

**2008 Market Share Reports for the
Top 125 Life and Fraternal Insurance Groups and
Companies By State and Countrywide**

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INTRODUCTION

These *2008 Market Share Reports for the Top 125 Life and Fraternal Insurance Groups and Companies By State and Countrywide* are intended to make market share information more readily available. Data from groups and companies filing the life/health annual statement and those filing the fraternal annual statement are combined so that the life insurance market can be seen in its entirety. The column labeled “Bus. Type” indicates whether the group (company) listed has filed a life/health annual statement (L), a fraternal annual statement (F) or both (B). The direct premiums data reported in this publication is taken from page 24 of the NAIC life/health annual statement and page 23 of the NAIC fraternal annual statement.

Insurance groups are made up of insurance companies that are related by ownership. The market share reports show data by group for those insurers that are a member of a group. This allows the report to contain a more complete view of the market share information. An index listing the companies included in the insurance groups reported in this publication has been added at the end of the report. Insurers continuously merge, change names and buy and sell companies; however, the index gives a “snapshot” view of group structures as filed with the NAIC on the date this report was generated.

Market share data are reported in three sections: 1) life insurance; 2) annuity considerations; and 3) totals of life insurance, annuity considerations, deposit-type contract funds, other considerations, and accident and health insurance. The Statement of Statutory Accounting Principles (SSAP) No. 50 redefined deposit-type contracts to exclude any contract that incorporated insurance (mortality or morbidity) risk. As a result of this change, contracts reported as deposit-type contracts in 2000 moved to annuities in 2001. Therefore, annuity considerations given in this year’s report are not directly comparable to those from previous years. Market share is not reported separately for deposit-type contract funds because, in this category, the transfer of funds may result in anomalies when data are reported in this format. Accident and health insurance data are reported to the NAIC on four annual statements: life/health, fraternal, health and property/casualty. The accident and health data in this report are from the life/health and fraternal annual statements only. A separate publication, *Market Share Reports for the Top 125 Accident and Health Insurers*, combines data from all four statements to provide complete market share information for that line.

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