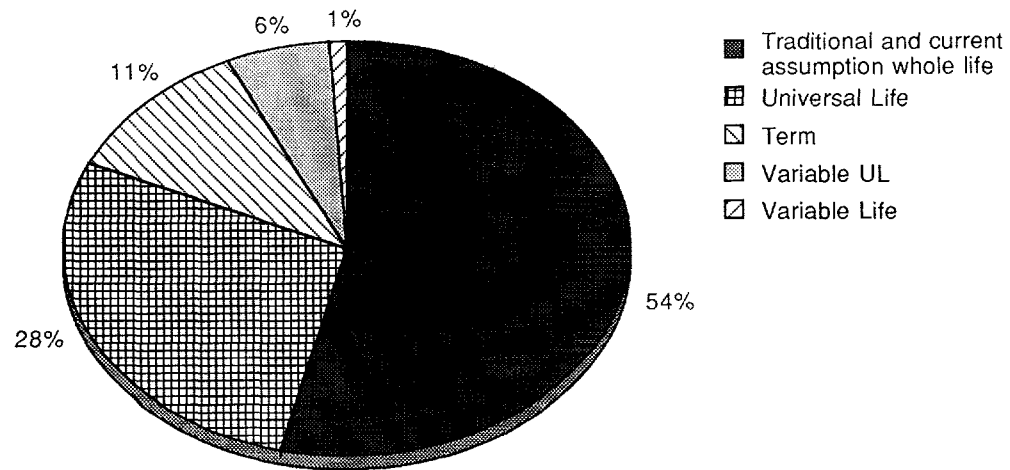


1989 LIFE PRODUCT MARKET SHARE By Premium

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PANEL DISCUSSION
CHART 1

Source: LIMRA