

1992

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5/9/93



Munich American Reassurance Company

Date: June 9, 1993

To: Reinsurance Survey Participants and
Other Interested Parties

From: David Bruggeman

Subject: Life Reinsurance Production and In Force Survey
FINAL RESULTS

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Enclosed with this letter is the final draft of the results of the Society of Actuaries Reinsurance Section's survey of Life Reinsurance Production and In Force for 1991/92. The results can be summarized in the following eight tables:

United States and Canadian Ordinary Reinsurance Assumed

United States and Canadian Ordinary Reinsurance In Force

United States and Canadian Ordinary Reinsurance 1991 In Force, 1992
Assumed, 1992 In Force

United States and Canadian Group Reinsurance Assumed and In Force

The responses to the survey encompass a wide variety of companies and reporting methods, but we have attempted to fairly and accurately represent the data provided.

Should you have any questions relating to the Life Reinsurance Survey results, please call me at (404) 394-5665 Ext. 314. We hope this information will be helpful to you.

Sincerely,

David Bruggeman, ASA
Actuarial Associate

/dmb
Enclosure

MARC-Life
Munich Re Group

REVISÉ: 6/1/93

$$1991 = .8653 \text{ \& } 1992 = .7816$$

U.S. ORDINARY REINSURANCE ASSUMED MARKET SHARE PERCENTAGES FOR 1991 AND 1992 (AMOUNTS IN \$U.S. MILLIONS)

Company	Ordinary Reinsurance Assumed				Percenta Increases	Market Share Percentages											
	1991		1992			1991		1992									
	Recur.	Port.	Retro.	Total		Recur.	Port.	Retro.	Total								
American United Life	4,054	0	26	4,080	7,378	0	34	7,412	81.7	2.61	0.00	0.10	1.47	4.78	0.00	0.14	3.35
Business Men's	5,750	0	0	5,750	4,862	0	0	4,862	(15.4)	3.71	0.00	0.00	2.06	3.15	0.00	0.00	2.19
Canadian Re	361	0	0	361	512	0	0	512	0.33	0.23	0.00	0.00	0.13	0.33	0.00	0.00	0.23
CIGNA Re	2,023	0	195	2,218	3,049	0	259	3,308	49.1	1.30	0.00	0.77	0.80	1.97	0.00	1.04	1.49
Cologne Life Re	5,633	1,168	0	6,851	7,769	0	0	7,769	(1.2)	3.66	1.19	0.00	2.46	4.38	0.00	0.00	3.06
CNA	8,322	0	0	8,322	7,012	0	0	7,012	(15.7)	5.36	0.00	0.00	2.99	4.54	0.00	0.00	3.17
Crown Life	2,296	9,098	0	11,394	2,076	28,581	0	30,657	169.1	1.48	9.28	0.00	4.09	1.34	67.86	0.00	13.84
Employers Reinsurance Corp	1,613	60,867	0	62,480	675	4,284	0	4,959	(92.1)	1.04	62.09	0.00	22.44	0.44	10.17	0.00	2.24
Equitable Life	0	0	8,455	8,455	0	0	6,728	6,728	(20.4)	0.00	0.00	33.52	3.04	0.00	26.94	0.00	3.04
Frankona America Life	3,061	82	98	3,241	3,694	0	45	3,739	15.4	1.97	0.08	0.39	1.16	2.39	0.00	0.18	1.69
General American Life	19,553	8,656	502	28,711	22,323	0	443	22,766	(20.7)	12.60	8.83	1.99	10.31	14.45	0.00	1.77	10.28
Gerling Global Life	1,366	0	15	1,381	1,651	0	11	1,662	20.3	0.88	0.00	0.06	0.50	1.07	0.00	0.04	0.75
Guardian Life	0	2,198	152	2,350	0	6,477	126	6,603	181.0	0.00	2.24	0.60	0.84	0.00	15.38	0.50	2.98
Reassurance Co. of Hannover	830	204	4	1,038	684	131	2	817	(21.3)	0.53	0.21	0.02	0.37	0.44	0.31	0.01	0.33
American Skandia (Hudson)	6,351	0	0	6,351	2,944	0	0	2,944	(53.6)	4.09	0.00	0.00	2.28	1.91	0.00	0.00	1.37
Life Reassurance Corp	8,501	0	1	8,502	3,822	0	0	3,822	(55.0)	5.48	0.00	0.00	3.05	2.47	0.00	0.00	1.73
Lincoln National Life	14,404	0	0	14,404	14,833	0	0	14,833	3.0	9.28	0.00	0.00	5.17	9.60	0.00	0.00	6.70
Manufacturers Life	0	0	6,969	6,969	0	61	9,570	9,631	38.2	0.00	0.00	27.63	2.50	0.00	0.14	38.31	4.35
Mercantile & General	8,128	0	0	8,128	9,232	0	0	9,232	13.6	5.24	0.00	0.00	2.92	5.98	0.00	0.00	4.17
Munich American Re	3,008	(5)	161	3,164	2,797	0	93	2,890	(8.7)	1.94	-0.01	0.64	1.14	1.81	0.00	0.37	1.30
North American Life	89	0	0	89	600	0	0	600	574.2	0.06	0.00	0.00	0.03	0.39	0.00	0.00	0.27
North Amer. Life & Cas.	5,794	0	65	5,859	3,953	0	8	3,961	(32.4)	3.73	0.00	0.26	2.10	2.56	0.00	0.03	1.79
North American Re	10,254	10,313	0	20,567	8,769	0	0	8,769	(57.4)	6.61	10.52	0.00	7.39	5.68	0.00	0.00	3.96
NRG American Life Re	3,667	1,953	0	5,620	941	822	0	1,763	(68.6)	0.00	3.74	7.74	2.02	0.61	1.95	0.00	0.80
Optimum Re	0	1,790	0	2,094	963	0	0	963	(54.0)	0.20	1.83	0.00	0.75	0.62	0.00	0.00	0.43
Phoenix Home Life	3,187	0	107	3,294	3,747	0	55	3,802	15.4	2.05	0.00	0.42	1.18	2.43	0.00	0.22	1.72
Republic-Vanguard Life	593	0	75	668	667	0	0	667	(0.1)	0.38	0.00	0.30	0.24	0.43	0.00	0.00	0.30
St. Lawrence Re	23	0	698	721	21	0	137	158	(78.1)	0.01	0.00	2.77	0.26	0.01	0.00	0.55	0.07
Security Life	8,934	0	180	9,114	10,495	0	214	10,709	17.5	5.76	0.00	0.71	3.27	6.80	0.00	0.86	4.83
Sun Life of Canada	0	0	5,503	5,503	0	0	7,190	7,190	30.7	0.00	0.00	21.82	1.98	0.00	0.00	28.79	3.25
Transamerica Occidental	29,456	0	63	29,519	29,290	0	63	29,353	(0.6)	18.98	0.00	0.25	10.60	18.97	0.00	0.25	13.25
Urbaine Life Re	0	0	0	0	0	0	0	0	NA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
World-Wide Re	1,255	0	0	1,255	676	1,764	0	2,440	94.4	0.81	0.00	0.00	0.45	0.44	4.19	0.00	1.10
TOTALS	155,193	98,038	25,222	278,453	154,435	42,120	24,978	221,533	(20.4)	100	100	100	100	100	100	100	100

NAME: \DATA\SYMPH\RESURVEY\PIFORD
 REVISED: 6/1/93
 Canadian Exchange Rate Used: 1991 = .8653 & 1992 = .7816

U.S. ORDINARY REINSURANCE IN FORCE MARKET SHARE PERCENTAGES FOR 1991 AND 1992 (AMOUNTS IN \$U.S. MILLIONS)

Company	Ordinary Reinsurance In Force			1992			1991			Market Share Percentages		
	Recur.	Port.	Total	Recur.	Port.	Total	Recur.	Port.	Total	Recur.	Port.	Total
American United Life	19,289	0	19,457	23,586	0	23,773	23,586	0	23,773	22.2	0.00	22.2
Business Men's	22,368	638	23,006	23,776	0	23,776	23,776	0	23,776	3.3	0.43	3.7
Canadian Re	1,395	0	1,395	1,627	0	1,627	1,627	0	1,627	16.6	0.00	16.6
CIGNA Re	13,623	2	13,625	14,352	2	14,354	14,352	2	14,354	5.3	0.00	5.3
Cologne Life Re	25,495	5,439	30,934	28,652	2,537	31,189	28,652	2,537	31,189	0.8	3.66	4.46
CNA	42,921	0	42,921	44,949	0	44,949	44,949	0	44,949	4.7	0.00	4.7
Crown Life	22,947	22,479	45,426	25,350	48,801	74,151	25,350	48,801	74,151	63.2	15.12	78.32
Employers Reassurance Corp	10,109	66,086	76,195	9,461	37,955	47,416	9,461	37,955	47,416	1.35	44.45	45.80
Equitable Life	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
Frankona American Life	10,123	74	10,197	12,021	64	12,085	12,021	64	12,085	0.00	0.00	0.00
General American Life	77,517	10,237	87,754	88,723	7,475	96,198	88,723	7,475	96,198	1.36	0.05	1.41
Gerling Global Life	7,622	0	7,622	8,264	0	8,264	8,264	0	8,264	10.38	6.89	17.27
Guardian Life	0	14,906	14,906	0	15,385	15,385	0	15,385	15,385	1.02	0.00	1.02
Reassurance Co. of Hannover	4,608	393	5,001	4,751	410	5,161	4,751	410	5,161	0.62	0.26	0.88
American Skandia (Hudson)	10,847	0	10,847	12,018	0	12,018	12,018	0	12,018	1.45	0.00	1.45
Life Reassurance Corp	67,784	484	68,268	61,861	352	62,213	61,861	352	62,213	9.08	0.33	9.41
Lincoln National Life	88,762	0	88,762	93,357	0	93,357	93,357	0	93,357	11.89	0.00	11.89
Manufacturers Life	0	750	750	0	708	708	0	708	708	0.00	0.50	0.50
Mercantile & General	25,157	0	25,157	29,820	0	29,820	29,820	0	29,820	3.37	0.00	3.37
Munich American Re	12,924	5	12,929	13,710	5	13,715	13,710	5	13,715	1.73	0.00	1.73
North American Life	442	0	442	957	0	957	957	0	957	0.06	0.00	0.06
North Amer. Life & Cas.	20,017	482	20,499	20,661	0	20,661	20,661	0	20,661	2.68	0.32	2.99
North American Re	62,756	8,600	71,356	61,348	7,310	68,658	61,348	7,310	68,658	8.40	5.78	14.18
NRG American Life Re	5,793	16,229	22,022	5,594	14,606	20,200	5,594	14,606	20,200	0.78	10.92	11.70
Optimum Re	1,897	1,750	3,647	3,727	0	3,727	3,727	0	3,727	0.25	1.18	1.43
Phoenix Home Life	20,212	0	20,212	19,310	0	19,310	19,310	0	19,310	2.71	0.00	2.71
Republic-Vanguard Life	746	0	746	1,315	0	1,315	1,315	0	1,315	0.10	0.00	0.10
St. Lawrence Re	67	0	67	87	0	87	87	0	87	0.01	0.00	0.01
Security Life	33,003	124	33,127	36,879	82	36,961	36,879	82	36,961	4.42	0.08	4.50
Sun Life of Canada	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00
Transamerica Occidental	134,983	0	134,983	136,631	0	136,631	136,631	0	136,631	18.07	0.00	18.07
Urbaine Life Re	1,372	0	1,372	1,191	0	1,191	1,191	0	1,191	0.18	0.00	0.18
World-Wide Re	2,040	0	2,040	1,972	1,629	3,601	1,972	1,629	3,601	0.27	0.00	0.27
TOTALS	746,819	148,678	895,497	785,950	137,321	923,271	785,950	137,321	923,271	2.2	100	102.2

NAME: \DATA\SYMPH\RESURVEY\PIFORD
 REVISED: 5/1/93
 Canadian Exchange Rate Used: 1991 = .8653 & 1992 = .7816

CANADIAN ORDINARY REINSURANCE ASSUMED MARKET SHARE PERCENTAGES FOR 1991 AND 1992 (AMOUNTS IN \$U.S. MILLIONS)

Company	1991			1992			Percenta Increases	1991			1992		
	Recur.	Port.	Total	Recur.	Port.	Total		Recur.	Port.	Total	Recur.	Port.	Total
Business Men's	39	0	39	2	0	2	(94.9)	0.35	0.00	0.35	0.02	0.00	0.02
Canadian Re	2,693	0	2,693	2,427	0	2,427	(9.9)	24.20	0.00	24.20	19.99	0.00	19.99
CIGNA Re	41	34	75	41	0	41	13.3	0.37	0.00	0.37	0.34	0.00	0.34
Cologne Life Re	15	0	15	8	0	8	(46.7)	0.13	0.00	0.13	0.07	0.00	0.07
Employers Reassurance Corp	0	0	0	0	0	0	NA	0.00	0.00	0.00	0.00	0.00	0.00
Equitable Life	0	168	168	0	162	162	(3.6)	0.00	0.00	0.00	0.00	0.00	0.00
General American Life	432	0	432	267	0	267	63.8	3.88	0.00	3.88	2.20	0.00	2.20
Gerling Global Life	0	98	98	2	46	48	(51.0)	0.00	0.00	0.00	0.02	0.00	0.02
Reassurance Co. of Hannover	16	8	24	34	0	34	41.7	0.14	0.00	0.14	0.28	0.00	0.28
Life Reassurance Corp	11	0	11	0	0	0	(100.0)	0.10	0.00	0.10	0.00	0.00	0.00
Lincoln National Life	570	0	570	565	0	565	(0.9)	5.12	0.00	5.12	4.65	0.00	4.65
Manufacturers Life	0	681	681	0	743	555	48.9	0.00	100.00	0.00	0.00	100.00	0.00
Mercantile & General	3,287	0	3,287	2,857	0	2,857	(13.1)	29.54	0.00	29.54	23.53	0.00	23.53
Munich Re (Canada)	2,181	0	2,181	2,911	0	2,911	33.5	19.60	0.00	19.60	23.99	0.00	23.99
General American (Nat'l Re)	1,333	0	1,333	2,607	0	2,607	95.5	11.98	0.00	11.98	21.47	0.00	21.47
North American Life	12	0	12	2	0	2	(83.3)	0.11	0.00	0.11	0.02	0.00	0.02
North Amer. Life & Cas.	0	0	0	4	0	4	NA	0.00	0.00	0.00	0.03	0.00	0.03
NRG American Life Re	0	0	0	0	0	0	NA	0.00	0.00	0.00	0.00	0.00	0.00
Republic-Vanguard Life	1	5	6	1	2	3	(50.0)	0.01	0.00	0.01	0.01	0.00	0.01
St. Lawrence Re	494	0	494	410	0	410	(16.9)	4.44	0.00	4.44	3.38	0.00	3.38
Security Benefit Life	0	0	0	0	0	0	NA	0.00	0.00	0.00	0.00	0.00	0.00
Sun Life of Canada	0	137	137	0	446	446	226.4	0.00	0.00	0.00	0.00	0.00	0.00
Transamerica Occidental	2	0	2	0	5	5	(64.3)	0.02	0.00	0.02	0.00	0.00	0.00
Urbaine Life Re	0	0	0	0	0	0	NA	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	11,127	190	13,733	12,138	743	16,667	21.4	100	100.00	100	100	100.00	100

NAME: \DATA\SYMPH\RESURVEY\PIFORD

REVISED: 6/1/93

Canadian Exchange Rate Used: 1991 = .8653 & 1992 = .7816

U. S. ORDINARY REINSURANCE

Company	Ordinary Reinsurance In Force 1991			Ordinary Reinsurance Assumed 1992			Ordinary Reinsurance In Force 1992		
	Recur.	Port.	Total	Recur.	Port.	Total	Recur.	Port.	Total
American United Life	19,289	0	19,457	7,378	0	7,412	23,586	0	23,773
Business Men's	22,368	638	23,006	4,862	0	4,862	23,776	0	23,776
Canadian Re	1,395	0	1,395	512	0	512	1,627	0	1,627
CIGNA Re	13,623	2	14,350	3,049	0	3,049	14,352	2	15,117
Cologne Life Re	25,495	5,439	30,934	6,769	0	6,769	28,652	2,537	31,189
CNA	42,921	0	42,921	7,012	0	7,012	44,949	0	44,949
Crown Life	22,947	22,479	45,426	2,076	28,581	30,657	25,350	48,801	74,151
Employers Reassurance Corp	10,109	66,086	76,972	675	4,284	4,959	9,461	37,955	48,154
Equitable Life	0	0	43,511	0	0	6,728	0	0	40,531
Frankona America Life	10,123	74	10,768	3,694	0	3,739	12,021	64	12,592
General American Life	77,517	10,237	89,744	22,323	0	22,323	88,723	7,475	98,134
Gerling Global Life	7,622	0	7,622	1,651	0	1,651	8,264	0	8,444
Guardian Life	0	14,906	16,128	0	6,477	6,603	0	15,385	16,490
Reassurance Co. of Hannover	4,608	393	5,029	684	131	817	4,751	410	5,184
American Skandia (Hudson)	10,847	0	10,847	2,944	0	2,944	12,018	0	12,018
Life Reassurance Corp	67,784	484	71,344	3,822	0	3,822	61,861	352	64,861
Lincoln National Life	88,762	0	88,762	14,833	0	14,833	93,357	0	93,357
Manufacturers Life	0	750	43,059	0	61	9,570	0	708	41,619
Mercantile & General	25,157	0	25,157	9,232	0	9,232	29,820	0	29,820
Munich American Re	12,924	5	13,939	2,797	0	2,890	13,710	5	14,653
North American Life	442	0	442	600	0	600	957	0	957
North Amer. Life & Cas.	20,017	482	20,815	3,953	0	3,953	20,661	0	20,860
North American Re	62,756	8,600	71,356	8,769	0	8,769	61,348	7,310	68,658
NRG American Life Re	5,793	16,229	26,023	941	822	1,763	5,594	14,606	20,302
Optimum Re	1,897	1,750	3,647	963	0	963	3,727	0	3,727
Phoenix Mutual Life	20,212	0	21,057	3,747	0	3,802	19,310	0	19,972
Republic-Vanguard Life	746	0	821	667	0	667	1,315	0	1,387
St. Lawrence Re	67	0	1,128	21	0	137	87	0	1,044
Security Life of Denver	33,003	124	33,914	10,495	0	10,709	36,879	82	38,047
Sun Life of Canada	0	0	20,693	0	0	7,190	0	0	24,052
Transamerica Occidental	134,983	0	135,671	29,290	0	63	136,631	0	137,898
Urbaine Life Re	1,372	0	1,372	0	0	1,372	1,191	0	1,191
World-Wide Re	2,040	0	2,040	676	1,764	2,440	1,972	1,629	3,601
TOTALS	746,819	148,678	1,019,548	154,435	42,120	24,978	785,950	137,321	1,042,222

NAME: \DATA\SYMPH\RESURVEY\PIFORD

REVISED: 6/1/93

Canadian Exchange Rate Used: 1991 = .8653 & 1992 = .7816

CANADIAN ORDINARY REINSURANCE

Company	Ordinary Reinsurance In Force 1991			Ordinary Reinsurance Assumed 1992			Ordinary Reinsurance In Force 1992		
	Recur.	Port.	Total	Recur.	Port.	Total	Recur.	Port.	Total
Business Men's	356	0	356	2	0	2	124	0	124
Canadian Re	18,642	0	18,642	2,427	0	2,427	18,646	0	18,646
CIGNA Re	337	0	337	41	0	41	335	0	335
Cologne Life Re	236	0	236	8	0	8	239	0	239
Employers Reassurance Corp	0	0	0	0	0	0	0	0	0
Equitable Life	0	0	0	0	0	0	0	0	0
General American Life	3,201	0	3,201	0	0	0	2,742	0	2,742
Gerling Global Life	19	0	19	2	0	2	18	0	18
Reassurance Co. of Hannover	98	0	98	34	0	34	57	0	57
Life Reassurance Corp	1,426	0	1,426	0	0	0	876	0	876
Lincoln National Life	3,312	0	3,312	565	0	565	3,481	0	3,481
Manufacturers Life	0	0	0	0	0	0	0	0	0
Mercantile & General	13,026	441	13,467	0	743	743	1,119	3,749	4,868
Munich Re (Canada)	18,181	1,551	19,732	2,857	0	2,857	13,176	0	13,176
General American (Nat'l Re)	4,795	40	4,835	2,911	0	2,911	17,647	0	17,647
North American Life	161	0	161	2,607	0	2,607	6,481	34	6,515
North Amer. Life & Cas.	0	0	0	2	0	2	146	0	146
NRG American Life Re	15	0	15	4	0	4	50	0	50
Republic-Vanguard Life	9	0	9	0	0	0	12	0	12
St. Lawrence Re	5,658	891	6,549	1	0	1	2	0	2
Security Benefit Life	0	0	0	410	0	410	5,234	741	5,975
Sun Life of Canada	0	0	0	0	0	0	0	0	0
Transamerica Occidental	367	0	367	0	0	0	0	0	0
Urbaine Life Re	9	0	9	0	0	0	337	0	337
TOTALS	69,848	2,924	72,772	12,138	743	12,881	69,612	1,894	71,506

REVISED: 6/1/93

Canadian Exchange Rate Used:

1991 = .8653 & 1992 = .7816

U.S. GROUP REINSURANCE ASSUMED AND IN FORCE MARKET SHARE PERCENTAGES FOR 1991 AND 1992 (AMOUNTS IN \$U.S. MILLIONS)

Company	Group Reinsurance Assumed			Market Share Percentages			Group In Force		Pct. Incr.	Market Share	
	New	1991 Incr.	Total	Percentage Increase	New	1992 Incr.	Total	1991 Amount		1992 Amount	1991 %
American United Life	135	52	187	(98.4)	1.7	0.8	1.3	1,144	1,104	2.9	2.5
Business Men's	0	0	0	NA	0.0	0.0	0.0	69	44	0.2	0.1
CIGNA Re	3,452	3,634	7,086	(61.6)	42.5	56.4	48.6	9,789	9,892	24.7	22.3
Cologne Life Re	137	390	527	(67.6)	1.7	6.1	3.6	2,454	1,396	6.2	3.2
CNA	0	290	290	(91.7)	0.0	4.5	2.0	151	146	0.4	0.3
Crown Life	0	21	21	7,090.5	0.0	0.0	0.1	193	1,774	819.2	4.0
Employers Reassurance	0	12	12	958.3	0.0	0.2	0.1	138	266	0.3	0.6
Frankona America Life	165	613	778	(59.8)	2.0	9.5	5.3	891	1,201	2.2	2.7
General American Life	0	0	0	NA	0.0	0.0	0.0	39	0	0.1	0.0
Gerling Global Life	13	0	13	3,492.3	0.2	0.0	0.1	341	535	0.9	1.2
Guardian Life	0	0	0	NA	0.0	0.0	0.0	12	10	0.0	0.0
Reassurance Co. of Hannover	0	17	17	141.2	0.0	0.3	0.1	20	61	0.1	0.5
American Skandia (Hudson)	151	0	151	38.4	1.9	0.0	1.0	151	209	15.2	14.4
Life Reassurance Corp	909	0	909	20.2	11.2	0.0	6.2	6,027	6,362	11.9	12.4
Lincoln National	0	0	0	NA	0.0	0.0	0.0	4,722	5,492	137.0	0.4
Manufacturers Life	0	69	69	356.2	0.0	1.1	0.5	143	338	6.8	5.8
Mercantile & General	1,972	0	1,972	(25.1)	24.3	0.0	13.5	2,699	2,585	2.7	1.7
Munich American Re	28	0	28	(35.7)	0.3	0.0	0.2	1,058	960	1.0	2.2
North Amer. Life & Cas.	0	0	0	NA	0.0	0.0	0.0	385	49	0.0	0.1
North American Life	0	0	0	NA	0.0	0.0	0.0	0	0	0.0	0.0
North American Re	1,083	1,356	2,439	35.8	13.3	21.1	16.7	8,613	10,345	21.7	23.3
Phoenix Mutual Life	64	6	70	148.6	0.8	0.1	0.5	609	777	1.5	1.8
Republic-Vanguard Life	4	0	4	(75.0)	0.0	0.0	0.0	4	5	0.0	0.0
Urbaine Life Re	0	0	0	NA	0.0	0.0	0.0	2	1	0.0	0.0
TOTALS	8,113	6,439	14,573	(13.5)	100	100	100	39,654	44,312	100.0	100.0

CANADIAN GROUP REINSURANCE ASSUMED AND IN FORCE MARKET SHARE PERCENTAGES FOR 1991 AND 1992 (AMOUNTS IN \$U.S. MILLIONS)

Company	Group Reinsurance Assumed			Market Share Percentages			Group In Force		Pct. Incr.		Market Share		
	New	1991 Incr.	1992 Total	Percentage Increase	New	1991 Incr.	1992 Total	Amount	1992 Amount			1991 %	1992 %
Canadian Re	0	160	160	251.3	0.0	24.9	6.4	940	1,466	56.0		5.7	12.6
CIGNA Re	9	0	9	(11.1)	0.5	0.0	0.4	9	17	88.9		0.1	0.1
Cologne Life Re	0	0	0	NA	0.0	0.0	0.0	73	0	(100.0)		0.4	0.0
Manufacturers Life	0	3	3	(77.4)	0.0	0.5	0.1	7	7	1.6		0.0	0.1
Mercantile & General	1,041	0	1,041	(69.7)	55.9	0.0	41.6	9,266	1,871	(79.8)		55.9	16.1
Munich Re (Canada)	692	401	1,093	87.8	37.2	62.4	43.6	4,950	6,363	28.5		29.9	54.9
North American Re	0	0	0	NA	0.0	0.0	0.0	0	0	NA		0.0	0.0
North Amer. Life & Cas.	0	0	0	NA	0.0	0.0	0.0	385	960	149.4		2.3	8.3
General American (Nat'l Re)	7	61	68	(28.0)	0.4	9.6	2.7	435	433	(0.5)		2.6	3.7
Republic-Vanguard Life	24	0	24	(100.0)	1.3	0.0	1.0	92	82	(10.9)		0.6	0.7
St. Lawrence Re	90	16	106	31.5	4.8	2.6	4.2	409	395	(3.6)		2.5	3.4
TOTALS	1,863	642	2,505	47.8	100.0	100.0	100.0	16,566	11,594	(30.0)		100.0	100.0