Eastern time to help meet all your service needs.

WE MAKE IT EASY FOR EVERYONE

Aflac is committed to providing your employees with fast and convenient service.

WINGSPAN ONLINE SERVICES FOR POLICYHOLDERS

Policyholders can log on to Aflac.com 24/7 to:

- Check claims status
- Update their personal profiles
- Request forms or copies of their policies
- Obtain contact information for Aflac agents
- File claims quickly using Aflac SmartClaim℠ online.

24/7 CUSTOMER ASSISTANCE

In addition to our dedicated customer service representatives, our Customer Service Center also offers a 24/7 interactive voice response system that allows callers to check claims and policy status or order claim forms via phone.

- More than 10 million calls handled in 2008
- 97 percent of calls handled without transfer to another department

We've got you covered.

Aflac.com | 1.800.99.AFLAC (1.800.992.3522)

We've never been one for words. So we'll just let the awards do the quacking.

FORTUNE
100 Best Companies to Work for in America 1999–2009
America's Most Admired Companies 2001–2007, 2009

REPUTATION INSTITUTE
Most Reputable Company in the Global Insurance Industry 2008 & 2009

LATINA Style 50
50 Best Companies for Latinas to Work For in the United States 1998–2004, 2007–2009

BLACK ENTERPRISE MAGAZINE — BEST COMPANIES FOR DIVERSITY
40 Best Companies for Diversity 2005–2009

Forbes
Global 2000 2004–2009
America's Best Managed Company in the Insurance Industry 2008
America's 400 Best Big Companies 2006–2009

2009 WORLD'S MOST ETHICAL COMPANIES — WWW.ETHISPHERE.COM
World's Most Ethical Companies 2007–2009
100 Most Influential People in Business Ethics · Dan Amos 2007

American Cancer Society
Visionary Award 2007–2008

Institutional Investor
Best Investor Relations in the Insurance/Life Category 2009
America's Best CEO in the Insurance/Life Category · Dan Amos 2009

BusinessWeek
Best Place to Launch a Career 2008 & 2009

PINK
Named one of the Elite Eight Top Companies for Women 2007

U.S. Chamber of Commerce
Corporate Citizenship Award 2007

Hispanic Enterprise
Top 50 Companies for Supplier Diversity 2006–2008

InformationWeek
500 Top Corporate Technology Innovators 2003–2009

DiversityBusiness
Top Organizations for Multicultural Business Opportunities 2006

Hispanic Magazine
100 Companies Providing the Most Opportunities to Hispanics 1993–2007

City Business Journal Network
American Brand Excellence Awards
Insurance and Financial Services Industry 2009

Business to Business
Company of the Year 2006

CRO
100 Best Corporate Citizens 2009

Computerworld
100 Best Place to Work in IT 1999–2009

SellingPower
America's 500 Largest Sales Forces 2001–2008
Top 125 Employer-Sponsored Workforce Training
Training and Development Programs 2001–2008

CIO
CIO 100 Award 2005–2008

EPA Energy Star®
Superior Energy Efficiency
Aflac · Paul S. Amos Campus
April 2009

IR Magazine
Merrill Grand Prix for Best Overall Investor Relations
Large Cap 2002–2006
Tied for Best Investor Relations Web Site in 2009; eighth time to receive honors

knowquack.com

Aflac®

August 17, 2009

LIFE & HEALTH

National Underwriter

THE NEWS SOURCE FOR LIFE & HEALTH AGENTS

THE NU TOP 200 Life & Health Statistical Report

Guaranteed Renewable 2008

Rank	Company Name	Guaranteed Renewable Premiums Earned 2008	Guaranteed Renewable Incurred Claims 2008	Guaranteed Renewable Premiums Earned 2007	Guaranteed Renewable Incurred Claims 2007
1	American Family Life ASR Co Columbus	13,167,016,877	6,827,893,580	11,484,757,138	5,554,492,248
2	Unicare Life & Health Insurance Co	1,928,766,189	1,723,960,258	1,553,579,025	1,282,433,666
3	Anthem Blue Cross Life & Hlth Ins Co	1,315,781,361	959,062,647	1,131,507,514	762,539,015
4	Mutual of Omaha Insurance Co	1,271,366,074	902,726,931	1,100,199,826	779,582,831
5	Bankers Life & Casualty Co	865,586,010	648,315,377	1,179,873,030	814,927,759
6	Colonial Life & Accident Insurance	781,493,574	308,785,252	730,069,859	299,978,909
7	John Hancock Life Ins Co	700,124,514	349,340,790	607,466,164	301,117,504
8	United American Insurance Co	604,151,233	363,474,067	677,394,009	427,944,603
9	Transamerica Life Ins Co	508,118,498	320,162,909	129,543,122	96,166,311
10	General Re Life Corp	507,132,169	357,912,143	492,772,590	342,775,397
11	Metropolitan Life Insurance Co	496,591,914	112,302,229	467,297,702	91,677,407
12	Physicians Mutual Insurance Co	387,996,935	239,555,518	406,851,230	256,255,649
13	Healthy Alliance Life Ins Co	323,689,987	232,147,513	285,447,570	208,220,377
14	Employers Reassurance Corp	317,627,384	157,199,668	269,576,608	290,493,402
15	Combined Insurance Co of America	306,745,203	127,748,201	565,594,536	179,690,260
16	Blue Shield of CA Life & Hlth Ins Co	306,032,317	212,854,741	229,063,146	160,574,363
17	Senior Hlth Ins Co of PA	288,549,391	359,894,853	309,841,695	534,523,722
18	Provident Life & Accident Insurance	274,350,095	77,350,269	240,748,626	72,063,619
19	Union Fidelity Life Insurance Co	248,899,523	315,261,854	251,498,181	226,013,502
20	BCBS Of KS Inc	215,248,464	182,381,229	206,370,320	192,747,165
21	American Heritage Life Insurance Co	208,802,248	101,913,787	255,121,999	120,254,634
22	Lifecare Assurance Co	208,339,161	50,932,061	186,446,808	49,363,829
23	Conseco Health Insurance Co	199,434,319	94,714,346	209,102,942	107,182,760
24	American Family Life ASR Co of NY	181,718,401	89,015,353	163,380,321	78,710,925
25	United Teacher Associates Insurance	158,446,427	102,827,385	166,578,401	110,895,717
26	Continental Life Ins Co Brentwood	156,205,770	108,024,471	162,219,678	114,575,520
27	American Fidelity Assurance Co	154,980,675	79,321,154	133,030,151	65,980,782
28	Northwestern Long Term Care Ins Co	153,585,680	12,998,699	120,076,389	8,519,787
29	New York Life Insurance Co	151,877,602	32,436,783	136,613,407	43,933,064
30	Genworth Life Ins Co of NY	149,374,535	62,504,918	139,719,510	46,848,155
31	Monumental Life Insurance Co	138,712,452	57,368,804	137,362,683	48,523,698
32	Prudential Insurance Co of America	133,734,897	51,779,939	120,638,791	40,994,267
33	Liberty National Life Insurance Co	131,354,431	59,095,023	136,752,762	63,627,708
34	American Republic Insurance Co	129,140,792	93,317,942	100,798,756	91,596,833
35	Munich American Reassurance Co	126,507,598	101,807,448	109,695,760	82,310,316
36	USAA Life Insurance Company	120,451,017	90,276,133	120,984,616	87,213,524
37	Family Heritage Life Ins Co of Amer	118,921,398	22,402,761	104,518,901	18,885,289
38	Allianz Life Ins Co of North America	116,811,815	17,530,381	110,824,080	12,979,610
39	Reserve National Insurance Co	115,403,887	77,167,011	114,191,852	74,680,794
40	Washington National Insurance	111,378,561	100,186,169	128,368,768	121,667,816
41	Bupa Ins Co	104,290,065	70,945,673	95,211,197	61,263,524
42	Standard Life & Accident Ins Co	101,720,831	76,041,807	116,102,109	89,730,908
43	Equitable Life & Casualty Insurance	100,752,010	66,997,477	99,211,556	57,768,609
44	Pennsylvania Life Insurance Co	100,133,722	69,167,590	111,317,565	75,048,098
45	First UNUM Life Insurance Co	92,284,252	46,178,753	88,894,046	42,658,281
46	Riversource Life Ins Co	91,913,974	84,081,517	121,035,495	69,535,773
47	Allstate Life Insurance Co	91,633,245	32,433,522	28,990,638	1,473,711
48	Medamerica Insurance Co	88,438,259	31,703,698	-4,270,171	17,576,675
49	Country Life Insurance Co	84,658,378	50,106,281	81,626,905	55,408,566
50	American General Life & Acc Ins	82,438,115	55,318,645	85,083,878	56,700,017
51	Hannover Life Reassur Co of America	81,495,565	61,504,778	84,016,612	65,895,172
52	Central United Life Insurance Co	80,317,265	75,332,492	87,063,516	82,094,441
53	National Teachers Assoc Life Ins Co	76,200,733	13,502,927	66,954,568	11,258,521
54	Kanawha Insurance Co	70,721,916	43,461,263	68,323,469	48,366,561
55	Continental General Insurance Co	69,559,000	49,721,558	70,320,827	49,519,636
56	Genworth Life & Annuity Ins Co	68,778,504	49,339,238	72,578,968	53,977,756
57	American Pioneer Life Insurance Co	68,503,213	61,742,401	78,385,006	69,816,880
58	Conseco Ins Co	65,793,923	44,808,733	56,195,019	39,643,961
59	Pyramid Life Insurance Co	65,146,048	44,724,124	76,725,467	54,175,180
60	Assurity Life Insurance Co	63,581,232	31,757,937	66,385,829	39,525,239
61	American Income Life Insurance Co	62,576,658	19,436,567	60,564,612	19,122,629
62	Professional Insurance Company	62,541,842	41,795,996	55,157,958	36,780,136
63	Northwestern Mutual Life Insurance	61,125,007	26,687,137	49,372,114	20,837,235
64	Conseco Life Insurance Co	58,929,049	135,150,476	55,195,362	50,383,946
65	Illinois Mutual Life Insurance Co	57,226,653	28,594,327	57,012,923	29,266,017
66	Globe Life & Accident Insurance Co	55,906,233	36,805,063	58,046,287	39,384,297
67	Christian Fidelity Life Insurance Co	55,636,141	42,399,008	57,615,952	43,259,624
68	National States Insurance Co	52,584,853	41,265,610	55,964,218	39,055,089
69	New ERA Life Insurance Co	52,521,966	44,510,653	54,155,033	42,869,260
70	Pacificare Life & Health Insurance	51,474,245	-28,197,693	771,977,114	578,982,835
71	Bankers Fidelity Life Insurance Co	44,636,140	30,023,231	44,792,839	28,099,417
72	Guarantee Trust Life Insurance	43,332,696	15,383,336	35,815,235	10,203,505
73	American Progressive L & H Ins of NY	43,286,375	33,257,187	48,958,760	37,525,649
74	Provident America Life & HLTH Ins Co	41,100,553	29,371,529	17,817,117	12,311,239
75	New ERA Life Ins Co of Midwest	38,319,454	31,360,648	34,422,681	23,922,438
76	Great American Life Ins Company	36,875,579	2,927,038	28,382,896	1,920,029
77	Emc National Life Co	34,811,141	30,143,392	38,067,147	31,837,016
78	Golden Rule Insurance Co	34,467,282	24,070,480	35,983,239	26,127,362
79	First United American Life Insurance	34,400,404	22,684,319	38,392,893	24,474,552
80	Trustmark Insurance Co	33,886,698	9,233,486	30,180,787	11,551,851
81	Lifesecure Ins Co	33,877,662	5,868,107	70,506	2,559
82	Western & Southern Life Insurance Co	33,569,318	14,561,962	33,770,541	17,959,903
83	Axa Equitable Life Ins Co	32,264,137	29,289,466	32,589,758	34,789,654
84	Medamerica Ins Co of NY	31,587,160	16,982,731	29,294,792	15,587,034
85	Life Insurance Co of Alabama	31,520,404	15,944,179	30,108,466	15,426,535
86	Combined Life Ins Co of New York	29,658,791	13,357,601	32,292,135	17,262,751
87	Constitution Life Insurance Co	29,260,520	21,153,230	33,553,330	24,018,045
88	Cuna Mutual Insurance Society	28,361,408	1,263,123	20,060,738	1,634,114
89	Transamerica Financial Life Ins Co	28,029,978	15,766,878	27,808,049	14,786,962
90	Philadelphia American Life Insurance	27,626,791	23,887,879	30,911,666	26,189,216
91	Usable Life	27,582,525	12,874,098	25,970,909	14,462,934
92	Mcs Life Ins Co	27,221,409	24,107,324	75,256,259	63,925,319
93	Protective Life Insurance Co	26,779,308	23,016,981	28,095,342	23,833,932
94	Loyal American Life Insurance Co	26,722,007	15,373,957	26,899,763	14,662,009
95	Trans Oceanic Life Insurance Co	25,623,756	7,587,007	15,398,618	5,374,912
96	Triple S Vida Inc	25,587,639	8,535,724	22,110,643	8,534,560
97	Penn Treaty Network America Ins Co	24,899,905	13,723,554	28,815,078	15,095,781
98	Ability Ins Co	24,629,149	22,394,799	104,354,489	38,619,391
99	AIG Life Insurance Company	23,610,187	22,519,806	24,071,301	19,229,213
100	Humana Ins Co	23,482,140	13,579,039	13,709,097	18,769,650

Individual Health Leaders 2008

Rank	Company Name	Indv. Premiums Earned 2008	Incurred Claims 2008	Indv. Premiums Earned 2007	Incurred Claims 2007
1	American Family Life ASR Co Columbus	13,167,016,877	6,827,893,580	11,484,757,138	5,554,492,248
2	Humana Ins Co	10,380,108,452	8,842,833,066	8,978,308,442	7414,564,823
3	United Healthcare Insurance Co	7,467,386,545	6,517,256,168	6,594,383,459	5,299,516,161
4	Aetna Life Insurance Co	3,685,360,972	3,096,692,859	1,611,797,119	1,326,515,942
5	American Life Insurance Co	3,183,009,584	633,175,380	2,666,743,000	572,153,678
6	Unicare Life & Health Insurance Co	1,928,766,189	1,723,960,258	1,553,579,025	1,282,433,667
7	Pennsylvania Life Insurance Co	1,779,470,604	1,511,308,315	658,013,409	46,898,2784
8	First Health Life & Health Ins Co	1,618,027,427	1,615,861,281	1,227,434,970	1,072,635,541
9	Bankers Life & Casualty Co	1,479,650,777	1,236,695,629	1,456,454,604	1,050,050,572
10	Anthem Blue Cross Life & Hlth Ins Co	1,315,781,361	959,062,647	1,131,507,514	762,539,015
11	Mutual of Omaha Insurance Co	1,302,808,218	914,272,142	1,152,130,818	789,769,460
12	Pyramid Life Insurance Co	1,009,084,689	816,082,618	904,663,238	754,242,882
13	Northwestern Mutual Life Insurance	790,692,461	546,575,216	751,144,559	462,580,880
14	Colonial Life & Accident Insurance	785,633,365	309,894,497	734,780,171	301,993,663
15	United American Insurance Co	771,572,799	494,844,170	874,803,701	583,951,262
16	Metropolitan Life Insurance Co	728,035,302	248,354,649	675,346,696	221,274,495
17	Combined Insurance Co of America	700,933,363	316,572,561	1,128,721,837	411,359,924
18	John Hancock Life Ins Co	700,253,137	349,526,769	607,580,892	302,073,904
19	Health Net Life Ins Co	612,261,831	509,755,538	472,219,104	382,744,603
20	American Progressive L & H Ins of NY	595,236,059	508,225,748	439,628,466	364,163,924
21	Provident Life & Accident Insurance	565,233,238	174,877,194	528,890,970	224,960,025
22	Transamerica Life Ins Co	541,454,614	314,712,629	129,588,640	96,170,331
23	General Re Life Corp	522,226,901	364,407,988	503,735,601	352,317,187
24	Massachusetts Mutual Life Insurance	455,342,652	301,707,881	439,238,041	305,106,867
25	Time Ins Co	427,506,934	282,220,836	449,198,772	294,593,684
26	Berkshire Life Ins Co of America	419,342,661	285,070,879	403,564,273	249,784,087
27	Physicians Mutual Insurance Co	403,517,722	249,076,822	422,291,970	265,723,425
28	Cuna Mutual Insurance Society	382,502,535	161,606,554	379,730,955	160,117,698
29	BCBS Of KS Inc	353,083,719	303,253,706	333,428,093	314,864,673
30	Healthy Alliance Life Ins Co	323,689,987	232,147,513	285,447,570	208,220,377
31	Employers Reassurance Corp	317,857,852	127,654,554	267,907,145	269,839,180
32	Blue Shield of CA Life & Hlth Ins Co	306,467,822	213,651,459	236,389,063	165,035,480
33	Monumental Life Insurance Co	293,328,487	115,856,405	266,006,510	124,953,659
34	Senior Hlth Ins Co of PA	289,716,253	358,992,398	311,192,062	535,909,502
35	Connecticut General Life Insurance	280,328,623	339,795,107	330,523,937	324,703,884
36	Union Fidelity Life Insurance Co	256,092,455	316,816,443	257,086,879	228,273,686
37	Riversource Life Ins Co	256,014,451	141,680,349	280,189,516	100,089,033
38	Munich American Reassurance Co	233,893,847	154,700,065	204,249,035	118,300,621
39	Conseco Health Insurance Co	222,450,283	100,886,471	230,435,382	114,845,602
40	American Heritage Life Insurance Co	221,451,590	107,107,965	270,845,133	125,771,996
41	Lifecare Assurance Co	208,339,161	50,932,061	186,446,808	49,363,829
42	Golden Rule Insurance Co	183,856,270	122,839,524	166,948,869	115,180,736
43	American Family Life ASR Co of NY	181,878,904	89,044,957	16,356,4062	78,716,469
44	American Republic Insurance Co	178,831,519	130,245,948	180,664,403	147,423,063
45	Principal Life Insurance Co	172,560,195	66,305,476	159,892,838	68,697,227
46	United Teacher Associates Insurance	162,811,167	106,581,510	171,414,103	119,539,644
47	New York Life Insurance Co	157,319,238	42,822,717	141,786,291	51,079,486
48	Continental Life Ins Co Brentwood	156,267,112	108,032,401	162,292,619	114,590,941
49	American Fidelity Assurance Co	155,010,409	79,757,714	138,786,162	66,228,112
50	Northwestern Long Term Care Ins Co	153,585,680	12,998,699	120,076,389	8,519,787

All Health Insurers 2008

Rank	Company Name	Premiums Earned 2008	Incurred Claims 2008	Premiums Earned 2007	Incurred Claims 2007
1	United Healthcare Insurance Co	32,145,042,636	26,494,793,995	29,347,377,479	23,567,454,699
2	Humana Ins Co	14,028,230,193	11,863,853,209	12,162,598,880	9,944,473,926
3	American Family Life ASR Co Columbus	13,173,081,026	6,849,305,833	11,491,047,985	5,559,210,890
4	Aetna Life Insurance Co	12,593,720,245	10,271,336,833	9,382,324,145	7,551,019,069
5	Connecticut General Life Insurance	6,493,898,887	5,382,854,527	5,221,396,995	4,215,556,670
6	Metropolitan Life Insurance Co	5,621,049,056	4,171,213,097	5,002,628,358	3,823,481,464
7	Anthem Blue Cross Life & Hlth Ins Co	3,773,576,009	2,853,046,222	3,344,419,271	2,403,054,391
8	American Life Insurance Co	3,424,895,921	805,373,351	2,881,003,458	733,948,770
9	Guardian Life Insurance Co of Amer	2,891,952,462	2,125,324,594	3,014,641,051	2,224,354,432
10	Hartford Life & Accident Insurance	2,807,716,033	1,841,888,914	2,878,666,191	1,995,700,064
11	Unicare Life & Health Insurance Co	2,678,545,749	2,367,702,344	2,401,120,489	1,984,387,284
12	Principal Life Insurance Co	2,623,501,535	1,942,621,800	2,784,657,193	2,166,114,340
13	UNUM Life Insurance Co of America	2,166,918,536	1,483,160,150	2,253,633,927	1,785,033,300
14	First Health Life & Health Ins Co	2,033,306,997	1,997,186,957	1,452,595,256	1,262,587,227
15	Pennsylvania Life Insurance Co	1,779,470,604	1,511,308,315	658,013,409	468,982,784
16	Healthy Alliance Life Ins Co	1,552,935,410	1,230,681,734	1,477,778,247	1,187,177,703
17	Mutual of Omaha Insurance Co	1,543,952,202	1,053,100,422	1,830,098,007	1,331,014,560
18	BCBS Of KS Inc	1,505,994,370	1,345,239,531	1,398,413,157	1,331,160,420
19	Bankers Life & Casualty Co	1,486,093,551	1,239,772,708	1,537,187,900	1,110,609,892
20	Time Ins Co	1,320,505,836	860,998,889	1,344,385,514	839,956,078
21	Standard Insurance Co	1,297,194,525	924,987,727	1,297,304,057	961,260,682
22	Golden Rule Insurance Co	1,257,659,900	790,286,093	1,120,612,690	684,598,383
23	Health Net Life Ins Co	1,241,518,702	1,051,560,680	1,058,000,655	837,062,969
24	US Branch Sunlife Assur Co of Canada	1,173,582,353	812,067,477	1,324,794,258	1,046,324,190
25	Life Insurance Co of North America	1,159,402,934	782,068,291	1,107,525,943	768,650,674
26	Prudential Insurance Co of America	1,064,398,186	780,589,885	941,288,517	681,677,248
27	Lincoln National Life Insurance Co	1,017,290,477	758,966,252	922,356,228	671,955,201
28	John Hancock Life Ins Co	1,013,498,387	352,672,193	931,598,653	400,650,975
29	Pyramid Life Insurance Co	1,009,089,555	816,087,789	904,668,497	754,233,210
30	Union Security Ins Co	943,952,932	675,542,209	1,010,219,625	729,029,271
31	Northwestern Mutual Life Insurance	857,160,511	571,337,109	816,158,953	484,681,482
32	WEA Insurance Corp	856,331,185	771,379,575	897,723,058	796,434,519
33	Mega Life & Health Insurance Co The	854,733,999	514,782,674	904,647,449	488,157,713
34	United American Insurance Co	831,795,394	542,597,637	927,113,547	624,184,216
35	Colonial Life & Accident Insurance	813,140,307	324,513,102	758,969,809	316,229,395
36	Transamerica Life Ins Co	744,580,428	492,555,499	198,822,317	153,060,322
37	Blue Shield of CA Life & Hlth Ins Co	740,884,290	562,644,935	461,277,214	317,796,718
38	Combined Insurance Co of America	730,801,158	340,491,818	1,173,335,109	440,297,279
39	Monumental Life Insurance Co	693,709,512	324,057,235	664,397,180	326,852,469
40	Hcc Life Ins Co	660,034,466	503,448,029	642,655,171	498,691,617
41	Reliance Standard Life Insurance Co	602,408,749	452,877,516	555,955,062	444,096,381
42	American Progressive L & H Ins of NY	596,078,554	509,110,976	440,562,596	364,731,652
43	General Re Life Corp	585,512,179	408,937,774	594,128,370	488,897,305
44	Provident Life & Accident Insurance	577,724,592	181,460,507	555,085,596	253,852,252
45	Ameritas Life Insurance Corp	536,931,881	392,837,435	475,835,376	338,945,577
46	Cuna Mutual Insurance Society	536,733,447	212,465,877	528,108,637	210,063,779
47	Reliastar Life Insurance Co	508,013,549	439,932,665	652,663,791	561,688,764
48	John Alden Life Insurance Co	504,505,423	336,229,768	536,287,553	362,087,646
49	United Healthcare Insurance Co of OH	499,570,216	415,000,995	529,574,056	412,024,281
50	American Fidelity Assurance Co	493,455,292	270,255,776	435,655,051	248,235,782