

**Michigan Life & Health
Insurance Guaranty Association**

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To: Member Company
Michigan Life & Health Insurance Guaranty Association

From: John C. Colpean, General Counsel & Administrator

Date: February 29, 2016

Health Account Assessment

The Board of Directors of the Michigan Life & Health Insurance Guaranty Association (hereafter “MLHIGA”) has approved a health account assessment in the aggregate amount of \$11,000,000 on its members to cover the costs and expenses relative to the Consumers Mutual Insurance of Michigan insolvency.

Your share of the assessment has been calculated pursuant to section 550.7709 of the Michigan Compiled Laws and is set forth on the enclosed worksheet. Your share of the assessment is based on the percentage that the Michigan premiums for your company bear to the total Michigan premiums for all member companies for the 3 most recent calendar years for which information is available. If MLHIGA is holding funds on your behalf for a previously issued refund, such funds have been applied to offset amounts due under this assessment call.

The enclosed assessment is in compliance with section 500.7709(6) of the Michigan Compiled Laws, which states in part that assessments “shall be made with a reasonable degree of accuracy, recognizing that exact determinations may not always be possible.”

Pursuant to section 500.7709(14) of the Michigan Compiled Laws, if a member insurer wishes to protest an assessment, the amount assessed shall be paid to MLHIGA pending the outcome of the protest.

Payment is due on or before March 30, 2016

No	Name	Net Asmt
80985	4 EVER LIFE INSURANCE COMPANY	231,489
71854	AAA LIFE INSURANCE COMPANY	5,833
22667	ACE AMERICAN INSURANCE COMPANY	16,178
33898	AEGIS SECURITY INSURANCE CO	489
60054	AETNA LIFE INSURANCE CO	371,484
82406	ALL SAVERS INSURANCE CO	13,180
60134	ALLIANCE HEALTH AND LIFE INSURANCE CO	317,065
90611	ALLIANZ LIFE INS CO OF NORTH AMERICA	7,489
60186	ALLSTATE LIFE INSURANCE COMPANY	1,362
60275	AMERICAN BANKERS LIFE ASR CO OF FLORIDA	962
12321	AMERICAN CONTINENTAL INSURANCE COMPANY	19,427
60380	AMERICAN FAMILY LIFE ASSUR OF COLUMBUS	281,762
60410	AMERICAN FIDELITY ASSURANCE CO	10,950
60488	AMERICAN GENERAL LIFE INSURANCE COMPANY	10,330
60518	AMERICAN HEALTH & LIFE INS CO	4,282
60534	AMERICAN HERITAGE LIFE INS CO	17,259
60577	AMERICAN INCOME LIFE INSURANCE CO	4,928
81418	AMERICAN MEDICAL AND LIFE INSURANCE CO	941
65811	AMERICAN MODERN LIFE INSURANCE CO	623
60739	AMERICAN NATIONAL INSURANCE CO	398
71773	AMERICAN NATIONAL LIFE INS OF TEXAS	3,355
60801	AMERICAN PUBLIC LIFE INSURANCE COMPANY	512
60836	AMERICAN REPUBLIC INSURANCE	1,560
42978	AMERICAN SECURITY INSURANCE CO	457
60895	AMERICAN UNITED LIFE INSURANCE CO	2,029
61301	AMERITAS LIFE INSURANCE CORP	16,451
27928	AMEX ASSURANCE CO	2,544
11150	ARCH INSURANCE COMPANY	312
87882	ASSOCIATED MUTUAL	20,827
71439	ASSURITY LIFE INSURANCE CO	50,468
61492	ATHENE ANNUITY & LIFE ASSURANCE CO.	1,601
61689	ATHENE ANNUITY AND LIFE COMPANY	196
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	1,699
74900	AURIGEN REINSURANCE COMPANY OF AMERICA	1,006
84522	AUTO CLUB LIFE INSURANCE CO	1,267
61190	AUTO-OWNERS LIFE INSURANCE CO	8,591

No	Name	Net Asmt
62944	AXA EQUITABLE LIFE INSURANCE COMPANY	3,901
37273	AXIS INSURANCE COMPANY	2,197
61239	BANKERS FIDELITY LIFE INSURANCE COMPANY	10,475
61263	BANKERS LIFE AND CASUALTY CO	49,049
38245	BCS INSURANCE CO	10,337
64890	BERKLEY LIFE AND HEALTH INS CO	3,529
71714	BERKSHIRE LIFE INSURANCE CO OF AMERICA	22,963
90638	BEST LIFE & HEALTH INSURANCE COMPANY	2,461
54291	BLUE CROSS BLUE SHIELD OF MI MUTUAL INS	3,513,343
61476	BOSTON MUTUAL LIFE INSURANCE CO	762
80659	CANADA LIFE ASSURANCE CO	117
19518	CATLIN INSURANCE COMPANY INC.	270
80799	CELTIC INSURANCE CO	7,613
61751	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	1,913
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	4,596
61883	CENTRAL UNITED LIFE INSURANCE CO	146
80896	CENTRE LIFE INSURANCE COMPANY	1,250
10642	CHEROKEE INSURANCE CO	60,799
61832	CHESAPEAKE LIFE INSURANCE CO, THE	9,808
67369	CIGNA HEALTH AND LIFE INSURANCE COMPANY	77,341
76236	CINCINNATI LIFE INSURANCE CO, THE	875
62626	CMFG LIFE INSURANCE COMPANY	45,630
62049	COLONIAL LIFE & ACCIDENT INS CO	29,091
62065	COLONIAL PENN LIFE INSURANCE CO.	17,841
76023	COLUMBIAN LIFE INSURANCE CO	873
62146	COMBINED INSURANCE CO OF AMERICA	36,840
81426	COMMERICAL TRAVELERS MUTUAL INS CO, THE	162
84824	COMMONWEALTH ANNUITY & LIFE INS COMPANY	313
77828	COMPANION LIFE INSURANCE CO	67,386
62308	CONNECTICUT GENERAL LIFE INS CO	57,521
62359	CONSTITUTION LIFE INSURANCE CO	2,643
71730	CONTINENTAL AMERICAN INSURANCE COMPANY	15,892
20443	CONTINENTAL CASUALTY CO	41,576
71404	CONTINENTAL GENERAL INSURANCE CO	4,921
68500	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	6,203
62553	COUNTRY LIFE INSURANCE CO	565

No	Name	Net Asmt
71129	DEARBORN NATIONAL LIFE INSURANCE CO	14,981
62634	DELAWARE AMERICAN LIFE INSURANCE CO	107
73474	DENTEGRA INSURANCE COMPANY	12,078
62952	EQUITABLE LIFE & CASUALTY INSURANCE CO	6,898
77968	FAMILY HERITAGE LIFE INS CO OF AMERICA	1,892
63053	FAMILY LIFE INSURANCE CO	6,558
21555	FARM BUREAU MUTUAL INS CO OF MICHIGAN	102
63177	FARMERS NEW WORLD LIFE INSURANCE CO	217
20281	FEDERAL INSURANCE CO	1,952
63258	FEDERATED LIFE INSURANCE CO	2,114
13935	FEDERATED MUTUAL INSURANCE CO	72,344
71870	FIDELITY SECURITY LIFE INSURANCE CO	40,473
71455	FINANCIAL AMERICAN LIFE INSURANCE COMPAN	1,191
90328	FIRST HEALTH LIFE & HEALTH INSURANCE CO	483
91642	FORETHOUGHT LIFE INSURANCE CO	400
62324	FREEDOM LIFE INSURANCE CO OF AMERICA	2,546
63665	GENERAL AMERICAN LIFE INSURANCE CO	526
65536	GENWORTH LIFE AND ANNUITY INSURANCE CO	3,778
70025	GENWORTH LIFE INSURANCE COMPANY	114,226
70939	GERBER LIFE INSURANCE CO	18,949
91472	GLOBE LIFE & ACCIDENT INSURANCE CO	1,511
62286	GOLDEN RULE INSURANCE CO	217,272
63967	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	7,784
16691	GREAT AMERICAN INSURANCE CO	892
80705	GREAT WEST LIFE ASSURANCE CO	901
68322	GREAT-WEST LIFE & ANNUITY INSURANCE	3,435
64211	GUARANTEE TRUST LIFE INSURANCE CO	14,461
64238	GUARANTY INCOME LIFE INSURANCE COMPANY	126
64246	GUARDIAN LIFE INSURANCE CO OF AMER	163,847
64327	HARLEYSVILLE LIFE INSURANCE CO	2,007
70815	HARTFORD LIFE & ACCIDENT INSURANCE CO	78,431
88072	HARTFORD LIFE INSURANCE CO	3,339
92711	HCC LIFE INSURANCE CO	38,949
70670	HEALTH CARE SERVICE CORPORATION	3,791
12826	HEALTHPLUS INSURANCE COMPANY	357,806
93440	HM LIFE INSURANCE COMPANY	22,048

No	Name	Net Asmt
73288	HUMANA INSURANCE COMPANY	132,326
70580	HUMANADENTAL INSURANCE COMPANY	20,264
64580	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	6,673
35408	IMPERIUM INSURANCE COMPANY	3,239
26581	INDEPENDENCE AMERICAN INSURANCE COMPANY	572
19429	INSURANCE CO OF THE STATE OF PENN	183
29742	INTEGON NATIONAL INSURANCE CO	124
64904	INVESTORS HERITAGE LIFE INSURANCE CO	168
65056	JACKSON NATIONAL LIFE INSURANCE CO	3,160
65080	JOHN ALDEN LIFE INSURANCE CO	36,677
93610	JOHN HANCOCK LIFE & HEALTH INSURANCE CO	686
65838	JOHN HANCOCK LIFE INSURANCE CO (USA)	89,696
65110	KANAWHA INSURANCE CO	13,662
65129	KANSAS CITY LIFE INSURANCE CO	7,842
20621	LAMORAK INSURANCE COMPANY	473
65315	LIBERTY LIFE ASSURANCE CO OF BOSTON	34,232
65331	LIBERTY NATIONAL LIFE INSURANCE CO	355
66753	LIBERTY UNION LIFE ASSURANCE CO	37,723
65498	LIFE INSURANCE CO OF NORTH AMERICA	117,285
97691	LIFE OF THE SOUTH INSURANCE COMPANY	1,412
77720	LIFESECURE INSURANCE COMPANY	3,801
65595	LINCOLN BENEFIT LIFE CO	3,642
65927	LINCOLN HERITAGE LIFE INSURANCE COMPANY	3,635
62057	LINCOLN LIFE & ANNUITY COMPANY	186
65676	LINCOLN NATIONAL LIFE INSURANCE CO	133,860
65722	LOYAL AMERICAN LIFE INSURANCE CO	11,163
65781	MADISON NATIONAL LIFE INS CO, INC	42,296
65870	MANHATTAN LIFE INSURANCE CO, THE	860
38970	MARKEL INSURANCE CO	551
65935	MASSACHUSETTS MUTUAL LIFE INS CO	25,543
69515	MEDAMERICA INSURANCE CO	2,851
29076	MEDICAL MUTUAL OF OHIO	4,211
79987	MEDICO CORP LIFE INSURANCE COMPANY	240
31119	MEDICO INSURANCE COMPANY	3,698
87726	METLIFE INSURANCE COMPANY USA	3,610
65978	METROPOLITAN LIFE INSURANCE CO	328,803

No	Name	Net Asmt
66087	MID-WEST NATIONAL LIFE INS CO OF TN	8,969
66168	MINNESOTA LIFE INSURANCE COMPANY	22,614
66370	MONY LIFE INSURANCE CO	499
88668	MUTUAL OF AMERICA LIFE INSURANCE CO	231
71412	MUTUAL OF OMAHA INSURANCE CO	18,237
66583	NATIONAL GUARDIAN LIFE INSURANCE CO	28,206
30155	NATIONAL INS CO OF WISCONSIN, INC	739
66680	NATIONAL LIFE INSURANCE CO	2,792
87963	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	434
19445	NATIONAL UNION FIRE INS CO OF PITTS	38,456
66869	NATIONWIDE LIFE INSURANCE CO	7,692
91626	NEW ENGLAND LIFE INSURANCE CO	123
66915	NEW YORK LIFE INSURANCE CO	12,851
81264	NIPPON LIFE INSURANCE CO OF AMERICA	32,501
69000	NORTHWESTERN LONG TERM CARE INSURANCE CO	26,928
67091	NORTHWESTERN MUTUAL LIFE INSURANCE	42,434
89206	OHIO NATIONAL LIFE ASR CORPORATION	1,654
67172	OHIO NATIONAL LIFE INSURANCE CO	873
24147	OLD REPUBLIC INSURANCE CO	372
76007	OLD UNITED LIFE INSURANCE CO	3,373
13100	OMAHA INSURANCE COMPANY	8,818
76112	OXFORD LIFE INSURANCE CO	1,272
70785	PACIFICARE LIFE & HEALTH INSURANCE CO	1,341
67539	PAN-AMERICAN LIFE INSURANCE CO	13,608
11518	PARAMOUNT INSURANCE COMPANY	15,043
67598	PAUL REVERE LIFE INSURANCE CO	14,817
67628	PEKIN LIFE INSURANCE CO	5,404
67644	PENN MUTUAL LIFE INSURANCE CO	770
67660	PENNSYLVANIA LIFE INSURANCE CO	3,144
67784	PHILADELPHIA AMERICAN LIFE INS CO	131
12816	PHP INSURANCE COMPANY	75,906
72125	PHYSICIANS LIFE INSURANCE CO	517
80578	PHYSICIANS MUTUAL INSURANCE CO	5,518
61271	PRINCIPAL LIFE INSURANCE COMPANY	52,409
12208	PRIORITY HEALTH INSURANCE COMANY	415,982
68047	PROFESSIONAL INSURANCE CORPORATION	4,363

No	Name	Net Asmt
68136	PROTECTIVE LIFE INSURANCE CO	1,678
68195	PROVIDENT LIFE & ACCIDENT INS CO	74,226
68241	PRUDENTIAL INSURANCE CO OF AMERICA	81,523
68284	PYRAMID LIFE INSURANCE CO	119
39217	QBE INSURANCE CORPORATION	2,640
68381	RELIANCE STANDARD LIFE INSURANCE CO	47,176
67105	RELIASTAR LIFE INSURANCE CO	14,899
61360	RELIASTAR LIFE INSURANCE COMPANY OF NY	749
61700	RENAISSANCE LIFE & HEALTH INS CO OF AMER	45,577
68462	RESERVE NATIONAL INSURANCE CO	220
12471	RETAILERS INSURANCE COMPANY	787
65005	RIVERSOURCE LIFE INSURANCE COMPANY	32,605
69914	SEARS LIFE INSURANCE COMPANY	360
93742	SECURIAN LIFE INSURANCE CO	5,003
68721	SECURITY LIFE INS CO OF AMERICA	5,815
76325	SENIOR HEALTH INSURANCE CO OF PENNSYLVAN	8,933
68810	SENTRY LIFE INSURANCE CO	635
81434	SHELTERPOINT LIFE INSURANCE COMPANY	112
68845	SHENANDOAH LIFE INSURANCE CO	354
38776	SIRIUS AMERICA INSURANCE COMPANY	4,137
69019	STANDARD INSURANCE CO	31,218
86355	STANDARD LIFE AND ACCIDENT INSURANCE CO	25,127
69078	STANDARD SECURITY LIFE INS CO OF NY	10,562
68985	STARMOUNT LIFE INSURANCE COMPANY	1,018
38318	STARR INDEMNITY & LIABILITY COMPANY	243
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	44,473
69116	STATE LIFE INSURANCE CO	1,273
77399	STERLING LIFE INSURANCE COMPANY	416
80926	SUN LIFE AND HEALTH INSURANCE CO (US)	9,081
80802	SUN LIFE ASR COMPANY OF CANADA	57,308
68608	SYMETRA LIFE INSURANCE COMPANY	33,072
69345	TEACHERS INSURANCE AND ANNUITY ASSOCIAT	1,328
60142	TIAA-CREF LIFE INSURANCE COMPANY	512
69477	TIME INSURANCE COMPANY	92,671
10952	TRANSAMERICA CASUALTY INSURANCE COMPANY	267
70688	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	196

No	Name	Net Asmt
86231	TRANSAMERICA LIFE INSURANCE COMPANY	42,434
66281	TRANSAMERICA PREMIER LIFE INSURANCE CO	15,547
61425	TRUSTMARK INSURANCE CO (MUTUAL)	9,497
62863	TRUSTMARK LIFE INSURANCE CO	11,727
80314	UNICARE LIFE & HEALTH INSURANCE CO	5,047
11121	UNIFIED LIFE INSURANCE COMPANY	1,860
91529	UNIMERICA INSURANCE COMPANY	10,512
80837	UNION CENTRAL LIFE INSURANCE CO	1,549
62596	UNION FIDELITY LIFE INSURANCE CO	783
69744	UNION LABOR LIFE INSURANCE CO	6,144
70408	UNION SECURITY INSURANCE COMPANY	30,755
92916	UNITED AMERICAN INSURANCE CO	49,512
85766	UNITED CONCORDIA INSURANCE CO	1,000
69930	UNITED INSURANCE COMPANY OF AMERICA	456
69868	UNITED OF OMAHA LIFE INSURANCE CO	155,731
42129	UNITED SECURITY ASSURANCE CO OF PENNSYL	261
21113	UNITED STATES FIRE INSURANCE CO	4,199
70106	UNITED STATES LIFE INS CO IN CITY OF NY	8,063
63479	UNITED TEACHER ASSOCIATES INS CO	2,384
72850	UNITED WORLD LIFE INSURANCE CO	6,712
79413	UNITEDHEALTHCARE INSURANCE CO	897,934
97179	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	11,306
62235	UNUM LIFE INSURANCE COMPANY OF AMERICA	186,069
97772	US HEALTH AND LIFE INSURANCE CO	60,868
69663	USAA LIFE INSURANCE CO	3,900
39616	VISION SERVICE PLAN INSURANCE CO	89,248
70319	WASHINGTON NATIONAL INSURANCE CO	13,572
25011	WESCO INSURANCE CO	151
70483	WESTERN & SOUTHERN LIFE INS CO	1,940
39845	WESTPORT INSURANCE CORP	21,130
65900	WILCO LIFE INSURANCE CO	117
53139	WISCONSIN PHYSICIANS SERVICE INS CORP	461
70629	WORLD INSURANCE CO	840
16535	ZURICH AMERICAN INSURANCE CO	6,783