

**COMMISSION AND PREMIUM PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2023 MILLION DOLLAR ROUND TABLE**

Based on 2022 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 Market. Conversion/standardization factors have no relationship to currency exchange rates and are used only to standardize MDRT processing.

(For a complete list of Market requirements, see the MDRT web site at <https://www.mdr.org/join/member-requirements/>.)

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Angola	39,800	119,400	238,800	0.5768	79,600	238,800	477,600	0.5768
Anguilla	79,100	237,300	474,600	1.1463	158,200	474,600	949,200	1.1463
Antigua	120,800	362,400	724,800	1.7507	241,600	724,800	1,449,600	1.7507
Argentina	254,500	763,500	1,527,000	3.6884	509,000	1,527,000	3,054,000	3.6884
Armenia	11,428,100	34,284,300	68,568,600	165.6246	22,856,200	68,568,600	137,137,200	165.6246
Aruba	80,600	241,800	483,600	1.1681	161,200	483,600	967,200	1.1681
Australia	101,600	304,800	609,600	1.4724	203,200	609,600	1,219,200	1.4724
Azerbaijan	21,000	63,000	126,000	0.3043	42,000	126,000	252,000	0.3043
Bahamas	61,500	184,500	369,000	0.8913	123,000	369,000	738,000	0.8913
Bahrain	14,300	42,900	85,800	0.2072	28,600	85,800	171,600	0.2072
Bangladesh	1,766,400	5,299,200	10,598,400	25.6000	3,532,800	10,598,400	21,196,800	25.6000
Barbados	100,100	300,300	600,600	1.4507	200,200	600,600	1,201,200	1.4507
Belarus	91,582,600	274,747,800	549,495,600	1,327.2840	183,165,200	549,495,600	1,098,991,200	1,327.2840
Belgium	52,300	156,900	313,800	0.7579	104,600	313,800	627,600	0.7579
Belize	72,400	217,200	434,400	1.0492	144,800	434,400	868,800	1.0492
Bermuda	104,800	314,400	628,800	1.5188	209,600	628,800	1,257,600	1.5188
Bolivia	185,400	556,200	1,112,400	2.6869	370,800	1,112,400	2,224,800	2.6869
Bosnia-Herzegovina	46,300	138,900	277,800	0.6710	92,600	277,800	555,600	0.6710
Botswana	227,700	683,100	1,366,200	3.3000	455,400	1,366,200	2,732,400	3.3000
Brazil	151,300	453,900	907,800	2.1927	453,900	1,361,700	2,723,400	3.2891
British Virgin Islands	70,100	210,300	420,600	1.0159	140,200	420,600	841,200	1.0159
Brunei	44,200	132,600	265,200	0.6405	132,600	397,800	795,600	0.9608
Bulgaria	47,200	141,600	283,200	0.6840	94,400	283,200	566,400	0.6840
Cambodia	69,101,500	207,304,500	414,609,000	1,001.4710	276,406,000	829,218,000	1,658,436,000	2,002.9420
Cameroon	16,579,400	49,738,200	99,476,400	240.2811	33,158,800	99,476,400	198,952,800	240.2811
Canada	82,700	248,100	496,200	1.1985	165,400	496,200	992,400	1.1985
Cayman Islands	55,700	167,100	334,200	0.8072	111,400	334,200	668,400	0.8072
Channel Islands	48,000	144,000	288,000	0.6956	96,000	288,000	576,000	0.6956
Chile	26,599,200	79,797,600	159,595,200	385.4956	53,198,400	159,595,200	319,190,400	385.4956
China	198,500	595,500	1,191,000	2.8768	595,500	1,786,500	3,573,000	4.3152
Colombia	72,416,300	217,248,900	434,497,800	1,049.5115	144,832,600	434,497,800	868,995,600	1,049.5115
Costa Rica	23,459,200	70,377,600	140,755,200	339.9884	46,918,400	140,755,200	281,510,400	339.9884
Côte d'Ivoire	18,013,900	54,041,700	108,083,400	261.0710	36,027,800	108,083,400	216,166,800	261.0710
Croatia	225,000	675,000	1,350,000	3.2608	450,000	1,350,000	2,700,000	3.2608
Curacao	60,800	182,400	364,800	0.8811	121,600	364,800	729,600	0.8811
Cyprus	33,800	101,400	202,800	0.4898	67,600	202,800	405,600	0.4898
Czech Republic	854,700	2,564,100	5,128,200	12.3869	1,709,400	5,128,200	10,256,400	12.3869
Denmark	460,500	1,381,500	2,763,000	6.6739	921,000	2,763,000	5,526,000	6.6739
Dominica	107,500	322,500	645,000	1.5579	215,000	645,000	1,290,000	1.5579
Dominican Republic	1,115,700	3,347,100	6,694,200	16.1695	2,231,400	6,694,200	13,388,400	16.1695
Ecuador	35,300	105,900	211,800	0.5115	70,600	211,800	423,600	0.5115
Egypt	139,800	419,400	838,800	2.0260	419,400	1,258,200	2,516,400	3.0391
El Salvador	31,300	93,900	187,800	0.4536	62,600	187,800	375,600	0.4536
Estonia	37,200	111,600	223,200	0.5391	74,400	223,200	446,400	0.5391
Fiji	55,300	165,900	331,800	0.8014	110,600	331,800	663,600	0.8014
France	51,000	153,000	306,000	0.7391	102,000	306,000	612,000	0.7391
Georgia	57,000	171,000	342,000	0.8260	114,000	342,000	684,000	0.8260
Germany	50,800	152,400	304,800	0.7362	101,600	304,800	609,600	0.7362
Ghana	68,800	206,400	412,800	0.9971	137,600	412,800	825,600	0.9971
Gibraltar	44,100	132,300	264,600	0.6391	88,200	264,600	529,200	0.6391
Greece	38,200	114,600	229,200	0.5536	76,400	229,200	458,400	0.5536
Grenada	115,000	345,000	690,000	1.6666	230,000	690,000	1,380,000	1.6666
Guatemala	269,700	809,100	1,618,200	3.9086	539,400	1,618,200	3,236,400	3.9086
Guyana	6,618,100	19,854,300	39,708,600	95.9144	13,236,200	39,708,600	79,417,200	95.9144
Honduras	718,800	2,156,400	4,312,800	10.4173	1,437,600	4,312,800	8,625,600	10.4173
Hong Kong, China	419,800	1,259,400	2,518,800	6.0840	1,679,200	5,037,600	10,075,200	12.1681
Hungary	9,654,900	28,964,700	57,929,400	139.9260	19,309,800	57,929,400	115,858,800	139.9260
India	795,900	2,387,700	4,775,400	11.5347	3,183,600	9,550,800	19,101,600	23.0695
Indonesia	261,966,900	785,900,700	1,571,801,400	3,796.6217	523,933,800	1,571,801,400	3,143,602,800	3,796.6217

Market	MDRT Commission	COT Commission	TOT Commission	Commission Conv Factor	MDRT Premium	COT Premium	TOT Premium	Premium Conv Factor
Ireland	54,600	163,800	327,600	0.7913	109,200	327,600	655,200	0.7913
Isle of Man	47,500	142,500	285,000	0.6884	95,000	285,000	570,000	0.6884
Israel	253,100	759,300	1,518,600	3.6681	506,200	1,518,600	3,037,200	3.6681
Italy	46,300	138,900	277,800	0.6710	92,600	277,800	555,600	0.6710
Jamaica West Indies	3,506,800	10,520,400	21,040,800	50.8231	7,013,600	21,040,800	42,081,600	50.8231
Japan	7,133,900	21,401,700	42,803,400	103.3898	21,401,700	64,205,100	128,410,200	155.0847
Jordan	19,500	58,500	117,000	0.2826	39,000	117,000	234,000	0.2826
Kazakhstan	5,399,300	16,197,900	32,395,800	78.2507	10,798,600	32,395,800	64,791,600	78.2507
Kenya	2,815,700	8,447,100	16,894,200	40.8072	5,631,400	16,894,200	33,788,400	40.8072
Kuwait	14,700	44,100	88,200	0.2130	29,400	88,200	176,400	0.2130
Laos	202,963,700	608,891,100	1,217,782,200	2,941.5028	405,927,400	1,217,782,200	2,435,564,400	2,941.5028
Latvia	29,300	87,900	175,800	0.4246	58,600	175,800	351,600	0.4246
Lebanon	56,208,000	168,624,000	337,248,000	814.6086	112,416,000	337,248,000	674,496,000	814.6086
Lithuania	31,400	94,200	188,400	0.4550	62,800	188,400	376,800	0.4550
Luxembourg	58,900	176,700	353,400	0.8536	117,800	353,400	706,800	0.8536
Macau, China	300,200	900,600	1,801,200	4.3507	1,200,800	3,602,400	7,204,800	8.7014
Macedonia	1,303,600	3,910,800	7,821,600	18.8927	2,607,200	7,821,600	15,643,200	18.8927
Malaysia	110,300	330,900	661,800	1.5985	330,900	992,700	1,985,400	2.3978
Malta	20,100	60,300	120,600	0.2913	40,200	120,600	241,200	0.2913
Mauritius	1,144,400	3,433,200	6,866,400	16.5855	2,288,800	6,866,400	13,732,800	16.5855
Mexico	600,800	1,802,400	3,604,800	8.7072	1,201,600	3,604,800	7,209,600	8.7072
Montenegro	4,800	14,400	28,800	0.0695	9,600	28,800	57,600	0.0695
Montserrat	56,000	168,000	336,000	0.8115	112,000	336,000	672,000	0.8115
Mozambique	1,408,200	4,224,600	8,449,200	20.4086	2,816,400	8,449,200	16,898,400	20.4086
Myanmar	22,684,400	68,053,200	136,106,400	328.7594	45,368,800	136,106,400	272,212,800	328.7594
Namibia	368,000	1,104,000	2,208,000	5.3333	736,000	2,208,000	4,416,000	5.3333
Nepal	1,264,100	3,792,300	7,584,600	18.3202	3,792,300	11,376,900	22,753,800	27.4804
Netherlands	53,500	160,500	321,000	0.7753	107,000	321,000	642,000	0.7753
New Zealand	98,400	295,200	590,400	1.4260	196,800	590,400	1,180,800	1.4260
Nicaragua	757,800	2,273,400	4,546,800	10.9826	1,515,600	4,546,800	9,093,600	10.9826
Nigeria	5,235,500	15,706,500	31,413,000	75.8768	10,471,000	31,413,000	62,826,000	75.8768
Norway	662,800	1,988,400	3,976,800	9.6057	1,325,600	3,976,800	7,953,600	9.6057
Oman	12,100	36,300	72,600	0.1753	24,200	72,600	145,200	0.1753
Pakistan	1,614,600	4,843,800	9,687,600	23.4000	3,229,200	9,687,600	19,375,200	23.4000
Panama	34,400	103,200	206,400	0.4985	68,800	206,400	412,800	0.4985
Peru	109,200	327,600	655,200	1.5826	218,400	655,200	1,310,400	1.5826
Philippines	1,150,300	3,450,900	6,901,800	16.6710	2,300,600	6,901,800	13,803,600	16.6710
Poland	120,700	362,100	724,200	1.7492	241,400	724,200	1,448,400	1.7492
Portugal	39,200	117,600	235,200	0.5681	117,600	352,800	705,600	0.8521
Qatar	156,500	469,500	939,000	2.2681	313,000	939,000	1,878,000	2.2681
Republic of Korea	59,710,700	179,132,100	358,264,200	865.3724	149,276,800	447,830,400	895,660,800	1,081.7159
Romania	115,500	346,500	693,000	1.6739	231,000	693,000	1,386,000	1.6739
Russia	1,217,700	3,653,100	7,306,200	17.6478	3,044,300	9,132,900	18,265,800	22.0601
Saudi Arabia	147,300	441,900	883,800	2.1347	294,600	883,800	1,767,600	2.1347
Serbia	2,580,000	7,740,000	15,480,000	37.3913	5,160,000	15,480,000	30,960,000	37.3913
Singapore	72,400	217,200	434,400	1.0492	217,200	651,600	1,303,200	1.5739
Slovakia	36,000	108,000	216,000	0.5217	72,000	216,000	432,000	0.5217
Slovenia	38,800	116,400	232,800	0.5623	77,600	232,800	465,600	0.5623
South Africa	255,400	766,200	1,532,400	3.7014	510,800	1,532,400	3,064,800	3.7014
Spain	43,100	129,300	258,600	0.6246	86,200	258,600	517,200	0.6246
Sri Lanka	2,430,400	7,291,200	14,582,400	35.2231	4,860,800	14,582,400	29,164,800	35.2231
St. Kitts and Nevis	114,100	342,300	684,600	1.6536	228,200	684,600	1,369,200	1.6536
St. Lucia	130,300	390,900	781,800	1.8884	260,600	781,800	1,563,600	1.8884
St. Maarten	63,500	190,500	381,000	0.9202	127,000	381,000	762,000	0.9202
St. Vincent	108,500	325,500	651,000	1.5724	217,000	651,000	1,302,000	1.5724
Suriname	236,700	710,100	1,420,200	3.4304	473,400	1,420,200	2,840,400	3.4304
Sweden	609,600	1,828,800	3,657,600	8.8347	1,219,200	3,657,600	7,315,200	8.8347
Switzerland	80,000	240,000	480,000	1.1594	160,000	480,000	960,000	1.1594
Taiwan Area	1,265,700	3,797,100	7,594,200	18.3434	2,531,400	7,594,200	15,188,400	18.3434
Tanzania	49,894,800	149,684,400	299,368,800	723.1130	99,789,600	299,368,800	598,737,600	723.1130
Thailand	866,600	2,599,800	5,199,600	12.5594	1,733,200	5,199,600	10,399,200	12.5594
Togo	16,346,800	49,040,400	98,080,800	236.9101	32,693,600	98,080,800	196,161,600	236.9101
Tonga	110,500	331,500	663,000	1.6014	221,000	663,000	1,326,000	1.6014
Trinidad & Tobago	273,400	820,200	1,640,400	3.9623	546,800	1,640,400	3,280,800	3.9623
Turkey	72,700	218,100	436,200	1.0536	145,400	436,200	872,400	1.0536
Turks & Caicos	71,300	213,900	427,800	1.0333	142,600	427,800	855,600	1.0333
Uganda	89,804,500	269,413,500	538,827,000	1,301.5144	179,609,000	538,827,000	1,077,654,000	1,301.5144

<b>Market</b>	<b>MDRT Commission</b>	<b>COT Commission</b>	<b>TOT Commission</b>	<b>Commission Conv Factor</b>	<b>MDRT Premium</b>	<b>COT Premium</b>	<b>TOT Premium</b>	<b>Premium Conv Factor</b>
Ukraine	243,000	729,000	1,458,000	3.5217	486,000	1,458,000	2,916,000	3.5217
United Arab Emirates	175,000	525,000	1,050,000	2.5362	350,000	1,050,000	2,100,000	2.5362
United Kingdom	46,600	139,800	279,600	0.6753	93,200	279,600	559,200	0.6753
United States	69,000	207,000	414,000	1.0000	138,000	414,000	828,000	1.0000
Uruguay	1,084,500	3,253,500	6,507,000	15.7173	2,169,000	6,507,000	13,014,000	15.7173
Venezuela	548,994	1,646,982	3,293,964	7.9564	1,098,000	3,294,000	6,588,000	7.9565
Vietnam	328,012,100	984,036,300	1,968,072,600	4,753.7985	656,024,200	1,968,072,600	3,936,145,200	4,753.7985
Zambia	204,700	614,100	1,228,200	2.9666	409,400	1,228,200	2,456,400	2.9666
Zimbabwe	1,001,600	3,004,800	6,009,600	14.5159	2,003,200	6,009,600	12,019,200	14.5159

**INCOME PRODUCTION REQUIREMENTS FOR MEMBERSHIP  
IN THE 2023 MILLION DOLLAR ROUND TABLE**

Based on 2022 Production, Expressed in Local Currency

Production credit must be reported in U.S. dollars on certifying letters Production requirements are set independently for each Market. Conversion (Conv) factors have no relationship to currency exchange rates and are used only to standardize MDRT processing. (Local currency divided by the income conversion = U.S. MDRT requirement) Qualification under this method is based on a requirement of USD 120,000 in annual gross income from insurance and financial products. A minimum of USD 34,500 must be income from new business generated during the production year. Further, a minimum of USD 34,500 must be derived from income associated with Risk-Protection Products. (For a complete list of Market requirements, see the MDRT website at

[https://www.mdr.org/join/member-requirements/.](https://www.mdr.org/join/member-requirements/))

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Angola	69,000	207,000	414,000	0.5750
Anguilla	136,900	410,700	821,400	1.1408
Antigua	209,200	627,600	1,255,200	1.7433
Argentina	440,700	1,322,100	2,644,200	3.6725
Armenia	19,793,000	59,379,000	118,758,000	164.9416
Aruba	139,600	418,800	837,600	1.1633
Australia	176,000	528,000	1,056,000	1.4666
Azerbaijan	36,400	109,200	218,400	0.3033
Bahamas	106,500	319,500	639,000	0.8875
Bahrain	24,800	74,400	148,800	0.2066
Bangladesh	3,059,300	9,177,900	18,355,800	25.4941
Barbados	173,400	520,200	1,040,400	1.4450
Belarus	158,617,300	475,851,900	951,703,800	1,321.8108
Belgium	90,600	271,800	543,600	0.7550
Belize	125,400	376,200	752,400	1.0450
Bermuda	181,500	544,500	1,089,000	1.5125
Bolivia	321,100	963,300	1,926,600	2.6758
Bosnia-Herzegovina	80,300	240,900	481,800	0.6691
Botswana	394,300	1,182,900	2,365,800	3.2858
Brazil	262,000	786,000	1,572,000	2.1833
British Virgin Islands	121,400	364,200	728,400	1.0116
Brunei	76,600	229,800	459,600	0.6383
Bulgaria	81,700	245,100	490,200	0.6808
Cambodia	119,681,000	359,043,000	718,086,000	997.3416
Cameroon	28,713,000	86,139,000	172,278,000	239.2750
Canada	143,200	429,600	859,200	1.1933
Cayman Islands	96,500	289,500	579,000	0.8041
Channel Islands	83,200	249,600	499,200	0.6933
Chile	46,068,600	138,205,800	276,411,600	383.9050
China	343,900	1,031,700	2,063,400	2.8658
Colombia	125,422,000	376,266,000	752,532,000	1,045.1833
Costa Rica	40,630,400	121,891,200	243,782,400	338.5866
Cote d'Ivoire	31,199,300	93,597,900	187,195,800	259.9941
Croatia	389,700	1,169,100	2,338,200	3.2475
Curacao	105,300	315,900	631,800	0.8775
Cyprus	58,500	175,500	351,000	0.4875
Czech Republic	1,480,300	4,440,900	8,881,800	12.3358
Denmark	797,600	2,392,800	4,785,600	6.6466
Dominica	186,200	558,600	1,117,200	1.5516
Dominican Republic	1,932,400	5,797,200	11,594,400	16.1033
Ecuador	61,100	183,300	366,600	0.5091
Egypt	242,200	726,600	1,453,200	2.0183
El Salvador	54,200	162,600	325,200	0.4516
Estonia	64,400	193,200	386,400	0.5366
Fiji	95,800	287,400	574,800	0.7983
France	88,300	264,900	529,800	0.7358
Georgia	98,700	296,100	592,200	0.8225
Germany	88,000	264,000	528,000	0.7333
Ghana	119,100	357,300	714,600	0.9925
Gibraltar	76,000	228,000	456,000	0.6333
Greece	66,100	198,300	396,600	0.5508
Grenada	199,200	597,600	1,195,200	1.6600
Guatemala	467,100	1,401,300	2,802,600	3.8925
Guyana	11,462,300	34,386,900	68,773,800	95.5191
Honduras	1,244,900	3,734,700	7,469,400	10.3741
Hong Kong, China	727,100	2,181,300	4,362,600	6.0591
Hungary	16,721,900	50,165,700	100,331,400	139.3491
India	1,378,500	4,135,500	8,271,000	11.4875
Indonesia	453,715,900	1,361,147,700	2,722,295,400	3,780.9658
Ireland	94,500	283,500	567,000	0.7875

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
Isle of Man	82,300	246,900	493,800	0.6858
Israel	438,400	1,315,200	2,630,400	3.6533
Italy	80,200	240,600	481,200	0.6683
Jamaica West Indies	6,073,700	18,221,100	36,442,200	50.6141
Japan	12,355,700	37,067,100	74,134,200	102.9641
Jordan	33,800	101,400	202,800	0.2816
Kazakhstan	9,351,400	28,054,200	56,108,400	77.9283
Kenya	4,876,700	14,630,100	29,260,200	40.6391
Kuwait	25,500	76,500	153,000	0.2125
Laos	351,127,200	1,053,381,600	2,106,763,200	2,926.0600
Latvia	50,700	152,100	304,200	0.4225
Lebanon	97,349,800	292,049,400	584,098,800	811.2483
Lithuania	54,400	163,200	326,400	0.4533
Luxembourg	102,000	306,000	612,000	0.8500
Macau, China	520,000	1,560,000	3,120,000	4.3333
Macedonia	2,257,700	6,773,100	13,546,200	18.8141
Malaysia	191,100	573,300	1,146,600	1.5925
Malta	34,800	104,400	208,800	0.2900
Mauritius	1,982,100	5,946,300	11,892,600	16.5175
Mexico	1,040,600	3,121,800	6,243,600	8.6716
Montenegro	8,300	24,900	49,800	0.0691
Montserrat	97,000	291,000	582,000	0.8083
Mozambique	2,439,000	7,317,000	14,634,000	20.3250
Myanmar	39,288,400	117,865,200	235,730,400	327.4033
Namibia	637,400	1,912,200	3,824,400	5.3116
Nepal	2,189,400	6,568,200	13,136,400	18.2450
Netherlands	92,600	277,800	555,600	0.7716
New Zealand	170,500	511,500	1,023,000	1.4208
Nicaragua	1,312,500	3,937,500	7,875,000	10.9375
Nigeria	9,067,700	27,203,100	54,406,200	75.5641
Norway	1,148,000	3,444,000	6,888,000	9.5666
Oman	21,000	63,000	126,000	0.1750
Pakistan	2,796,400	8,389,200	16,778,400	23.3033
Panama	59,600	178,800	357,600	0.4966
Peru	189,200	567,600	1,135,200	1.5766
Philippines	1,992,300	5,976,900	11,953,800	16.6025
Poland	209,000	627,000	1,254,000	1.7416
Portugal	67,900	203,700	407,400	0.5658
Qatar	271,000	813,000	1,626,000	2.2583
Republic of Korea	103,416,400	310,249,200	620,498,400	861.8033
Romania	200,100	600,300	1,200,600	1.6675
Russia	2,109,000	6,327,000	12,654,000	17.5750
Saudi Arabia	255,200	765,600	1,531,200	2.1266
Serbia	4,468,500	13,405,500	26,811,000	37.2375
Singapore	125,400	376,200	752,400	1.0450
Slovakia	62,300	186,900	373,800	0.5191
Slovenia	67,200	201,600	403,200	0.5600
South Africa	442,300	1,326,900	2,653,800	3.6858
Spain	74,600	223,800	447,600	0.6216
Sri Lanka	4,209,400	12,628,200	25,256,400	35.0783
St. Kitts and Nevis	197,600	592,800	1,185,600	1.6466
St. Lucia	225,700	677,100	1,354,200	1.8808
St. Maarten	110,000	330,000	660,000	0.9166
St. Vincent	187,900	563,700	1,127,400	1.5658
Suriname	410,000	1,230,000	2,460,000	3.4166
Sweden	1,055,700	3,167,100	6,334,200	8.7975
Switzerland	138,600	415,800	831,600	1.1550
Taiwan Area	2,192,200	6,576,600	13,153,200	18.2683
Tanzania	86,415,700	259,247,100	518,494,200	720.1308
Thailand	1,500,900	4,502,700	9,005,400	12.5075
Togo	28,312,200	84,936,600	169,873,200	235.9350
Tonga	191,400	574,200	1,148,400	1.5950
Trinidad & Tobago	473,500	1,420,500	2,841,000	3.9458
Turkey	125,900	377,700	755,400	1.0491
Turks & Caicos	123,500	370,500	741,000	1.0291
Uganda	155,537,700	466,613,100	933,226,200	1,296.1475
Ukraine	420,800	1,262,400	2,524,800	3.5066
United Arab Emirates	303,000	909,000	1,818,000	2.5250
United Kingdom	80,700	242,100	484,200	0.6725

<b>Market</b>	<b>MDRT Income</b>	<b>COT Income</b>	<b>TOT Income</b>	<b>Income Conv Factor</b>
United States	120,000	360,000	720,000	1.0000
Uruguay	1,878,300	5,634,900	11,269,800	15.6525
Venezuela	950,800	2,852,400	5,704,800	7.9233
Vietnam	568,103,400	1,704,310,200	3,408,620,400	4,734.1950
Zambia	354,500	1,063,500	2,127,000	2.9541
Zimbabwe	1,734,700	5,204,100	10,408,200	14.4558