EXHIBIT 1
DATE 1/16/09
HB 2

2008 Retalitory Premium Tax Rates

State	Life/Health (%)	P/C (%)	Annuity (%)
Alabama	1.6(D) 2.3 (L)	3.6	
Alaska	2.7	2.7	
Arizona	2.0	2.0	
Arkansas	2.5	2.5	
California	2.35	2.35	0.5
Colorado	2.0	2.0	
Connecticut	1.75	1.75	
Delaware	2.0	2.0	
District of Columbia	1.7 (2.0 for Comp or Major Med)	1.7	
Florida	1.75	1.75	1.0
Georgia	2.3	2.3	
Hawaii	4.265*(D) 2.75(L)	4.265	
Idaho	1.9	1.9	
Illinois	0.4(D) 0.5(L)	0.5	
Indiana	1.3	1.3	
Iowa	1.0	1.0	
Kansas	2.0	2.0	
Kentucky	2.0(D) 1.5(L)	2.0	
Louisiana	$140 first 7K, $225 each addt'l 10K	$185 first 6K $300 each addt'l 10K	
Maine	2.0	2.0	
Maryland	2.0	2.0	
Massachusetts	2.28(D) 2.0(L)	2.28	
Michigan	1.25	1.25	
Minnesota	2.0	2.0	2.0
Mississippi	3.0	3.0	
Missouri	2.0	2.0	
Nebraska	1.0 (0.5 for Group A&H)	1.0	
Nevada	3.5	3.5	
New Hampshire	2.0 (D) 1.75 (Life)	1.75	
New Jersey	.05(Group A&H) 2.1(Life	2.1	
New Mexico	3.003	3.003	
New York	1.75(D) 0.7(L)	2.0	
North Carolina	1.9	1.9	
North Dakota	1.75(D) 2.0(L)	1.8	
Ohio	1.4	1.4	
Oklahoma	2.25	2.25	
Oregon	Companies pay a corporate excise tax on net income instead of premium tax		
Pennsylvania	2.0	2.0	
Puerto Rico	4.0	4.0	1.0
Rhode Island	2.0	2.0	
South Carolina	1.25 (0.75 for Life)	1.25 (2.5 for WC)	
South Dakota	2.5	2.5	1.3
Tennessee	2.5(D) 1.75(L)	2.5	
Texas	1.75	1.6	
Utah	2.25	2.25	
Vermont	2.0	2.0	
Virgin Islands	5.0	5.0	
Virginia	2.25	2.25	
Washington	2.0	2.0	
West Virginia	3.0	3.0	1.0
Wisconsin	2.0	2.0	
Wyoming	0.75	0.75	1.0