

## Ward Group Names 2006 Ward's 50 Top Performing Insurance Companies

by PR-NewsWire

CINCINNATI, July 18 /PRNewswire/ -- The list of Ward's 50 top performing insurance companies was released by Ward Group, an operational consulting firm and leading provider of benchmarking and best practices services to the insurance industry. Annually, Ward Group analyzes the financial performance of over 3,000 property-casualty insurance companies and over 900 life-health insurance companies domiciled in the United States and identifies the top performers in each segment. This group is called the Ward's 50 for the year. Each Ward's 50 company has passed all safety and consistency screens and achieved superior performance over the five years analyzed.

"The insurance industry today faces tremendous challenges including market pressures, expense management, technology, rising claim costs, compliance, legislation and more. Top performing companies take these challenges in stride. The best companies often do things differently in order to set themselves apart from the competition," explains Jeff Rieder, President of Ward Group. "In particular, these companies maintain efficient operating models, meet the needs of customers and successfully execute their strategy." The Ward's 50 property-casualty insurance companies produced a 14.1% return on average equity from 2001 to 2005 compared to 6.3% for the property-casualty industry overall. The Ward's 50 life-health insurance companies produced a 12.4% return on average equity from 2001 to 2005 compared to 9.8% for the life-health industry overall.

The Ward's 50 benchmarks are available in Ward's Results, an insurance industry financial reference series. To learn more about the Ward's 50 and Ward Group operational benchmarking and consulting services, visit <http://www.wardinc.com>.

### 2006 Ward's 50 Top Performers -- Life-Health Companies (listed alphabetically)

Aetna Life Insurance Company AFLAC AIG SunAmerica Life Insurance Company Alfa Life Insurance Corporation Allstate Life Insurance Company American Fidelity Assurance Company American National Insurance Company Ameritas Life Insurance Corp. Amica Life Insurance Company Auto-Owners Life Insurance Company Beneficial Life Insurance Company Cincinnati Life Insurance Company Combined Insurance Company of America Farm Bureau Life Insurance Company Farm Bureau Life Insurance Company of Michigan Federated Life Insurance Company Fidelity Investments Life Insurance Company Genworth Life Insurance Company IDS Life Insurance Company Jefferson-Pilot Life Insurance Company \* John Hancock Life Insurance Company Liberty National Life Insurance Company Massachusetts Mutual Life Insurance Company Metropolitan Life Insurance Company Midland National Life Insurance Company Minnesota Life Insurance Company National Life Insurance Company National Western Life Insurance Company Nationwide Life Insurance Company New York Life Insurance Company Northwestern Mutual Life Insurance Company Pacific Life Insurance Company Pekin Life Insurance Company Penn Mutual Life Insurance Company Physicians Mutual Insurance Company \* Primerica Life Insurance Company Protective Life Insurance Company Security Benefit Life Insurance Company Sentry Life Insurance Company Southern Farm Bureau Life Insurance Company Standard Insurance Company Symetra Life Insurance Company Teachers Insurance and Annuity Association of America Thrivent Life Insurance Company Union Security Insurance Company United Healthcare Insurance Company United Life Insurance Company Unum Life Insurance Company of America USAA Life Insurance Company Western & Southern Life Insurance Company

### 2006 Ward's 50 Top Performers -- Property-Casualty Companies (listed alphabetically)

Accident Fund Acuity Allstate Insurance Company American Modern Insurance Group American National Property & Casualty Company Amerisure Companies Automobile Club of Southern California Auto-Owners Insurance Group \* California State Automobile Association Canal Insurance Group \* Central Mutual of Ohio Group Chubb Group Church Mutual Insurance Company Cincinnati Insurance Group \* Columbia Insurance Group The Commerce Group, Inc. Donegal Insurance Group Farm Bureau of Michigan Group Federated Mutual Group Frankenmuth Financial Group GEICO \* Germania Insurance Group Grange Mutual Casualty Group Grinnell Mutual Group The Hartford Fire Group Hastings Mutual Insurance Company IDS Property Casualty Insurance Company Indiana Farmers

Mutual Insurance Company Jewelers Mutual Insurance Company Kentucky Farm Bureau Mutual Insurance Company Louisiana Workers' Compensation Corporation Maine Employers Mutual Insurance Company Markel Corporation Group Mercury Casualty Group Metropolitan Property and Casualty Insurance Company North Star Mutual Insurance Company Old Republic Insurance Group Pennsylvania Lumbermens Mutual Insurance Company Philadelphia Insurance Companies Progressive Casualty Insurance Company Protective Insurance Group RLI Insurance Group \* SECURA Insurance Companies Selective Insurance Company of America Tennessee Farmers Mutual Insurance Company \* United Fire & Casualty Group USAA Group \* West Bend Mutual Western National Mutual Insurance Group Western World Group

\* 16-year recipient (1991-2006)

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