

BEST'S REVIEW®

Best's Rankings

Top U.S. Life/Health Insurers

U.S. Life/Health – 2018 Total Life Issued

Ranked by 2018 total life business issued.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Total Life Issued	% Change
1	2	Prudential of America Group	070189	\$238,487,350	19.5
2	3	Lincoln Finl Group	070351	179,162,183	2.6
3	4	Northwestern Mutual Group	069515	159,173,392	0.9
4	6	New York Life Group	069714	132,144,116	3.5
5	5	Securian Finl Ins Group	069565	122,595,851	-18.1
6	7	Unum Ins Group	069743	113,193,027	3.8
7	8	Principal Finl Group Inc.	020516	96,168,815	9.9
8	9	Massachusetts Mutual Life Group	069702	85,631,623	-2.1
9	10	Primerica Group	070183	84,742,899	-0.9
10	13	AIG Life & Retirement Group	070342	82,308,777	13.1
11	11	State Farm Life Group	070126	79,760,966	-5.0
12	14	Guardian Life Group	069685	69,990,506	-1.7
13	15	Mutual of Omaha Group	070203	68,406,904	11.9
14	23	Voya Finl Group	070153	63,594,992	24.3
15	26	Sun Life Finl Group	069740	62,060,533	82.2
16	21	Protective Life Group	069728	61,773,587	17.4
17	12	CIGNA Group	070173	60,537,456	-20.9
18	20	Legal & Gen America Group	069539	58,533,984	10.2
19	18	Hartford Life & Accident Ins Co	007285	53,029,511	-7.4
20	17	Meiji Yasuda US Life Group	070499	50,964,121	-11.0
21	1	Metropolitan Life & Affiliated Cos	070192	45,274,703	-83.1
22	19	Aegon USA Group	069707	44,505,650	-19.2
23	22	John Hancock Life Insurance Group	069542	42,596,821	-17.1
24	27	Pacific Life Group	069720	41,329,703	40.1
25	24	Torchmark Life Group	070443	39,507,005	-3.9
Top 25 Insurers				\$2,135,474,475	-8.2
Total U.S. Life/Health Industry				\$2,894,394,817	-6.0

Source: BESTLINK — Statement File - L/H, US; Data as of: July 15, 2019

U.S. Life/Health – 2018 Total Life In Force

Ranked by 2018 total life business in force.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Total Life In Force	% Change
1	1	Prudential of America Group	070189	\$4,390,296,408	5.1
2	2	Metropolitan Life & Affiliated Cos	070192	4,384,428,249	7.6
3	4	Great-West Life Group	070366	3,241,620,997	63.7
4	7	Lincoln Finl Group	070351	2,069,656,889	25.1
5	3	RGA Group	069611	1,935,571,865	-4.4
6	5	Scor Life US Group	070253	1,840,027,921	2.0
7	6	Northwestern Mutual Group	069515	1,832,393,235	4.2
8	8	Securian Finl Ins Group	069565	1,521,622,142	2.9
9	12	New York Life Group	069714	1,465,565,197	3.6
10	10	Swiss Re Life Group	070469	1,408,082,640	-1.6
11	11	Aegon USA Group	069707	1,368,943,398	-3.7
12	13	Munich Amer Group	069170	1,354,817,191	15.4
13	9	Hannover Life Reassur America	068031	1,307,947,537	-9.3
14	16	Hartford Life & Accident Ins Co	007285	1,166,679,491	16.2
15	15	AIG Life & Retirement Group	070342	1,081,863,690	7.2
16	14	Voya Finl Group	070153	1,040,224,343	-3.9
17	17	Protective Life Group	069728	952,700,055	4.0
18	18	State Farm Life Group	070126	926,698,573	2.8
19	21	Unum Ins Group	069743	802,002,724	6.5
20	19	CIGNA Group	070173	798,823,977	-3.2
21	23	Principal Finl Group Inc.	020516	774,343,525	11.2
22	20	Genworth Finl Companies	070527	761,683,583	-4.6
23	22	Legal & Gen America Group	069539	734,374,256	4.4
24	25	Massachusetts Mutual Life Group	069702	718,781,054	7.4
25	24	Primerica Group	070183	695,728,208	3.0
Top 25 Insurers				\$38,574,877,148	7.5
Total U.S. Life/Health Industry				\$52,233,645,642	4.9

Source: BESTLINK — Statement File - L/H, US; Data as of: July 16, 2019

U.S. Life/Health – 2018 Group Life Issued

Ranked by 2018 group life business issued.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Group Life Issued	% Change
1	4	Prudential of America Group	070189	\$138,469,566	39.6
2	3	Lincoln Finl Group	070351	105,903,650	-0.5
3	5	Unum Ins Group	069743	100,119,006	3.0
4	2	Securian Finl Ins Group	069565	96,802,022	-22.1
5	12	Sun Life Finl Group	069740	62,020,621	82.3
6	6	CIGNA Group	070173	60,401,937	-20.9
7	10	Voya Finl Group	070153	58,118,054	29.8
8	8	Hartford Life & Accident Ins Co	007285	53,004,626	-7.4
9	9	Meiji Yasuda US Life Group	070499	50,852,293	-11.0
10	14	Principal Finl Group Inc.	020516	44,240,135	47.7
11	13	Mutual of Omaha Group	070203	40,569,243	26.8
12	1	Metropolitan Life & Affiliated Cos	070192	39,886,144	-84.6
13	11	Guardian Life Group	069685	35,829,518	-6.1
14	16	New York Life Group	069714	33,998,868	38.2
15	15	Tokio Marine US Life Group	069195	27,549,334	2.4
16	7	Aetna Life Group	070202	27,402,800	-54.6
17	17	Symetra Life Group	070123	11,290,799	-50.7
18	23	Oneamerica Group	070399	11,130,543	41.4
19	21	5 Star Life Ins Co	008069	10,880,460	22.8
20	19	UnitedHealth Life Companies	069973	9,926,203	5.2
21	20	AAA Life Group	070388	9,582,466	5.7
22	31	Zurich Amer Life Group	070470	9,335,568	214.1
23	18	Dearborn National Life Ins Group	069637	9,156,739	-17.0
24	22	Anthem Life Cos	070064	8,553,620	4.1
25	27	Nationwide Mutual Life Group	070822	6,631,250	51.5
Top 25 Insurers				\$1,061,655,465	-15.6
Total U.S. Life/Health Industry				\$1,118,406,701	-15.0

Source: BESTLINK — Statement File - L/H, US; Data as of: July 15, 2019

U.S. Life/Health – 2018 Group Life In Force

Ranked by 2018 group life business in force.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Group Life In Force	% Change
1	1	Metropolitan Life & Affiliated Cos	070192	\$3,850,851,727	9.8
2	3	Great-West Life Group	070366	2,892,383,953	75.9
3	2	Prudential of America Group	070189	2,062,345,108	7.1
4	4	Securian Finl Ins Group	069565	1,320,136,062	2.5
5	5	Hartford Life & Accident Ins Co	007285	1,164,503,086	16.2
6	8	Lincoln Finl Group	070351	1,036,769,393	62.8
7	6	CIGNA Group	070173	779,508,661	-3.1
8	7	Unum Ins Group	069743	731,374,851	7.0
9	9	Aetna Life Group	070202	472,081,737	-6.7
10	10	New York Life Group	069714	431,934,445	9.3
11	11	Meiji Yasuda US Life Group	070499	405,437,458	4.9
12	12	Munich Amer Group	069170	378,228,373	32.0
13	14	Guardian Life Group	069685	271,461,367	5.5
14	13	Sun Life Finl Group	069740	264,949,923	-0.6
15	15	Tokio Marine US Life Group	069195	239,306,600	3.2
16	16	Mutual of Omaha Group	070203	221,188,700	13.4
17	17	Voya Finl Group	070153	217,879,561	13.2
18	19	Principal Finl Group Inc.	020516	152,034,464	5.3
19	23	Anthem Life Cos	070064	124,370,923	15.0
20	22	Swiss Re Life Group	070469	117,224,103	-0.5
21	21	Dearborn National Life Ins Group	069637	116,468,741	-1.7
22	24	RGA Group	069611	96,378,105	6.2
23	25	UnitedHealth Life Companies	069973	73,137,905	1.3
24	27	Zurich Amer Life Group	070470	72,932,460	9.7
25	26	Massachusetts Mutual Life Group	069702	72,897,284	1.2
Top 25 Insurers				\$17,565,784,990	15.8
Total U.S. Life/Health Industry				\$18,558,548,825	13.7

Source: BESTLINK — Statement File - L/H, US; Data as of: July 16, 2019



U.S. Life/Health – 2018 Ordinary Life Issued

Ranked by 2018 ordinary life business issued.

(\$ Thousands)

2018	2017			Ordinary Life	%
Rank	Rank	Company/Group	AMB#	Issued	Change
1	1	Northwestern Mutual Group	069515	\$157,118,849	-0.3
2	3	Prudential of America Group	070189	100,017,784	-0.3
3	2	New York Life Group	069714	98,145,249	-4.8
4	4	Primerica Group	070183	84,742,899	-0.9
5	7	AIG Life & Retirement Group	070342	82,306,982	13.1
6	6	Massachusetts Mutual Life Group	069702	81,366,741	0.3
7	5	State Farm Life Group	070126	79,556,619	-5.0
8	8	Lincoln Finl Group	070351	73,258,533	7.3
9	12	Protective Life Group	069728	61,358,539	17.7
10	10	Legal & Gen America Group	069539	58,512,029	10.2
11	9	Principal Finl Group Inc.	020516	51,928,680	-9.8
12	13	John Hancock Life Insurance Group	069542	42,596,821	-17.1
13	17	Pacific Life Group	069720	41,329,703	40.1
14	11	Aegon USA Group	069707	40,871,880	-21.6
15	14	Torchmark Life Group	070443	37,276,034	-4.5
16	16	Guardian Life Group	069685	34,160,988	3.3
17	15	Allstate Life Group	070106	33,430,976	0.7
18	21	Natl Life Group	069953	31,760,818	36.7
19	18	Mutual of Omaha Group	070203	27,837,661	-4.5
20	19	USAA Life Group	070364	26,428,284	5.6
21	22	Nationwide Mutual Life Group	070822	24,094,675	4.1
22	23	AXA Equitable Group	070194	22,465,848	5.7
23	20	Sammons Enterprises Group	070533	22,173,823	-10.9
24	26	Penn Mutual Group	069722	21,478,975	5.7
25	25	Securian Finl Ins Group	069565	20,773,360	0.0
Top 25 Insurers				\$1,354,992,750	1.0
Total U.S. Life/Health Industry				\$1,727,714,657	0.9

Source:  — Statement File - L/H, US; Data as of: July 15, 2019

U.S. Life/Health – 2018 Ordinary Life In Force

Ranked by 2018 ordinary life business in force.

(\$ Thousands)

2018	2017			Ordinary Life In	%
Rank	Rank	Company/Group	AMB#	Force	Change
1	1	Prudential of America Group	070189	\$2,323,662,124	3.3
2	4	Northwestern Mutual Group	069515	1,829,172,504	4.1
3	2	RGA Group	069611	1,816,035,936	-5.1
4	3	Scor Life US Group	070253	1,807,229,786	1.3
5	5	Aegon USA Group	069707	1,340,701,955	-3.7
6	6	Hannover Life Reassur America	068031	1,306,835,586	-0.6
7	7	Swiss Re Life Group	070469	1,290,858,464	-1.7
8	10	AIG Life & Retirement Group	070342	1,072,970,599	11.6
9	8	New York Life Group	069714	1,033,630,753	1.4
10	9	Lincoln Finl Group	070351	1,032,868,418	1.5
11	14	Munich Amer Group	069170	975,923,506	10.1
12	11	Protective Life Group	069728	944,970,773	4.1
13	13	State Farm Life Group	070126	913,432,013	2.9
14	12	Voya Finl Group	070153	822,236,827	-7.6
15	15	Genworth Finl Companies	070527	759,248,106	-4.7
16	16	Legal & Gen America Group	069539	734,243,603	4.4
17	17	Primerica Group	070183	695,715,764	3.0
18	19	Massachusetts Mutual Life Group	069702	645,883,770	8.1
19	18	Brighthouse Ins Group	070516	634,100,882	-4.4
20	22	Principal Finl Group Inc.	020516	622,309,061	12.8
21	20	John Hancock Life Insurance Group	069542	620,380,929	6.5
22	21	Metropolitan Life & Affiliated Cos	070192	529,865,889	-5.2
23	23	AXA Equitable Group	070194	506,465,422	-1.1
24	25	Pacific Life Group	069720	501,923,436	2.5
25	24	Allstate Life Group	070106	495,245,649	-0.3
Top 25 Insurers				\$25,255,911,755	1.3
Total U.S. Life/Health Industry				\$33,556,800,060	0.6

Source:  — Statement File - L/H, US; Data as of: July 16, 2019

U.S. Life/Health – 2018 Term Life Issued

Ranked by 2018 term life business issued.

(\$ Thousands)

2018	2017			Term Life	%
Rank	Rank	Company/Group	AMB#	Issued	Change
1	1	Northwestern Mutual Group	069515	\$119,896,398	-0.2
2	2	Primerica Group	070183	84,742,899	-0.9
3	3	Prudential of America Group	070189	79,863,483	0.3
4	6	AIG Life & Retirement Group	070342	71,984,631	15.2
5	4	State Farm Life Group	070126	66,797,646	-5.4
6	5	New York Life Group	069714	61,854,664	-6.6
7	7	Legal & Gen America Group	069539	58,428,735	10.1
8	9	Lincoln Finl Group	070351	53,818,672	10.1
9	10	Massachusetts Mutual Life Group	069702	48,992,057	1.5
10	8	Principal Finl Group Inc.	020516	47,079,308	-10.8
11	34	Protective Life Group	069728	38,970,773	424.8
12	17	Pacific Life Group	069720	29,779,439	52.8
13	11	John Hancock Life Insurance Group	069542	28,226,606	-25.8
14	13	Allstate Life Group	070106	26,086,304	1.4
15	14	USAA Life Group	070364	25,322,320	6.2
16	16	Guardian Life Group	069685	22,511,148	4.5
17	15	Mutual of Omaha Group	070203	20,612,933	-6.4
18	12	Aegon USA Group	069707	20,197,792	-30.3
19	18	Torchmark Life Group	070443	17,432,275	-7.3
20	25	Southern Farm Bureau Life Ins Co	007053	16,968,592	41.2
21	19	Farmers New World Life Ins Co	006373	16,534,835	-2.9
22	23	AXA Equitable Group	070194	13,690,879	8.5
23	21	Securian Finl Ins Group	069565	13,236,289	-0.4
24	20	Sammons Enterprises Group	070533	13,127,661	-7.4
25	26	Amer Natl Group	070166	11,830,388	2.0
Top 25 Insurers				\$1,007,986,727	2.8
Total U.S. Life/Health Industry				\$1,211,320,662	2.2

Source:  — Statement File - L/H, US; Data as of: July 15, 2019

U.S. Life/Health – 2018 Term Life In Force

Ranked by 2018 term life business in force.

(\$ Thousands)

2018	2017			Term Life In	%
Rank	Rank	Company/Group	AMB#	Force	Change
1	1	RGA Group	069611	\$1,782,536,171	-4.5
2	2	Scor Life US Group	070253	1,639,108,668	1.3
3	3	Prudential of America Group	070189	1,586,219,192	5.4
4	4	Swiss Re Life Group	070469	1,286,245,055	-1.7
5	5	Hannover Life Reassur America	068031	1,270,355,389	-0.4
6	6	Northwestern Mutual Group	069515	1,135,703,797	5.4
7	7	Aegon USA Group	069707	1,019,524,831	-4.8
8	8	Munich Amer Group	069170	975,641,316	10.1
9	9	AIG Life & Retirement Group	070342	905,374,718	13.1
10	11	Legal & Gen America Group	069539	725,871,843	4.5
11	10	Voya Finl Group	070153	695,445,923	-9.2
12	12	Primerica Group	070183	693,239,336	3.0
13	13	State Farm Life Group	070126	674,921,346	3.8
14	14	Lincoln Finl Group	070351	648,313,096	1.8
15	16	Protective Life Group	069728	608,350,902	4.4
16	15	Genworth Finl Companies	070527	586,468,092	-4.1
17	17	New York Life Group	069714	527,391,204	2.8
18	19	Principal Finl Group Inc.	020516	487,484,251	16.3
19	18	Brighthouse Ins Group	070516	466,749,338	-4.5
20	20	USAA Life Group	070364	411,234,383	2.3
21	21	Berkshire Hathaway Group	070158	359,379,131	-6.3
22	23	Pacific Life Group	069720	351,091,334	2.4
23	22	Allstate Life Group	070106	350,151,870	-1.5
24	24	Massachusetts Mutual Life Group	069702	318,919,533	11.1
25	25	AXA Equitable Group	070194	268,613,212	-1.7
Top 25 Insurers				\$19,774,333,931	1.5
Total U.S. Life/Health Industry				\$24,384,420,448	0.3

Source:  — Statement File - L/H, US; Data as of: July 16, 2019

U.S. Life/Health – 2018 Ordinary Life Average Policy Size and Lapse Ratios

Ranked by 2018 ordinary life business issued.

2018	2017			Ordinary Life Issued	Average Policy Issued				
Rank	Rank	Company/Group	AMB#	(\$000)	2018	2017	2016	2015	2014
1	1	Northwestern Mutual Group	069515	\$157,118,849	\$487,848	\$480,903	\$459,461	\$434,986	\$432,821
2	3	Prudential of America Group	070189	100,017,784	692,409	519,244	538,882	565,128	603,669
3	2	New York Life Group	069714	98,145,249	301,480	299,506	288,464	290,812	296,628
4	4	Primerica Group	070183	84,742,899	304,378	295,939	292,686	293,977	296,075
5	7	AIG Life & Retirement Group	070342	82,306,982	512,810	469,168	471,856	446,310	407,327
6	6	Massachusetts Mutual Life Group	069702	81,366,741	617,903	539,359	427,397	553,090	606,205
7	5	State Farm Life Group	070126	79,556,619	139,471	138,400	132,203	134,306	130,465
8	8	Lincoln Finl Group	070351	73,258,533	691,053	606,706	385,948	548,969	542,792
9	12	Protective Life Group	069728	61,358,539	488,749	533,454	528,239	508,917	465,759
10	10	Legal & Gen America Group	069539	58,512,029	581,041	592,218	586,406	514,784	551,557
11	9	Principal Finl Group Inc.	020516	51,928,680	1,033,078	974,796	946,342	992,055	1,064,171
12	13	John Hancock Life Insurance Group	069542	42,596,821	1,028,934	1,121,371	1,108,302	1,026,137	1,037,635
13	17	Pacific Life Group	069720	41,329,703	741,646	806,492	876,618	950,906	938,243
14	11	Aegon USA Group	069707	40,871,880	160,178	174,857	181,074	184,851	184,650
15	14	Torchmark Life Group	070443	37,276,034	21,269	20,919	21,538	21,938	22,033
16	16	Guardian Life Group	069685	34,160,988	832,647	823,756	791,720	742,571	709,044
17	15	Allstate Life Group	070106	33,430,976	198,637	197,444	203,145	177,882	111,318
18	21	Natl Life Group	069953	31,760,818	320,263	298,299	290,355	281,215	273,747
19	18	Mutual of Omaha Group	070203	27,837,661	61,868	69,000	90,219	87,472	46,053
20	19	USAA Life Group	070364	26,428,284	403,098	400,425	383,912	378,470	386,618
21	22	Nationwide Mutual Life Group	070822	24,094,675	465,616	430,602	387,113	351,237	335,915
22	23	AXA Equitable Group	070194	22,465,848	744,593	714,472	718,050	720,675	745,595
23	20	Sammons Enterprises Group	070533	22,173,823	373,517	361,305	339,064	334,374	342,900
24	26	Penn Mutual Group	069722	21,478,975	804,305	771,295	701,577	617,674	502,706
25	25	Securian Finl Ins Group	069565	20,773,360	668,040	701,401	712,240	706,696	664,627
Total U.S. L/H Stock Cos				\$1,003,087,808	\$146,949	\$142,940	\$136,891	\$147,602	\$160,379
Total U.S. L/H Mutual Cos				\$684,826,209	\$220,579	\$216,229	\$197,224	\$195,797	\$193,579
Total U.S. L/H - Excl. Fraternal				\$1,687,914,017	\$169,968	\$165,436	\$155,084	\$162,273	\$171,059
Total U.S. L/H Fraternal Cos				\$39,800,640	\$113,461	\$106,741	\$95,337	\$92,051	\$92,434
Total U.S. Life/Health Industry				\$1,727,714,657	\$168,040	\$163,441	\$153,171	\$159,942	\$168,409

Source:  — Statement File - L/H, US; Data as of: July 15, 2019

Average Policy In Force					Lapse Ratio Published					Renewal Premium Persistency				
2018	2017	2016	2015	2014	2018	2017	2016	2015	2014	2018	2017	2016	2015	2014
\$309,535	\$300,869	\$291,696	\$283,121	\$275,364	3.9	3.9	3.8	3.5	3.6	93.8	94.5	94.5	94.8	94.7
297,602	286,389	272,643	256,631	228,704	4.3	4.1	3.5	3.9	3.1	76.5	79.6	79.4	88.7	77.9
182,724	174,144	167,578	161,578	191,494	4.4	5.0	5.1	5.3	6.5	93.6	94.1	94.0	91.8	91.6
282,587	277,802	273,394	268,833	263,795	7.8	7.6	6.9	6.7	6.9	91.2	91.4	91.8	91.9	91.1
203,837	183,108	166,582	218,299	208,346	2.9	3.6	5.3	5.1	4.5	92.0	92.2	90.9	90.4	91.1
353,552	332,863	312,019	298,627	283,901	4.6	4.7	4.2	4.2	4.2	95.2	94.9	93.6	93.0	94.6
117,468	114,846	112,112	109,871	107,652	5.0	5.4	5.6	5.8	5.8	92.9	93.2	93.0	92.4	92.1
211,165	199,242	188,130	176,285	167,068	4.8	4.3	4.1	4.0	4.2	73.0	74.4	73.3	73.2	76.5
253,415	266,405	256,429	242,677	234,122	5.2	4.1	5.0	4.1	4.7	86.8	86.4	88.6	87.1	83.3
563,642	560,529	556,860	552,963	553,891	3.5	3.7	3.8	3.6	3.7	94.8	95.3	95.8	95.3	94.1
688,869	650,138	602,226	555,822	505,366	2.1	2.1	2.2	2.3	2.3	91.9	91.8	91.5	93.2	91.5
328,802	296,642	275,497	262,642	250,376	-0.3	4.8	5.3	5.0	3.7	83.5	79.2	78.7	80.3	79.0
75,476	71,769	67,397	61,114	60,067	5.9	5.0	4.7	4.0	6.4	72.2	74.5	72.3	69.2	69.1
128,509	127,200	132,724	129,442	124,379	5.9	6.4	4.1	5.1	5.9	93.7	92.6	91.5	83.5	91.1
15,479	15,546	15,848	16,258	17,263	16.7	18.1	20.7	17.2	13.4	90.9	91.0	90.8	90.5	89.9
300,450	276,668	335,034	317,007	264,063	3.8	3.6	3.6	4.0	4.1	95.7	95.4	95.5	94.9	95.1
182,755	180,557	168,888	165,155	164,674	6.4	6.1	6.8	5.9	13.6	91.4	91.3	92.8	92.6	93.2
247,580	234,006	223,391	214,158	204,965	6.1	6.2	6.5	6.4	7.0	89.0	88.6	87.0	84.7	83.3
68,069	66,997	64,488	57,495	51,016	5.6	4.8	4.4	5.6	6.2	89.2	88.9	89.8	89.1	88.8
353,804	349,126	344,535	340,227	332,492	3.0	2.8	2.5	2.6	2.8	95.3	95.1	96.2	95.3	94.9
240,148	227,506	214,581	202,052	190,404	4.5	4.0	4.2	4.7	4.9	78.5	78.5	71.5	69.1	72.1
95,298	94,512	93,151	93,539	95,116	4.9	4.6	4.9	5.5	5.2	86.1	88.0	86.7	86.9	86.1
255,073	248,793	241,235	233,296	225,470	5.1	4.5	4.4	4.4	4.8	52.0	50.8	54.2	53.2	50.4
458,254	426,560	393,320	361,878	322,589	4.3	3.7	4.0	3.8	4.2	76.9	78.2	75.4	77.3	70.8
533,270	518,831	499,270	478,885	453,944	4.5	4.5	4.6	4.7	5.5	76.8	85.7	75.6	75.9	70.4
\$107,070	\$106,949	\$112,231	\$109,435	\$107,190	5.8	5.3	4.7	5.5	6.2	82.1	85.0	85.9	85.3	85.1
\$153,732	\$129,606	\$122,655	\$115,687	\$111,993	4.7	4.7	4.6	4.6	5.1	89.9	90.7	89.7	88.8	88.7
\$114,678	\$111,071	\$114,225	\$110,641	\$108,101	5.6	5.2	4.7	5.3	6.0	85.0	87.1	87.2	86.5	86.4
\$62,694	\$60,062	\$57,440	\$55,492	\$54,039	4.0	3.5	3.4	3.5	3.8	92.3	93.3	92.8	91.2	90.0
\$113,364	\$109,795	\$112,741	\$109,206	\$106,701	5.6	5.2	4.7	5.3	5.9	85.2	87.2	87.4	86.6	86.5

U.S. Life/Health – 2018 Credit Life Issued

Ranked by 2018 credit life business issued.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Credit Life Issued	% Change
1	2	Life of the South Group	069913	\$9,799,002	10.1
2	1	CMFG Life Group	070262	9,217,569	-21.2
3	3	OneMain Hldgs Life Group	070506	8,788,038	12.6
4	4	Securian Finl Ins Group	069565	5,020,469	10.9
5	5	Amer Natl Group	070166	3,093,048	-17.4
6	8	Assurant Inc Group	070135	2,674,854	17.5
7	7	Plateau Group	070039	2,502,533	-5.4
8	6	Central States H & L Group	070363	2,183,989	-22.2
9	11	Fransisco Life Ins Co	008800	646,886	22.0
10	10	SWBC Life Ins Co	009027	560,671	-26.7
11	13	Amer Federated Life Ins Co	068071	477,517	15.1
12	9	Pekin Life Ins Group	070155	457,625	-61.3
13	12	Protective Life Group	069728	408,067	-20.3
14	14	Old Spartan Life Ins Co Inc	007878	373,434	46.8
15	16	Investors Heritage Life Ins Co	006580	200,160	-6.3
16	18	Popular Life Re	060399	193,617	6.1
17	15	Berkshire Hathaway Group	070158	193,530	-19.2
18	17	LDS Group	069572	190,009	-7.7
19	19	Kentucky Natl Life Ins Group	070538	157,553	-9.3
20	20	Wichita Natl Life Group	069833	153,195	-5.7
21	26	Assurity Life Ins Group	070511	135,177	50.7
22	22	Gulf Guar Life Ins Co	008081	132,018	-0.8
23	24	Trans-City Life Ins Co	008051	122,587	14.4
24	23	MAPFRE Life Ins Co of PR	007981	101,984	-17.6
25	40	Cooperativa de Seguros de Vida de PR	007607	73,995	999.9
Top 25 Insurers				\$47,857,527	-4.0
Total U.S. Life/Health Industry				\$48,252,782	-4.1

Note: Data for some companies in this report has been received from the NAIC.

Source:  — Statement File - L/H, US; Data as of: July 15, 2019

U.S. Life/Health – 2018 Credit Life In Force

Ranked by 2018 credit life business in force.

(\$ Thousands)

2018 Rank	2017 Rank	Company/Group	AMB#	Credit Life In Force	% Change
1	2	RGA Group	069611	\$23,157,824	17.0
2	1	CMFG Life Group	070262	21,135,929	-4.7
3	3	Assurant Inc Group	070135	13,392,097	6.0
4	4	OneMain Hldgs Life Group	070506	10,352,949	8.8
5	5	Securian Finl Ins Group	069565	8,780,460	2.6
6	6	Central States H & L Group	070363	5,904,222	-16.0
7	8	Life of the South Group	069913	4,784,766	5.7
8	9	Amer Natl Group	070166	2,299,257	-8.0
9	7	Metropolitan Life & Affiliated Cos	070192	2,202,242	-54.1
10	10	Plateau Group	070039	2,081,050	-7.9
11	11	Cooperativa de Seguros de Vida de PR	007607	1,526,738	2.2
12	12	Protective Life Group	069728	1,211,425	-17.4
13	13	Global Bankers Ins Group	070491	1,077,271	-19.9
14	15	Pekin Life Ins Group	070155	892,510	-2.9
15	16	LDS Group	069572	810,805	-11.6
16	17	SWBC Life Ins Co	009027	800,726	-9.0
17	19	Munich Amer Group	069170	665,312	-4.1
18	18	Berkshire Hathaway Group	070158	591,203	-23.2
19	20	Popular Life Re	060399	577,546	-1.0
20	21	Trans-City Life Ins Co	008051	539,312	5.2
21	14	Aegon USA Group	069707	532,555	-44.3
22	22	Amer Federated Life Ins Co	068071	503,244	8.0
23	23	Fransisco Life Ins Co	008800	489,125	26.9
24	24	Great-West Life Group	070366	371,010	1.1
25	25	MAPFRE Life Ins Co of PR	007981	290,781	-13.6
Top 25 Insurers				\$104,970,359	-0.8
Total U.S. Life/Health Industry				\$107,088,515	-1.2

Note: Data for some companies in this report has been received from the NAIC.

Source:  — Statement File - L/H, US; Data as of: July 16, 2019