Indiana Department of Insurance
Estimated Rebate for SHCE Filers

Source: Insurance Analyst Pro®, Highline Data, LLC, May 8, 2011.

Note: All information except for the Estimated Rebate is as reported by the insurance companies. The estimated rebate is calculated by subtracting the MLR from 80% and multiplying that result by the adjusted earned premiums.

Code	Company	Estimated Rebate	SHCE Individual Earned Premiums (1.1)	SHCE Individual Adjusted Earned Premiums (1.8)	SHCE Individual Preliminary MLR (7)	SHCE Individual Covered Lives	Risk-based capital	Net income (loss)
28207	Anthem Insurance Companies Inc	$ 9,341,118	$ 288,850,084	$ 274,738,754	76.60%	114,671	420	$ 344,389,355
62286	Golden Rule Insurance Co	$ 4,551,827	$ 30,624,758	$ 28,809,032	64.20%	17,828	654	$ 202,012,596
69477	Time Ins Co	$ 4,309,430	$ 30,825,744	$ 29,516,641	65.40%	13,498	595	$ 44,158,628
80314	Unicare Life & Health Insurance Co	$ 1,960,469	$ 14,094,615	$ 13,427,868	65.40%	739	603	$ 68,179,695
97055	Mega Life & Health Insurance Co The	$ 1,911,627	$ 11,269,005	$ 10,277,563	61.40%	4,571	1,799	$ 119,510,216
60836	American Republic Insurance Co	$ 1,367,652	$ 4,969,422	$ 4,884,470	52.00%	1,376	1,686	$ 32,601,336
97179	American Medical Security Life Insco	$ 1,183,590	$ 6,291,883	$ 5,636,141	59.00%	2,551	883	$ 24,431,084
79413	United Healthcare Insurance Co	$ 1,146,142	$ 4,546,158	$ 3,820,473	50.00%	12,179	467	$ 2,259,139,159
73288	Humana Ins Co	$ 1,056,360	$ 6,169,827	$ 5,710,052	61.50%	4,065	534	$ 680,517,857
65080	John Alden Life Insurance Co	$ 770,849	$ 4,020,333	$ 3,636,081	58.80%	1,684	569	$ 19,867,115
66087	Mid West National Life Ins Co of TN	$ 638,339	$ 3,625,524	$ 3,223,932	60.20%	1,709	1,626	$ 48,680,379
68241	Prudential Insurance Co of America	$ 275,798	$ 223,335	$ 327,551	-4.20%	463	1,066	$ 1,622,865,850
61425	Trustmark Insurance Co	$ 267,540	$ 173,021	$ 162,638	-84.50%	16	870	$ 27,092,088
71773	American National Life Insurance Co	$ 186,045	$ 3,596,505	$ 3,510,288	74.70%	1,564	637	$ (5,503,498)
79480	Midwest Security Life Insurance Co	$ 184,601	$ 381,696	$ 383,786	31.90%	38	998	$ 4,930,366
69078	Standard Security Life Insurance Co	$ 170,040	$ 1,466,723	$ 1,428,907	68.10%	937	752	$ 3,266,533
29076	Medical Mutual of Ohio	$ 132,802	$ 494,157	$ 486,453	52.70%	51	966	$ (25,427,131)
60054	Aetna Life Insurance Co	$ 64,891	$ 2,612,585	$ 2,237,609	77.10%	1,289	765	$ 1,193,112,035
65781	Madison National Life Insurance Co	$ 63,819	$ 239,643	$ 233,769	52.70%	129	620	$ 12,820,346
64580	Illinois Mutual Life Insurance Co	$ 53,034	$ 68,515	$ 66,292	0.00%	16	625	$ (63,484,419)
65978	Metropolitan Life Insurance Co	$ 38,853	$ 48,566	$ 48,566	0.00%	389	850	$ 2,066,373,257
71870	Fidelity Security Life Insurance Co	$ 38,630	$ 28,603	$ 28,156	-57.20%	0	1,260	$ 16,045,506
86355	Standard Life & Accident Ins Co	$ 35,865	$ 228,108	$ 224,156	64.00%	146	1,924	$ 21,507,860
95525	CIGNA Healtcare of In Inc	$ 26,498	$ 9,994	$ 30,423	-7.10%	1	852	$ 512,157
81132	Life of Amer Ins Co	$ 26,275	$ 32,844	$ 32,844	0.00%	7	1,225	$ (270,230)
74209	Everence Ins Co	$ 24,765	$ 831,536	$ 798,877	76.90%	197	1,004	$ (3,213,079)

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98205	National Foundation Life Ins Co	$ 12,574	$ 22,537	$ 18,795	13.10%	4	374	$ (4,294,842)
61271	Principal Life Insurance Co	$ 11,658	$ 78,959	$ 64,764	62.00%	5	840	$ 404,623,307
19704	American States Insurance Company	$ 10,253	$ 81,373	$ 81,373	67.40%	215	462	$ 63,111,872
67784	Philadelphia American Life Insurance	$ 9,534	$ 13,159	$ 12,919	6.20%	3	562	$ 1,232,445
77720	Lifesecure Ins Co	$ 9,381	$ 11,726	$ 11,726	0.00%	177	425	$ (7,591,876)
65757	Shelter Life Insurance Co	$ 9,242	$ 47,762	$ 46,212	60.00%	57	1,659	$ 16,786,805
68608	Symetra Life Ins Co	$ 5,690	$ 7,150	$ 7,112	0.00%	1	958	$ 194,472,559
60801	American Public Life Insurance Co	$ 4,217	$ 6,424	$ 6,275	12.80%	4	850	$ 537,934
70700	Unicare Health Ins Co of The Midwest	$ 1,531	$ 21,592	$ 21,569	72.90%	6	1,734	$ 10,766,300
76236	Cincinnati Life Insurance Co	$ 1,401	$ 1,932	$ 1,751	0.00%	3	904	$ 14,914,014
62413	Continental Assurance Co	$ 1,168	$ 1,117	$ 1,038	-32.50%	0	1,313	$ 85,962,232
64246	Guardian Life Insurance Co of Amer	$ 668	$ 784	$ 835	0.00%	0	984	$ 205,290,311
67180	Ohio State Life Insurance Co	$ 530	$ 354	$ 354	-69.80%	1	595	$ 972,457
65676	Lincoln National Life Insurance Co	$ 209	$ 261	$ 261	0.00%	0	985	$ 497,188,207
61409	National Benefit Life Insurance Co	$ 120	$ 150	$ 150	0.00%	0	2,443	$ 23,551,591
70114	Unity Mutual Life Insurance Co	$ 99	$ 82	$ 82	-40.20%	0	340	$ (768,257)
69116	State Life Insurance Co	$ 69	$ 64	$ 64	-28.10%	1	808	$ 20,886,529
94250	Banner Life Insurance Co	$ 60	$ 73	$ 73	-2.70%	1	2,122	$ 26,689,398
80799	Celtic Ins Co	$ -	$ 1,926,089	$ 1,880,473	80.40%	1,495	622	$ 728,978
19275	American Family Mutual Ins Co	$ -	$ 3,629,270	$ 3,629,270	83.40%	1,001	854	$ 423,240,236
62324	Freedom Life Insurance Co of America	$ -	$ 284,265	$ 268,122	85.00%	110	332	$ (17,459)
67628	Pekin Life Insurance Co	$ -	$ 9,315,523	$ 9,218,574	89.50%	3,363	851	$ 4,176,012
70629	World Insurance Co	$ -	$ 1,433,508	$ 1,427,477	93.10%	1,017	1,218	$ 6,146,924
95436	Physicians Health Plan of N In Inc	$ -	$ 1,850,629	$ 1,836,600	94.30%	1,315	533	$ 2,591,737
62375	Consumers Life Insurance Co	$ -	$ 3,911,955	$ 3,848,072	98.20%	2,023	457	$ (1,239,241)
66915	New York Life Insurance Co	$ -	$ 4,565,879	$ 4,520,745	99.10%	930	905	$ 525,556,529

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25178	State Farm Mutual Auto Ins Co	$ -	$ 2,208,054	$ 1,549,486	99.20%	380	853	$ 950,791,538
95109	Aetna Health Inc PA Corp	$ -	$ 33,195	$ 33,752	100.90%	9	378	$ 161,653,734
64211	Guarantee Trust Life Insurance	$ -	$ 501,485	$ 497,502	165.80%	4	540	$ 3,157,309
13935	Federated Mutual Insurance Co	$ -	$ 64,793	$ 64,793	220.80%	4	1,808	$ 152,325,777
60739	American National Insurance Co	$ -	$ 202,962	$ 196,743	232.00%	36	635	$ 129,882,349
61883	Central United Life Insurance Co	$ -	$ 26,325	$ 25,272	341.50%	9	685	$ 12,055,201
82538	National Health Insurance Co	$ -	$ 340,010	$ 332,355	505.20%	34	702	$ (7,179,258)
26581	Independence Amer Ins Co	$ -	$ 95,126	$ 89,737	632.80%	35	730	$ 2,697,239
61832	Chesapeake Life Insurance Co	$ -	$ -	$ 59	832.20%	0	2,173	$ 2,350,920
69744	Union Labor Life Insurance Co	$ -	$ 1,995	$ 1,673	987.00%	1	620	$ 7,497,371
86231	Transamerica Life Ins Co	$ -	$ 514	$ 504	1470.40%	3	803	$ 417,679,158
	Totals	$ 29,905,259	$ 446,410,260	$ 423,377,884		192,361	58,307	$ 13,062,541,101