

Issuer	LT FSR	ST FSR	Outlook	Watch List	Date List
<a href="#">AIG Annuity Insurance Company</a>	Aa1		STA		
<a href="#">AIG Life Insurance Company</a>	Aaa		STA		
<a href="#">AIG SunAmerica Life Assurance Co</a>	Aaa	P-1	STA		
<a href="#">AXA Equitable Life Insurance Company</a>	Aa3		STA		
<a href="#">Aetna Life Insurance Company</a>	A2		POS		
<a href="#">Allianz Life Insurance Co of North America</a>	A2		STA		
<a href="#">Allmerica Financial Life Ins. &amp; Annuity Co.</a>	Ba1		STA		
<a href="#">Allstate Life Insurance Company</a>	Aa2	P-1	STA		
<a href="#">Allstate Life Insurance Company of New York</a>	Aa2		STA		
<a href="#">AmerUs Life Insurance Company</a>	A3		STA		
<a href="#">American Bankers Life Assurance Co of Florida</a>	A3		STA		
<a href="#">American Enterprise Life Insurance Company</a>	Aa3		STA		
<a href="#">American Family Life Assur. Co. of Columbus</a>	Aa2		STA		
<a href="#">American General Life &amp; Accident Ins. Company</a>	Aa1		STA		
<a href="#">American General Life Insurance Company</a>	Aa1		STA		
<a href="#">American Heritage Life Insurance Company</a>	Aa3		STA		
<a href="#">American Intl. Life Assurance Co. of N.Y.</a>	Aaa		STA		
<a href="#">American Investors Life Insurance Company</a>	A3		STA		
<a href="#">American Life Insurance Company</a>	Aaa		STA		
<a href="#">American Mayflower Life Ins. Co. of New York</a>	Aa3		STA		
<a href="#">American United Life Insurance Company</a>	A2		STA		
<a href="#">Americo Financial Life and Annuity Ins. Co</a>	Baa1		STA		
<a href="#">Ameritas Life Insurance Corp.</a>	A1		STA		

<a href="#">Anthem Health Plans Inc</a>	A1		STA		
<a href="#">Anthem Health Plans of Virginia, Inc</a>	A1		STA		
<a href="#">Anthem Insurance Companies, Inc.</a>	A1		STA		
<a href="#">Bankers Life and Casualty Company</a>	Ba1		STA		
<a href="#">Blue Cross/Blue Shield of Florida</a>	A2		STA		
<a href="#">C.M. Life Insurance Company</a>	Aa1		POS		
<a href="#">Canada Life Insurance Company of America</a>	Aa3		NEG		
<a href="#">Colonial Life &amp; Accident Insurance Company</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">Colonial Penn Life Insurance Company</a>	Ba1		STA		
<a href="#">Columbus Life Insurance Company</a>	Aa2		STA		
<a href="#">Combined Insurance Company of America</a>	A3	P-2	STA		
<a href="#">Community Insurance Company</a>	A1		STA		
<a href="#">Connecticut General Life Insurance Company</a>	A3		STA		
<a href="#">Conseco Health Insurance Company</a>	Ba1		STA		
<a href="#">Conseco Insurance Company</a>	Ba1		STA		
<a href="#">Conseco Life Insurance Company</a>	Ba1		STA		
<a href="#">Conseco Senior Health Insurance Company</a>	Caa1		DEV		
<a href="#">Continental Assurance Company</a>	Baa1		STA		
<a href="#">Farmers New World Life Insurance Company</a>	A2		STA		
<a href="#">Federal Home Life Insurance Company</a>	Aa3		STA		
<a href="#">Federal Kemper Life Assurance Company</a>	A2		STA		
<a href="#">Fidelity and Guaranty Life Insurance Co.</a>	A3		NEG(m)		
<a href="#">First Allmerica Financial Life Insurance Co.</a>	Ba1	NP	STA		
<a href="#">First Colony Life Insurance Company</a>	Aa3		STA		

<a href="#">First Great-West Life &amp; Annuity Ins. Co.</a>	Aa3		NEG		
<a href="#">First Penn-Pacific Life Insurance Company</a>	A1		STA		
<a href="#">First SunAmerica Life Insurance Company</a>	Aaa	P-1	STA		
<a href="#">First UNUM Life Insurance Company</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">Fortis Benefits Insurance Company</a>	A2		STA		
<a href="#">Fortis Insurance Company</a>	A3		STA		
<a href="#">GE Capital Life Assurance Co. of New York</a>	Aa3		STA		
<a href="#">GE Life and Annuity Assurance Company</a>	Aa3	P-1	STA		
<a href="#">General American Life Insurance Company</a>	Aa2		NEG		
<a href="#">General Electric Capital Assurance Company</a>	Aa3	P-1	STA		
<a href="#">Great American Life Insurance Company</a>	A3		STA		
<a href="#">Great-West Life &amp; Annuity Insurance Company</a>	Aa3		NEG(m)		
<a href="#">Group Health Plan, Inc.</a>	Baa1		NEG		
<a href="#">Guardian Insurance &amp; Annuity Company, Inc.</a>	Aa2		STA		
<a href="#">Guardian Life Insurance Company of America</a>	Aa2		STA		
<a href="#">Hartford Life &amp; Accident Insurance Company</a>	Aa3		STA		
<a href="#">Hartford Life &amp; Annuity Insurance Company</a>	Aa3		STA		
<a href="#">Hartford Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Health Care Service Corporation</a>	A1		STA		
<a href="#">Health Insurance Plan of Greater New York</a>	Baa2		DEV	DNG	06/24/2004
<a href="#">Health Insurance Plan of Greater New York</a>	Baa2		RUR	DNG	06/24/2004
<a href="#">HealthAmerica Pennsylvania, Inc.</a>	Baa1		NEG		
<a href="#">HealthAssurance Pennsylvania, Inc.</a>	Baa1		NEG		
<a href="#">HealthSpring, Inc.</a>	Ba2		STA		

<a href="#">Highmark Inc.</a>	Baa2		STA		
<a href="#">Horace Mann Life Insurance Company</a>	A3		STA		
<a href="#">IDS Life Insurance Company</a>	Aa3		STA		
<a href="#">IDS Life Insurance Company of New York</a>	Aa3		STA		
<a href="#">ING Insurance Company of America</a>	Aa3		STA		
<a href="#">ING Life Insurance &amp; Annuity Company</a>	Aa3		STA		
<a href="#">ING USA Annuity and Life Insurance Company</a>	Aa3		STA		
<a href="#">Indianapolis Life Insurance Company</a>	A3		STA		
<a href="#">Integrity Life Insurance Company</a>	Aa2		STA		
<a href="#">Jackson National Life Insurance Co of NY</a>	A1		STA		
<a href="#">Jackson National Life Insurance Company</a>	A1	P-1	STA		
<a href="#">Jefferson Pilot Financial Insurance Company</a>	Aa2		STA		
<a href="#">Jefferson-Pilot Life Insurance Company</a>	Aa2		STA		
<a href="#">John Alden Life Insurance Company</a>	A3		STA		
<a href="#">John Hancock Life Insurance Company</a>	Aa3		STA		
<a href="#">John Hancock Life Insurance Company (USA)</a>	Aa2		STA		
<a href="#">John Hancock Variable Life Insurance Company</a>	Aa3		STA		
<a href="#">Kemper Investors Life Insurance Company</a>	A3		STA		
<a href="#">Liberty National Life Insurance Company</a>	A1		STA		
<a href="#">Life Insurance Company of Georgia</a>	A3		RUR	UPG	11/18/2004
<a href="#">Life Insurance Company of North America</a>	A3		STA		
<a href="#">Life Investors Insurance Co. of America</a>	Aa3		STA		
<a href="#">Lincoln Benefit Life Company</a>	Aa2		STA		
<a href="#">Lincoln Life &amp; Annuity Company of New York</a>	A1		STA		

<a href="#"><u>Lincoln National Life Insurance Company</u></a>	Aa3		STA
<a href="#"><u>MML Bay State Life Insurance Company</u></a>	Aa1		POS
<a href="#"><u>MONY Life Insurance Company</u></a>	Aa3		STA
<a href="#"><u>MONY Life Insurance Company of America</u></a>	Aa3		STA
<a href="#"><u>Massachusetts Mutual Life Insurance Company</u></a>	Aa1		POS
<a href="#"><u>MetLife Investors Insurance Company</u></a>	Aa2		NEG
<a href="#"><u>MetLife Investors USA Insurance Company</u></a>	Aa3		NEG
<a href="#"><u>Metropolitan Life Insurance Company</u></a>	Aa2	P-1	STA(m)
<a href="#"><u>Metropolitan Tower Life Insurance Co</u></a>	Aa3		NEG
<a href="#"><u>Minnesota Life Insurance Company</u></a>	Aa2		STA
<a href="#"><u>Monumental Life Insurance Company</u></a>	Aa3	P-1	STA
<a href="#"><u>Mutual of Omaha Insurance Company</u></a>	Aa3		STA
<a href="#"><u>National Integrity Life Insurance Co.</u></a>	Aa2		STA
<a href="#"><u>National Life Insurance Company</u></a>	A3		STA
<a href="#"><u>Nationwide Life &amp; Annuity Insurance Co</u></a>	Aa3		STA
<a href="#"><u>Nationwide Life Insurance Company</u></a>	Aa3		STA
<a href="#"><u>Nationwide Life Insurance Company of America</u></a>	Aa3		STA
<a href="#"><u>Nationwide Life and Ann. Company of America</u></a>	Aa3		STA
<a href="#"><u>New England Life Insurance Company</u></a>	Aa2		NEG
<a href="#"><u>New York Life Insurance &amp; Annuity Corporation</u></a>	Aa1		POS
<a href="#"><u>New York Life Insurance Company</u></a>	Aa1	P-1	POS
<a href="#"><u>Northwestern Long Term Care Insurance Co.</u></a>	Aaa		STA
<a href="#"><u>Northwestern Mutual Life Insurance Company</u></a>	Aaa		STA

<a href="#">Ohio National Life Assurance Corporation</a>	A1		STA		
<a href="#">Ohio National Life Insurance Company</a>	A1		STA		
<a href="#">PHL Variable Insurance Company</a>	A3		STA		
<a href="#">Pacific Life &amp; Annuity Company</a>	Aa3		STA		
<a href="#">Pacific Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Paul Revere Life Insurance Company</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">Paul Revere Variable Annuity Insurance Co.</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">Penn Insurance and Annuity Company</a>	Aa3		STA		
<a href="#">Penn Mutual Life Insurance Company</a>	Aa3		STA		
<a href="#">Peoples Benefit Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Phoenix Life Insurance Company</a>	A3		STA		
<a href="#">Presidential Life Insurance Company</a>	Ba2		STA		
<a href="#">Primerica Life Insurance Company</a>	Aa1		RUR	DNG	01/31/2005
<a href="#">Principal Life Insurance Company</a>	Aa2		STA		
<a href="#">Protective Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Provident Life and Accident Insurance Co.</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">Pruco Life Insurance Company</a>	Aa3		STA		
<a href="#">Prudential Insurance Company of America</a>	Aa3		STA		
<a href="#">ReliaStar Life Insurance Company</a>	Aa3		STA		
<a href="#">ReliaStar Life Insurance Company of New York</a>	Aa3		STA		
<a href="#">Reliance Standard Life Insurance Company</a>	A3		STA		
<a href="#">Security Benefit Life Insurance Company</a>	A2	P-1	STA		
<a href="#">Security Life of Denver Insurance Company</a>	Aa3		STA		
<a href="#">Standard Insurance Company</a>	A1		STA		

<a href="#">State Farm Life Insurance Company</a>	Aa1		STA		
<a href="#">State Farm Life and Accident Assurance Co.</a>	Aa1		STA		
<a href="#">Stonebridge Life Insurance Company</a>	Aa3		STA		
<a href="#">Sun Life Assurance Company of Canada (U.S.)</a>	Aa2		STA		
<a href="#">SunAmerica Life Insurance Company</a>	Aaa	P-1	STA		
<a href="#">Symetra Life Insurance Co</a>	A2	P-1	STA		
<a href="#">TIAA-CREF Life Insurance Company</a>	Aaa		STA		
<a href="#">Teachers Ins. and Annuity Assoc. of America</a>	Aaa		STA		
<a href="#">Thrivent Financial for Lutherans</a>	Aa2		STA		
<a href="#">Transamerica Financial Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Transamerica Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Transamerica Life Insurance and Annuity Co.</a>	Aa3	P-1	STA		
<a href="#">Transamerica Occidental Life Insurance Co.</a>	Aa3	P-1	STA		
<a href="#">Travelers Insurance Company</a>	Aa2	P-1	NEG		
<a href="#">Travelers Life &amp; Annuity Company</a>	Aa2		NEG		
<a href="#">UNUM Life Insurance Company of America</a>	Baa1		RUR	DNG	11/22/2004
<a href="#">USAA Life Insurance Company</a>	Aa1		STA		
<a href="#">USAA Life Insurance Company of New York</a>	Aa1		STA		
<a href="#">United HealthCare Insurance Company</a>	Aa3		POS		
<a href="#">United Insurance Company of America</a>	A1		STA		
<a href="#">United Investors Life Insurance Company</a>	A3		STA		
<a href="#">United States Life Ins. Co. in The City of NY</a>	Aa1		STA		
<a href="#">United of Omaha Life Insurance Company</a>	Aa3	P-1	STA		
<a href="#">Valley Forge Life Insurance Company</a>	Aa3		POS		

<a href="#"><u>Variable Annuity Life Insurance Company</u></a>	Aa1	STA
<a href="#"><u>Washington National Insurance Company</u></a>	Ba1	STA
<a href="#"><u>Well Care HMO, Inc.</u></a>	Ba3	STA
<a href="#"><u>West Coast Life Insurance Company</u></a>	Aa3	STA
<a href="#"><u>Western Reserve Life Assurance Co. of Ohio</u></a>	Aa3	STA
<a href="#"><u>Western and Southern Life Insurance Company</u></a>	Aa2	STA
<a href="#"><u>Western-Southern Life Assurance Company</u></a>	Aa2	STA
<a href="#"><u>XL Life Insurance and Annuity Company</u></a>	Aa3	STA
<a href="#"><u>Zurich Life Insurance Co. of America</u></a>	A2	STA

















