

EXHIBIT C

SOCIAL SECURITY DISABILITY APPROVAL RATES

Application Year	PRIVATE INSURERS' GROUP LTD CLAIMS				ALL SSA CLAIMS Percentage Approved at Initial Level / All Levels
	Insurer A	Insurer B	Insurer C	Insurer D	
	Percentage SSDI Approved Initial Level / All Levels				
2003	27% / 53%	41% / 64%	49% / 71%	56% / 77%	48% / 70%
2004	23% / 47%	42% / 65%	46% / 66%	56% / 74%	48% / 69%
2005	25% / 45%	44% / 65%	46% / 66%	56% / 75%	48% / 63%
2006	31% / 44%	44% / 60%	45% / 60%	60% / 75%	47% / 53%
2007	33% / 38%	46% / 54%	42% / 50%	64% / 68%	n/a