



MDRT

The Premier Association of
Financial Professionals®

**Membership Information
for the
2010 Million Dollar Round Table**

based on 2009 production

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PLEASE NOTE

Please note the following changes to previous versions of this document. Please discard any copies of this document that do not have the date of 8/10/09 at the foot of each page.

- Dates and locations announced for the MDRT Annual Meeting, the Top of the Table Annual Meeting and the MDRT Experience. See page 8.
- The 2010 production requirements have changed.
- Slovakia's requirements have been corrected to reflect the change-over to Euros.
- Two countries have been added to the country requirement page: Bolivia and the British Virgin Islands.
- Top of the Table waiver explained. See Item 6.
- 2010 Membership dues are USD 550. See Item 12.
- 2010 Reduced dues are USD 185. See Item 15.

MEMBERSHIP INFORMATION FOR THE 2010 MILLION DOLLAR ROUND TABLE

1. PRODUCTION REQUIREMENT

Membership in the 2010 Round Table will be based on a minimum of USD 87,900 of eligible commissions paid or USD 175,800 eligible paid premium credited to the agent's account. A minimum of USD 43,950 of commission or USD 87,900 of premium (50 percent of the requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category. (See Item 4) This serves as a threshold that must be crossed before an applicant can use any credit from the Limited Credit category.

The 2010 production requirements for applicants outside the United States are expressed in local currency. All commission and premium credit reported must be converted to U.S. dollars using the MDRT conversion/standardization factor when applying for membership. Country production requirements and conversion/standardization factors are located at the end of this document.

Please note: Applicants must choose to apply using only commission/fee credit or only premium credit. Only one form of credit will be accepted.

Clarification of Unlimited and Limited Credit

- At least one-half (50 percent) of the **production requirement** must come from products listed in the Unlimited Credit category. (See Item 4, Page 5)
- This serves as a threshold that must be crossed before an applicant can use any credit from the Limited Credit category.
- Once crossing the threshold, applicants may use all of credits from Limited Credit products to meet the MDRT requirement.
- The 2010 commission requirement for the United States is USD 87,900. To qualify, the applicant must submit a minimum of USD 43,950 in commission from products listed in the Unlimited Credit category.

Example 1 - Eligible for MDRT membership

Applicant total Unlimited Credit	43,950
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	143,950

Example 2 - NOT eligible for MDRT membership

Applicant total Unlimited Credit	43,949
Applicant total Limited Credit	<u>100,000</u>
Total MDRT commission credit	43,949

Please note:

- The 50 percent threshold applies regardless of whether commission or premium is used to qualify for membership.

2. ELIGIBLE COMMISSIONS, FEES

Production credit (for commissions) will be based on eligible commissions received during 2009. They may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2009 to be eligible for MDRT credit. Please note:

- Commissions paid on a levelized basis may be reported using the present value of up to the first five years' commission discounted at 10 percent per year, not to exceed 55 percent of first-year premium.
- Annualized commissions may be reported for credit if paid, but any chargeback of annualized commissions in a subsequent production year will result in a reduction of that year's production credit.
- If commissions are paid as earned, a policy effective in 2008 may result in production credit for 2009. The policy must be in force on December 31, 2008 but is not required to be in force as of December 31, 2009.
- Commission credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Unlimited or Limited Credit.
- Commissions that are part of a deferred compensation program may be claimed up front for MDRT credit, provided that they are not claimed again in later years.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year commission credit may be given in the Unlimited Credit category for the commission paid on the amount up to the annual/target premium. If the annual/target premium is exceeded, commission credit may be given in the Unlimited Credit category for the commission paid on the

amount that exceeded the annual/target premium.

- Override commissions, training allowances, bonuses and other sales or expense allowances do not qualify.
- Fees paid on the placement of a product are eligible for credit toward the commission requirement, as are asset management fees for mutual funds and wrap/asset management accounts. To be eligible, the fee must be paid by a company (see Item 11). Maintenance, service and other fees do not qualify. The type of product placed determines the type of credit the product receives (Unlimited or Limited).
- Financial Planning Fees/Fees for Advice are eligible for Limited Credit for the net fee paid to the agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent).
- Group health insurance commissions are eligible in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment commissions are only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 100 percent of first-year commissions in the Unlimited Credit category.
- Long-term endowment commissions are only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year commissions in the Unlimited Credit category.

3. ELIGIBLE PREMIUM

Production credit (for premium) will be based on eligible premium paid or new money invested during 2009. Please note:

- If commissions are paid as earned, premium credit should be given only for the amount of premium actually received during the production year.
- If commissions are annualized, the premium credit should also be annualized. Any chargeback of annualized commissions should result in a reduction of that year's premium credit also.
- A policy that becomes effective in 2008 may result in production credit for the amount of premium paid or new money invested during 2009.
- Life insurance policies that exceed the annual premium or target premium are eligible for credit. First year premium credit may be given in the Unlimited Credit category up to the amount of the annual/target premium. If the annual/target premium is exceeded, premium credit may be given in the Unlimited Credit category for 6 percent of the amount that exceeded the annual/target premium.
- Financial Planning Fees/Fees for Advice are eligible for Limited Credit for the gross fee paid to the company, broker dealer or individual agent/advisor. Fees must be documented by certifying letter signed by a company official, a broker dealer official, or a Certified Public Accountant (or equivalent).
- Group health insurance premium is eligible for credit in the first year of the policy only. Additions to the group policy in subsequent years are not eligible for credit.
- Single premium and/or short-term endowment premium is only eligible in the first year of the policy. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6 percent of first year premium credit.
- Long-term endowment premium is only eligible in the first year of the policy. Long-term endowment riders (16 or more years) to life insurance policies are eligible for 100 percent of first-year premium credit in the Unlimited Credit category.
- Premium credit for pensions is based on the product used to fund the pension (life insurance, annuities, mutual funds, etc.) which determines whether it receives Unlimited or Limited Credit.

4. PRODUCTION CREDIT

UNLIMITED CREDIT

Products from life insurance companies	Commission/Fee Credit	Premium Credit
Accidental death and dismemberment (individual)	100% of first year commission	100% of first year premium
Critical illness (individual)	100% of first year commission	100% of first year premium
Disability income contracts (individual)	100% of first year commission	100% of first year premium
Life (individual)		
Up to annual premium/target premium	100% of first year commission	100% of first year premium
Deposits in excess of annual/target premium	100% of commission paid	6% of excess premium
Single premium (whole life and investment)	100% of first year commission	6% of first year premium
Short-term endowment rider (max 15 yrs)	100% of first year commission	6% of first year premium
Long-term endowment rider	100% of first year commission	6% of first year premium
Long-term care (individual)	100% of first year commission	100% of first year premium
Accidental death and dismemberment (group)	100% of first year commission	10% of first year premium
Critical illness (group)	100% of first year commission	10% of first year premium
Disability income contracts (group)	100% of first year commission	10% of first year premium
Life (group)	100% of first year commission	10% of first year premium
Long-term care (group)	100% of first year commission	10% of first year premium
Annuities (individual and group)	100% of all commissions	6% of new money invested
Single premium and/or short-term endowment (max 15 yrs.)	100% of first year commission	6% of first year premium

LIMITED CREDIT

Products	Commission/Fee Credit	Premium Credit
Health care (individual)	100% of first year commission	100% of first year premium
Health care (group)	100% of first year commission	10% of first year premium
Mutual funds	100% of all commissions	6% of new money invested
Securities	100% of commission on new money invested	6% of new money invested
Wrap accounts/asset management accounts	100% of all commissions	6% of new money invested
Financial Planning Fees/Fees for Advice	100% of the net fee	100% of the gross fee

5. COURT OF THE TABLE

The production requirement to qualify for the 2010 Court of the Table is USD 263,700 of eligible commissions paid or USD 527,400 of eligible paid premium. A minimum of USD 43,950 of commission or USD 87,900 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category. (See Item 4) All rules and regulations concerning MDRT members apply to the Court of the Table. Country production requirements and conversion/standardization factors are located at the end of this document.

6. TOP OF THE TABLE

The production requirement to qualify for the 2010 Top of the Table is USD 527,400 of eligible commissions paid or USD 1,054,800 of eligible paid premium. A minimum of USD 43,950 of commission or USD 87,900 of premium (50 percent of the entry-level MDRT requirement) must come from products listed in the Unlimited Credit category before an applicant can use any credit from policies listed under the Limited Credit category. (See Item 4) All rules and regulations concerning MDRT members apply to the Top of the Table. Country production requirements and conversion/standardization factors are located at the end of this document.

Top of the Table members with a minimum of 10 years of Top of the Table membership may apply without production under the Top of the Table waiver provision, but must submit required Top of the Table dues.

7. CREDIT FOR COVERAGE WRITTEN ON THE APPLICANT, SPOUSE OR DEPENDENTS

Any business written on the applicant, applicant's spouse or dependents may not exceed a **maximum** of 5 percent of the current year's MDRT production requirement (USD 4,395 eligible commissions or USD 8,790 of eligible premium) if any of the premiums are paid, directly or indirectly, by the applicant or spouse.

8. REPLACEMENTS

Credit for individual life insurance policies may be claimed only for the amount of first-year commissions or premium on the new policy that exceeds the first-year commissions or premium for the policy being replaced. If the amount is not known, then the amount of commissions being replaced shall be calculated by multiplying the current commission times the appropriate premium for the policy being replaced. Premium credit can be determined by subtracting the replaced premium from the new premium.

Conversion of a permanent product to a permanent product is to be treated as a replacement for MDRT purposes. This applies only to replacement of individual life insurance policies.

9. PROFESSIONAL ASSOCIATION MEMBERSHIP REQUIREMENT

When applying for MDRT membership, applicants from the following countries must be members in good standing of a Professional Association that meets all of the following criteria:

- a) The association must be an individual membership organization, open to participation without regard to company affiliation, one of the focuses of which is insurance or financial services.
- b) The association must have been in existence at least two years and must have 100 or more members.
- c) The association must be a nonprofit organization.
- d) The association must have a code of ethics and an effective means of dealing with breaches of its code.

Membership in a Professional Association is required of applicants from the following countries:

<i>Australia</i>	<i>Israel</i>	<i>Singapore</i>
<i>Bahamas</i>	<i>Jamaica</i>	<i>South Africa</i>
<i>Canada</i>	<i>Japan</i>	<i>Thailand</i>
<i>Greece</i>	<i>Malaysia</i>	<i>Trinidad & Tobago</i>
<i>Hong Kong</i>	<i>New Zealand</i>	<i>United Kingdom</i>
<i>Ireland</i>	<i>Philippines</i>	<i>United States</i>

10. APPLICATION FORMS

Applications for 2010 MDRT membership will automatically be sent in November 2009 to all 2009 and 2008 MDRT members. Others may request an application by phone, fax or through the MDRT Web site at www.mdr.org.

11. CERTIFYING LETTERS

An application for Qualifying or Qualifying and Life membership will be considered incomplete, and membership may be denied, unless a certifying letter signed by an official from the company an applicant is using for MDRT production is attached to the membership application. These companies may include life insurance companies, agencies, brokerage companies, broker/dealers, banks or mutual fund companies.

A Certified Public Accountant (CPA) or the equivalent may sign certifying letters for financial planning fees/fees for advice that are paid directly to the producer.

Brokerage companies are defined as third party wholesalers of insurance and investment products that are provided to agents on behalf of insurance and investment companies. Should an applicant be an official of a brokerage company, the product provider who pays the commissions must sign the certifying letter.

For applicants outside the United States, commissions/premium reported on the certifying letter must be converted to U.S. dollars using the MDRT conversion/standardization factors listed at the end of this document.

12. ANNUAL MEMBERSHIP DUES: USA 550

Required dues, completed application and other required forms must be postmarked on or before March 1, 2010. Applications postmarked after March 1 will be considered only if accompanied by a late fee of USD 200.

13. COURT OF THE TABLE DUES: USD 50

In addition to remitting regular MDRT dues, a Court of the Table applicant must remit the required Court of the Table dues.

14. TOP OF THE TABLE DUES: USD 550

In addition to remitting regular MDRT membership dues, a Top of the Table applicant must remit the required Top of the Table dues. Top of the Table membership dues includes Court of the Table membership.

15. LIFE, REDUCED DUES: USD 185

Life members who meet **all four of the criteria below** are eligible to pay a reduced dues amount. Those eligible for reduced dues are not required to be members of a professional association.

- 1) a **Life** or a **Qualifying & Life** member, and
- 2) not submitting production, and
- 3) 65 years of age by December 31, 2009 and
- 4) have either 25 years of membership **OR** 20 years of membership with production

16. DISABILITY WAIVER

Life members who have been declared totally disabled for six consecutive months during 2009 may petition for a waiver of payment of dues for the 2010 Table. A disability petition form and doctor's statement must be submitted by March 1, 2010, with the membership application. Each petition will be judged on its own merit. Those approved for the disability waiver are not required to be members of a professional association.

For additional information, contact:
**Million Dollar Round Table
Membership Department**
325 West Touhy Avenue
Park Ridge, IL 60068-4265 USA
Phone: 847.692.6378
Fax: 847.518.8921
Web site: www.mdr.org
E-mail: membership@mdrt.org

17. MDRT STATUS DESIGNATIONS

Each MDRT status designation is granted for **one year only**. All members **must apply every year** to continue their affiliation with MDRT.

• QUALIFYING MEMBER

An individual who is a first-time applicant becomes a Qualifying (Q) member when his/her application papers are approved. Until the 10th year of membership is attained, the member will be a Qualifying member.

• QUALIFYING AND LIFE MEMBER

An individual becomes a Qualifying and Life (QL) member when approved for the 10th year of membership. The year or years during which Provisional Applicant status was/were held are counted. Qualifying and Life status is maintained in future years by submitting certified production with the membership application.

An individual may also become a Qualifying and Life member if the applicant was initially licensed as an insurance or financial services professional/ advisor after attaining age 45 and has been approved for six consecutive years.

• LIFE MEMBER

After Qualifying and Life membership has been attained, a member may choose to apply as a Life (L) member by not including certified production with the membership application. Life members **must annually submit an application and pay dues**.

18. REINSTATEMENT OF LIFE MEMBER STATUS

Should Qualifying & Life or Life members fail to renew their membership, they may be reinstated by paying back dues for the number of years missed, not to exceed a maximum of five years, and by meeting the then current requirements for Life membership. The maximum number of years for which back dues are required will be reduced to three years if the member submits production that satisfies the current requirement for Qualifying membership. The amount of back dues will be based upon the current dues at the time of reinstatement. *Please note: Payment of back dues does not entitle credit for member year(s) missed.*

MDRT ANNUAL MEMBERSHIP CALENDAR

September

- 1 Official start of the organizational year

October

- 1 Production requirements announced for the next qualifying period
- Annual Meeting *Proceedings* sent to current members if requested on application
 - Top of the Table Annual Meeting

November

- 1 Membership applications mailed to current and immediate former members
(Agents who have not been affiliated with MDRT for more than one year must request a membership application directly from MDRT headquarters.)

December

- 31 Official end of the membership year

January (through December)

- Processing of membership applications

February - May

- Annual Meeting registration materials sent to approved members

March

- 1 Membership application deadline
(Applications postmarked after March 1 will be considered only if accompanied by a late filing fee of USD 200)

April - May

- Ongoing processing of membership applications and Annual Meeting registrations

June

- MDRT Annual Meeting

July

- 1 Official membership totals for the current year are available
- Certifying guidelines sent to company officials

August

- 31 Official end of the organizational year

- Membership contact information sent to members to be updated

***MDRT ANNUAL MEETING**

June 13 - 17, 2010

Vancouver, British Columbia, Canada

June 5 - 9, 2011

Atlanta, Georgia, USA

June 10 - 14, 2012

Anaheim, California, USA

***TOP OF THE TABLE ANNUAL MEETING**

October 7 - 10, 2010

Kauai, Hawaii, USA

October 6 - 9, 2011

Naples, Florida, USA

**Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2010 Table and requires payment of separate registration fees.*

MDRT EXPERIENCE

March 11 - 13, 2010

Seoul, Korea

*The MDRT Experience meetings are open to **non-members and MDRT members.***

DEFINITIONS AND INTERPRETATIONS

- **Business Paid for and Underwritten**

Business to be credited shall be paid for during the MDRT qualification period (January 1 through December 31). Business shall be considered to have been paid for as of the date when the coverage first became fully effective with home office approval from the standpoint of payment of the claim (regardless of company practice or the distance between home and field office). However, no credit shall be allowed until the home office has finally accepted the premium and also until the first-year commissions have been paid or credited to the agent's account without any right reserved to the insurance company to recover same, except in case of recall under the contestable provisions of the contract.

On joint, partnership, corporate and/or brokerage business, MDRT credit shall be given for only that portion of the business on which the applicant has been compensated, either by first-year commission or the equivalent.

- **Eligible Commissions**

Included are only those eligible commissions paid or credited to an agent's account during the qualification period. See Items 2 & 4 for specifics.

- **Eligible Premium**

Included are only those eligible premiums paid or credited to an agent's account during the qualification period. See Items 3 & 4 for specifics.

- **Health Insurance**

Includes policies that relate to the health of the body. Dental, vision, etc., are eligible for credit. See Item 4 for specifics.

- **In Force Requirement**

Credited business shall include only business which has not been terminated on or before the last day of the MDRT qualification period (December 31) except for business terminated by death or term conversion. Does not apply to policies sold in 2008 and have commissions carrying over (as earned).

- **Levelized Commission**

A method whereby the first-year commission is paid over the first few years of the policy. (Example: Instead of paying a 50 percent first-year commission, a 10 percent commission is paid over five years.) See Item 2 for the formula used to calculate an equivalent first-year commission for MDRT credit.

- **MDRT Qualification Period**

The qualification period for which business will be credited shall consist of a period of 12 consecutive months or less proceeding the period for which MDRT membership is granted. Such consecutive months shall begin on or after January 1 and shall end on any selected date on or after October 31, but not later than December 31.

- **Policy and Case Definitions**

A policy shall be defined as an individual contract covering one or more lives as contrasted with a group policy, a pension, profit sharing trust or a salary savings plan. Under a qualified pension or profit sharing trust or a salary savings plan, each individual policy shall count as one (1) policy for the purpose of computing total eligible policies. For purposes of production, an employer-sponsored group life plan, franchise life plan and group annuity plan and mutual fund transaction with one (1) investor shall be considered one (1) case regardless of the number of lives or funds involved.

- **Securities**

Includes stocks, bonds or other equities. See Item 4 for specifics.

**PRODUCTION REQUIREMENT FOR MEMBERSHIP
IN THE 2010 MILLION DOLLAR ROUND TABLE**

Based on 2009 Production, Expressed in Local Currency

Production credit must be reported in U.S. dollars on Certifying Letters

(Local currency divided by the conversion/standardization factor = MDRT requirement in U.S. dollars)

Production requirements are set independently for each country. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

COUNTRY	MDRT Comm	COT Comm	TOT Comm	MDRT Conv Factor	Premium	COT Prem	TOT Prem	MDRT Conv Factor
Anguilla	42,900	128,700	257,400	0.4880	85,800	257,400	514,800	0.4880
Antigua	104,300	312,900	625,800	1.1865	208,600	625,800	1,251,600	1.1865
Argentina	85,000	255,000	510,000	0.9670	170,000	510,000	1,020,000	0.9670
Armenia	12,930,100	38,790,300	77,580,600	147.1001	25,860,200	77,580,600	155,161,200	147.1001
Aruba	82,500	247,500	495,000	0.9385	165,000	495,000	990,000	0.9385
Australia	110,300	330,900	661,800	1.2548	220,600	661,800	1,323,600	1.2548
Bahamas	70,900	212,700	425,400	0.8065	141,800	425,400	850,800	0.8065
Bahrain	20,900	62,700	125,400	0.2377	41,800	125,400	250,800	0.2377
Bangladesh	1,085,400	3,256,200	6,512,400	12.3481	2,170,800	6,512,400	13,024,800	12.3481
Barbados	108,100	324,300	648,600	1.2298	216,200	648,600	1,297,200	1.2298
Belarus	64,008,800	192,026,400	384,052,800	728.2002	128,017,600	384,052,800	768,105,600	728.2002
Belgium	71,000	213,000	426,000	0.8077	142,000	426,000	852,000	0.8077
Belize	87,100	261,300	522,600	0.9908	174,200	522,600	1,045,200	0.9908
Bermuda	99,600	298,800	597,600	1.1331	199,200	597,600	1,195,200	1.1331
Bolivia	254,900	764,700	2,294,100	2.8998	509,800	1,529,400	4,588,200	2.8998
Bosnia-Herzegovina	43,100	129,300	258,600	0.4903	86,200	258,600	517,200	0.4903
Botswana	223,200	669,600	1,339,200	2.5392	446,400	1,339,200	2,678,400	2.5392
Brazil	106,500	319,500	639,000	1.2116	319,500	958,500	1,917,000	1.8174
British Virgin Islands	87,900	263,700	527,400	1.0000	175,800	527,400	1,054,800	1.0000
Brunei	56,100	168,300	336,600	0.6382	168,300	504,900	1,009,800	0.9573
Bulgaria	52,700	158,100	316,200	0.5995	105,400	316,200	632,400	0.5995
Canada	97,200	291,600	583,200	1.1058	194,400	583,200	1,166,400	1.1058
Cayman Islands	60,600	181,800	363,600	0.6894	121,200	363,600	727,200	0.6894
Chile	22,675,500	68,026,500	136,053,000	257.9692	45,351,000	136,053,000	272,106,000	257.9692
China	162,900	488,700	977,400	1.8532	488,700	1,466,100	2,932,200	2.7798
Colombia	69,748,700	209,246,100	418,492,200	793.5005	139,497,400	418,492,200	836,984,400	793.5005
Costa Rica	17,902,000	53,706,000	107,412,000	203.6632	35,804,000	107,412,000	214,824,000	203.6632
Croatia	334,000	1,002,000	2,004,000	3.7997	668,000	2,004,000	4,008,000	3.7997
Cyprus	41,200	123,600	247,200	0.4687	82,400	247,200	494,400	0.4687
Czech Republic	1,011,600	3,034,800	6,069,600	11.5085	2,023,200	6,069,600	12,139,200	11.5085
Dominica	88,700	266,100	532,200	1.0091	177,400	532,200	1,064,400	1.0091
Dominican Republic	1,053,700	3,161,100	6,322,200	11.9874	2,107,400	6,322,200	12,644,400	11.9874
Ecuador	41,100	123,300	246,600	0.4675	82,200	246,600	493,200	0.4675
Egypt	104,300	312,900	625,800	1.1865	312,900	938,700	1,877,400	1.7798
El Salvador	41,600	124,800	249,600	0.4732	83,200	249,600	499,200	0.4732
Estonia	641,700	1,925,100	3,850,200	7.3003	1,283,400	3,850,200	7,700,400	7.3003
Fiji Islands	69,900	209,700	419,400	0.7952	139,800	419,400	838,800	0.7952
France	76,000	228,000	456,000	0.8646	152,000	456,000	912,000	0.8646
Georgia	57,700	173,100	346,200	0.6564	115,400	346,200	692,400	0.6564
Germany	76,000	228,000	456,000	0.8646	152,000	456,000	912,000	0.8646
Ghana	139,963,200	419,889,600	839,779,200	1592.3003	279,926,400	839,779,200	1,679,558,400	1592.3003
Greece	44,300	132,900	265,800	0.5039	88,600	265,800	531,600	0.5039
Grenada	116,600	349,800	699,600	1.3265	233,200	699,600	1,399,200	1.3265
Guatemala	327,700	983,100	1,966,200	3.7281	655,400	1,966,200	3,932,400	3.7281
Guyana	2,974,500	8,923,500	17,847,000	33.8395	5,949,000	17,847,000	35,694,000	33.8395
Honduras	471,000	1,413,000	2,826,000	5.3583	942,000	2,826,000	5,652,000	5.3583
Hong Kong	537,100	1,611,300	3,222,600	6.1103	2,148,400	6,445,200	12,890,400	12.2207
Hungary	8,626,500	25,879,500	51,759,000	98.1399	17,253,000	51,759,000	103,518,000	98.1399
India	759,100	2,277,300	4,554,600	8.6359	3,036,400	9,109,200	18,218,400	17.2718
Indonesia	259,630,200	778,890,600	1,557,781,200	2953.6996	519,260,400	1,557,781,200	3,115,562,400	2953.6996
Iran	243,948,900	731,846,700	1,463,693,400	2775.3003	487,897,800	1,463,693,400	2,927,386,800	2775.3003
Ireland	80,000	240,000	480,000	0.9101	160,000	480,000	960,000	0.9101
Israel	274,800	824,400	1,648,800	3.1262	549,600	1,648,800	3,297,600	3.1262
Italy	66,700	200,100	400,200	0.7588	133,400	400,200	800,400	0.7588
Jamaica	2,994,700	8,984,100	17,968,200	34.0693	5,989,400	17,968,200	35,936,400	34.0693
Japan	11,240,700	33,722,100	67,444,200	127.8805	33,722,100	101,166,300	202,332,600	191.8208

COUNTRY	MDRT Comm	COT Comm	TOT Comm	MDRT Conv Factor	Premium	COT Prem	TOT Prem	MDRT Conv Factor
Jordan	28,200	84,600	169,200	0.3208	56,400	169,200	338,400	0.3208
Kazakhstan	4,342,300	13,026,900	26,053,800	49.4004	8,684,600	26,053,800	52,107,600	49.4004
Kenya	3,146,800	9,440,400	18,880,800	35.7997	6,293,600	18,880,800	37,761,600	35.7997
Korea, Republic of	74,636,100	223,908,300	447,816,600	849.1023	186,590,250	559,770,750	1,119,541,500	1061.3779
Kuwait	25,000	75,000	150,000	0.2844	50,000	150,000	300,000	0.2844
Latvia	26,400	79,200	158,400	0.3003	52,800	158,400	316,800	0.3003
Lebanon	120,092,700	360,278,100	720,556,200	1366.2423	240,185,400	720,556,200	1,441,112,400	1366.2423
Lithuania	108,200	324,600	649,200	1.2309	216,400	649,200	1,298,400	1.2309
Luxembourg	77,500	232,500	465,000	0.8816	155,000	465,000	930,000	0.8816
Macau	410,000	1,230,000	2,460,000	4.6643	1,640,000	4,920,000	9,840,000	9.3287
Macedonia	1,722,800	5,168,400	10,336,800	19.5995	3,445,600	10,336,800	20,673,600	19.5995
Malaysia	130,300	390,900	781,800	1.4823	390,900	1,172,700	2,345,400	2.2235
Malta	25,800	77,400	154,800	0.2935	51,600	154,800	309,600	0.2935
Mauritius	993,300	2,979,900	5,959,800	11.3003	1,986,600	5,959,800	11,919,600	11.3003
Mexico	558,900	1,676,700	3,353,400	6.3583	1,117,800	3,353,400	6,706,800	6.3583
Montenegro	4,340	13,020	26,040	0.0494	8,680	26,040	52,080	0.0493
Mozambique	445,900	1,337,700	2,675,400	5.0728	891,800	2,675,400	5,350,800	5.0728
Namibia	257,500	772,500	1,545,000	2.9294	515,000	1,545,000	3,090,000	2.9294
Nepal	958,300	2,874,900	5,749,800	10.9021	2,874,900	8,624,700	17,249,400	16.3532
Netherlands	74,600	223,800	447,600	0.8486	149,200	447,600	895,200	0.8486
Netherlands Antilles	59,900	179,700	359,400	0.6814	119,800	359,400	718,800	0.6814
New Zealand	123,400	370,200	740,400	1.4038	246,800	740,400	1,480,800	1.4038
Nigeria	4,012,100	12,036,300	24,072,600	45.6439	8,024,200	24,072,600	48,145,200	45.6439
Norway	747,000	2,241,000	4,482,000	8.4982	1,494,000	4,482,000	8,964,000	8.4982
Oman	17,700	53,100	106,200	0.2013	35,400	106,200	212,400	0.2013
Pakistan	1,159,100	3,477,300	6,954,600	13.1865	2,318,200	6,954,600	13,909,200	13.1865
Panama	47,200	141,600	283,200	0.5369	94,400	283,200	566,400	0.5369
Peru	104,600	313,800	627,600	1.1899	209,200	627,600	1,255,200	1.1899
Philippines	1,125,100	3,375,300	6,750,600	12.7997	2,250,200	6,750,600	13,501,200	12.7997
Poland	143,400	430,200	860,400	1.6313	286,800	860,400	1,720,800	1.6313
Portugal	46,000	138,000	276,000	0.5233	138,000	414,000	828,000	0.7849
Qatar	218,500	655,500	1,311,000	2.4857	437,000	1,311,000	2,622,000	2.4857
Romania	35,300	105,900	211,800	0.4015	70,600	211,800	423,600	0.4015
Russia	910,400	2,731,200	5,462,400	10.3572	2,276,000	6,828,000	13,656,000	12.9465
Saudi Arabia	200,800	602,400	1,204,800	2.2844	401,600	1,204,800	2,409,600	2.2844
Serbia	2,390,880	7,172,640	14,345,280	27.2000	4,781,760	14,345,280	28,690,560	27.2000
Singapore	103,000	309,000	618,000	1.1717	309,000	927,000	1,854,000	1.7576
Slovakia	45,830	137,490	412,470	0.5213	91,661	274,983	824,949	0.5213
Slovenia	63,000	189,000	378,000	0.7167	126,000	378,000	756,000	0.7167
South Africa	257,500	772,500	1,545,000	2.9294	515,000	1,545,000	3,090,000	2.9294
Spain	72,200	216,600	433,200	0.8213	144,400	433,200	866,400	0.8213
Sri Lanka	1,824,400	5,473,200	10,946,400	20.7554	3,648,800	10,946,400	21,892,800	20.7554
St. Kitts & Nevis	99,100	297,300	594,600	1.1274	198,200	594,600	1,189,200	1.1274
St. Lucia	118,100	354,300	708,600	1.3435	236,200	708,600	1,417,200	1.3435
St. Vincent	78,200	234,600	469,200	0.8896	156,400	469,200	938,400	0.8896
Suriname	14,218,100	42,654,300	85,308,600	161.7531	28,436,200	85,308,600	170,617,200	161.7531
Sweden	711,900	2,135,700	4,271,400	8.0989	1,423,800	4,271,400	8,542,800	8.0989
Switzerland	132,200	396,600	793,200	1.5039	264,400	793,200	1,586,400	1.5039
Taiwan	1,965,300	5,895,900	11,791,800	22.3583	3,930,600	11,791,800	23,583,600	22.3583
Thailand	1,188,600	3,565,800	7,131,600	13.5221	2,377,200	7,131,600	14,263,200	13.5221
Tonga	100,300	300,900	601,800	1.1410	200,600	601,800	1,203,600	1.1410
Trinidad & Tobago	314,600	943,800	1,887,600	3.5790	629,200	1,887,600	3,775,200	3.5790
Turkey	53,000	159,000	318,000	0.6029	106,000	318,000	636,000	0.6029
Turks & Caicos	24,200	72,600	145,200	0.2753	48,400	145,200	290,400	0.2753
Ukraine	89,100	267,300	534,600	1.0136	178,200	534,600	1,069,200	1.0136
United Arab Emirates	254,800	764,400	1,528,800	2.8987	509,600	1,528,800	3,057,600	2.8987
United Kingdom	56,500	169,500	339,000	0.6427	113,000	339,000	678,000	0.6427
United States	87,900	263,700	527,400	1.0000	175,800	527,400	1,054,800	1.0000
Uruguay	726,500	2,179,500	4,359,000	8.2650	1,453,000	4,359,000	8,718,000	8.2650
Venezuela	86,367,100	259,101,300	518,202,600	982.5608	172,734,200	518,202,600	1,036,405,200	982.5608
Vietnam	224,249,300	672,747,900	1,345,495,800	2551.1865	448,498,600	1,345,495,800	2,690,991,600	2551.1865
Zimbabwe	1,441,600	4,324,800	8,649,600	16.4004	2,883,200	8,649,600	17,299,200	16.4004