

TABLE 1
Society of Actuaries -- Nontraditional Marketing Section

PRODUCT/CHANNEL DIRECTORY

Grand Total

Line of Business	Product Category	Distribution Channels									TOTALS	%
		Career Agents	Indepen. Agents	Banks, Thrifts, & Credit Unions	Broker/Dealers	Direct Mail	Tele-Marketing	Internet	Work-Site	Other		
Life	Annual Renewable Term	61	59	19	34	20	14	9	12	7	235	5%
	Level Premium Term	69	76	29	39	29	23	13	16	8	302	6%
	Indeterminate Premium Term	26	30	4	8	3	3	4	7	5	90	2%
	Decreasing Term	36	29	17	10	14	9	4	6	2	127	3%
	Mortgage Life	20	12	21	14	9	6	2	4	2	90	2%
	Term Universal Life	10	20	5	7	3	2	2	1	2	52	1%
	Universal Life -- Fixed Premium	20	25	4	8	1	1	1	10	3	73	1%
	Universal Life -- Flexible Premium	50	64	19	28	6	5	7	21	6	206	4%
	Variable Universal Life	26	31	9	23	3	3	3	3	2	103	2%
	Variable Life	8	9	6	8	1	1	1	1	1	36	1%
	Participating Whole Life	51	37	9	15	5	4	2	6	3	132	3%
	Nonparticipating Whole Life	33	33	7	14	15	10	6	12	3	133	3%
	Pre-Need Life	7	19	3	2	5	2	1	2	5	46	1%
	Equity Indexed Life	8	12	4	6	1	1	1	1	1	35	1%
	Joint Life	32	36	16	25	3	3	1	3	4	123	3%
	Guaranteed-Issue	19	28	8	11	18	8	2	15	4	113	2%
	Simplified Underwriting	34	43	17	20	26	13	2	25	3	183	4%
	Single Premium Life	36	37	16	18	5	4	1	3	4	124	3%
Group	31	46	15	39	14	5	3	24	11	188	4%	
Other	5	4	4	6	3	2	0	2	2	28	1%	
Annuities	Variable Deferred Annuity	29	33	24	40	6	7	7	3	3	152	3%
	Single/Flexible Premium Deferred Annuity	54	67	28	34	4	5	5	6	5	208	4%
	Market Value Adjusted Deferred Annuity	10	20	12	18	0	1	0	1	1	63	1%
	Equity Indexed Deferred Annuity	12	23	7	12	0	1	1	0	2	58	1%
	Fixed payout Annuity	42	50	24	29	5	4	3	4	3	164	3%
	Variable Payout Annuity	9	13	9	11	4	2	3	2	3	56	1%
	Structured Settlement Annuity	5	6	1	6	1	0	0	0	2	21	0%
	Reverse Mortgage Annuity	0	2	0	0	0	0	0	0	1	3	0%
	Other	2	2	2	2	0	0	0	0	1	9	0%
Health	Long term Care	29	25	4	12	7	3	2	8	3	93	2%
	Hospital	29	26	13	19	19	10	8	17	3	144	3%
	Intensive care	10	10	4	7	4	3	2	12	1	53	1%
	Accident	32	24	18	18	26	13	6	19	4	160	3%
	Cancer	18	20	7	9	16	7	3	21	4	105	2%
	Medicare Supplement	19	26	3	9	16	10	5	1	5	94	2%
	Heart	8	10	2	6	2	2	2	6	2	40	1%
	Dental	13	27	4	22	11	7	4	13	7	108	2%
	Vision Care	12	18	4	15	6	5	2	12	2	76	2%
	Group	20	28	6	34	14	11	5	8	10	136	3%
	Other	10	13	5	5	13	5	2	2	6	61	1%
Disability Income	Short Term -- Individual	21	25	10	6	6	2	2	16	0	88	2%
	Short Term -- Group	24	33	12	29	5	1	1	20	6	131	3%
	Long Term -- Individual	28	21	6	11	3	0	1	6	1	77	2%
	Long Term -- Group	24	28	6	27	3	1	0	18	4	111	2%
Credit	Life	11	9	31	10	8	7	1	1	8	86	2%
	Disability	8	8	25	8	7	7	1	1	7	72	1%
	Other	1	2	7	2	2	2	0	1	3	20	0%
Niche	Travel	9	11	7	9	6	4	3	4	4	57	1%
	Pet	0	1	0	0	0	0	0	0	0	1	0%
	Other	5	6	2	3	2	1	1	4	2	26	1%
TOTALS		1,076	1,237	515	748	380	240	135	380	181	4,892	
TOTALS %		22%	25%	11%	15%	8%	5%	3%	8%	4%		100%