



**MDRT**

**The Premier Association of  
Financial Professionals®**

**Membership Information  
for the  
2009 Million Dollar Round Table**

*based on 2008 production*

*Million Dollar Round Table  
325 West Touhy Avenue, Park Ridge, IL 60068-4265 USA  
Phone: 847.692.6378 Fax: 847.518.8921 Web site: [www.mdrt.org](http://www.mdrt.org)  
Copyright © 2009*

## 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 11/14/08 at the foot of each page.

- Effective with the 2009 MDRT membership, at least 50 percent of the entry-level MDRT production requirement (\$43,950 of commission or \$87,900 of premium) must come from products in the Unlimited Credit category. Upon reaching this threshold, the remaining production to qualify for any level of membership (MDRT, Court of the Table or Top of the Table) may come from the products in the Limited or Unlimited categories. See Items 5 and 6 on page 5.
- For clarification of Unlimited and Limited Credit, see page 3.
- 2009 Top of the Table dates and location confirmed, see page 8.

# MEMBERSHIP INFORMATION FOR THE 2009 MILLION DOLLAR ROUND TABLE

## 1. PRODUCTION REQUIREMENT

Membership in the 2009 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 2009 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 2009 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 2008. They may include either earned or advanced (annualized) commissions or both. Advanced (annualized) or earned commissions must be paid to the applicant in 2008 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 2007 may result in production credit for 2008. The policy must be in force on December 31, 2007 but is not required to be in force as of December 31, 2008.
- 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.

- Overriding 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. The maximum term of the endowment policy is 15 years.

### **3. ELIGIBLE PREMIUM**

Production credit (for premium) will be based on eligible premium paid or new money invested during 2008. 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 2007 may result in production credit for the amount of premium paid or new money invested during 2008.
- 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. The maximum term of the endowment policy is 15 years. Short-term endowment riders (max 15 years) to life insurance policies are eligible for 6 percent of first year premium credit.
- 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

| <b>Products from life insurance companies</b>            | <b>Commission/Fee Credit</b>  | <b>Premium Credit</b>      |
|--|-------------------------------|----------------------------|
| 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 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

| <b>Products</b>                         | <b>Commission/Fee Credit</b>             | <b>Premium Credit</b>      |
|---|--|----------------------------|
| 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 2009 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 2009 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,

## 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 &amp; 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 2009 MDRT membership will automatically be sent in November 2008 to all 2008 and 2007 MDRT members. Others may request an application by phone, fax or through the MDRT Web site at [www.mdrt.org](http://www.mdrt.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: \$450 USD

Required dues, completed application and other required forms must be postmarked on or before March 1, 2009. Applications postmarked after March 1 will be considered only if accompanied by a late fee of USD 200.

## 13. COURT OF THE TABLE DUES: \$50 USD

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: \$500 USD

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: \$150 USD

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, 2008 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 2008 may petition for a waiver of payment of dues for the 2009 Table. A disability petition form and doctor's statement must be submitted by March 1, 2009, 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.mdrt.org](http://www.mdrt.org)  
E-mail: [membership@mdrt.org](mailto: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 10<sup>th</sup> 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 10<sup>th</sup> 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 7-11, 2009

Indianapolis, Indiana, USA

June 13-17, 2010

Vancouver, British Columbia, Canada

#### **\*TOP OF THE TABLE ANNUAL MEETING**

October 7-10, 2009

Kauai, Hawaii

*\*Attendance at the MDRT Annual Meeting and Top of the Table Annual Meeting is open to approved members of the 2009 Table and requires payment of separate registration fees.*

## 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 2007 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 2009 MILLION DOLLAR ROUND TABLE**

Based on 2008 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      | Conv/Equality Factor | Premium     | COT Prem      | TOT Prem      | Conv/Equality 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               |
| 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               |
| 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               |
| 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             |
| Jordan             | 28,200      | 84,600      | 169,200       | 0.3208               | 56,400      | 169,200       | 338,400       | 0.3208               |

Million Dollar Round Table

325 West Touhy Avenue, Park Ridge, IL 60068-4265 USA

Phone: 847.692.6378 Fax: 847.518.8921 Web site: [www.mdr.org](http://www.mdr.org)

Copyright © 2009

| COUNTRY              | MDRT<br>Comm | COT Comm    | TOT Comm      | Conv/Equality<br>Factor | Premium     | COT Prem      | TOT Prem      | Conv/Equality<br>Factor |
|----------------------|--------------|-------------|---------------|-------------------------|-------------|---------------|---------------|-------------------------|
| 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             | 1,380,700    | 4,142,100   | 8,284,200     | 15.7076                 | 2,761,400   | 8,284,200     | 16,568,400    | 15.7076                 |
| 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                 |