

**152nd ANNUAL REPORT**  
**of the**  
**NEW HAMPSHIRE INSURANCE DEPARTMENT**  
**for the Fiscal Year**  
**JULY 1, 2002 - JUNE 30, 2003**

**ROGER A. SEVIGNY**  
**INSURANCE COMMISSIONER**

**November 1, 2003**

**Pursuant to RSA 400-A:26**

**HIS EXCELLENCY CRAIG BENSON**  
**Governor**  
**State of New Hampshire**

\*

**The Honorable RAYMOND S. BURTON**  
**Councilor, First District**

\*

**The Honorable PETER J. SPAULDING**  
**Councilor, Second District**

\*

**The Honorable RUTH L. GRIFFIN**  
**Councilor, Third District**

\*

**The Honorable RAYMOND J. WIECZOREK**  
**Councilor, Fourth District**

\*

**The Honorable DAVID K. WHEELER**  
**Councilor, Fifth District**

**STATE OF NEW HAMPSHIRE**  
**INSURANCE DEPARTMENT**



**PAULA T. ROGERS**  
**Commissioner**

**ROGER A. SEVIGNY**  
**Assistant Commissioner**

**ALEXANDER K. FELDVEBEL**  
**Deputy Commissioner**

## **ORGANIZATION & FUNCTION**

The New Hampshire Insurance Department was established in 1851, the first insurance regulatory agency in the United States. The rights and responsibilities of the Insurance Department are codified by the provisions of RSA 400-A of the Insurance Laws. By the provisions of this Title, the Insurance Commissioner is charged with all duties pertaining to the enforcement and execution of insurance laws of the State of New Hampshire. The Commissioner is responsible for the collection of premium taxes and fees; and the regulation of all segments of the insurance industry as it performs in the marketplace, particularly in the treatment of policyholders and claimants. The Department must be continually vigilant in ascertaining that insurance rates are neither excessive, inadequate, nor unfairly discriminatory. Additionally, the Department provides consumer assistance with complaints, inquiries, and resolutions.

## **MISSION STATEMENT**

Our mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. We are committed to doing so in an honest, effective and timely manner. In pursuit of our mission we will treat all of our constituencies in an open, fair and respectful manner and will strive to uphold the highest professional, ethical and quality standards.

This Annual Report is meant as a brief summary of the activities of the Department during the past Fiscal Year ending June 30, 2003. The Department will continue to strive to be effective in our role as regulators, guaranteeing the solvency of the insurance companies under our jurisdiction, and in so doing, protecting the interests of the insurance-buying public of the State of New Hampshire. And, the Department will continue its support of the passage of meaningful legislation, which will enhance our ability as regulators to provide continuing quality control over the services and products being offered to New Hampshire's citizens.

The functional organization of the Department and a brief summary of the activities of the various Divisions within the Department follows:

## **BUSINESS ADMINISTRATION DIVISION**

In Fiscal Year 2003, the Insurance Department operated its affairs at 90% of its total operating budget with 81 full-time employees at the Department (Appendices I & II). At the same time, the Department collected revenues totaling \$82.2 million dollars in taxes, fees and registrations (Appendix III).

## **ACTUARIAL & ANALYTICAL AND RATE & FORM FILINGS DIVISION**

### **LIFE, ACCIDENT & HEALTH**

Life, Accident and Health Examiners reviewed 3219 filings during the past fiscal year. Of these 2,642 were submitted in a paper format and 577 were submitted electronically through the National Association of Insurance Commissioners (NAIC) via the State Electronic Rate and Forms Filing (*SERFF*) system. The Division reviews all individual, group and health maintenance organization filings for health, long-term care, life, annuity, accident, credit, and disability insurance. Disclosure Statements and Residency Agreements for Continuing Care Communities are also reviewed.

Division examiners actively participated in the Council for Children and Adolescents with Chronic Health Conditions, New Hampshire Inter-Agency Council, New Hampshire Examination Review Board, *SERFF* Board of Directors, *SERFF* Product Steering Committee, New Hampshire Association of Certified Public Managers, Association of Insurance Compliance Professionals and the NAIC Regulatory Re-engineering Task Force.

The examiners continue to play an important role and actively participate in assisting the New Hampshire Individual Health Plan Benefit Association. The Association was created by statute, and consists of New Hampshire Insurance companies. The purpose of the Association is to address the ready availability of health insurance in New Hampshire's individual market.

## **PROPERTY & CASUALTY**

Property & Casualty examiner responsibilities include the analysis of form/rule/rate filings for personal and commercial lines of business, including but not limited to automobile, property, liability, general and professional liability and workers' compensation. The filings are reviewed to determine compliance with New Hampshire laws and rules and to ensure that they are not contrary to public policy. The Property & Casualty examiners reviewed 3,459 filings during the past fiscal year.

Additionally, the examiners fielded telephone calls, e-mails and mail from industry as well as other states regulators. The Property & Casualty examiners handle all workers' compensation related telephone calls and correspondence. Active assistance is given to the Consumer Services Division by providing back-up telephone coverage, statute interpretation on specialty lines and input to various informational brochures.

The examiners also participate on various working groups and sit on boards as designees of the Commissioner. Working group involvement consisted of amendments to existing insurance laws and rules, specifically RSA 415-C, RSA 412, Ins 1400, and Ins 3300. Board membership includes the Commercial Automobile Insurance Plan, New Hampshire Reinsurance Facility, New Hampshire Workers' Compensation Advisory Council, Workers' Compensation Classification & Rating Appeals, Workers' Compensation Insurance Plan and Safety Incentive Program.

## **CONSUMER SERVICES**

### **Complaints and Inquiries**

The Department's Consumer Services Division responded to 1077 complaints during fiscal year 2003. Of these, 316 were related to life, accident and health insurance, while 761 were property and casualty complaints. These numbers reflect consumer complaints for which the Division took action to intervene on behalf of the consumer.

During Fiscal Year 2003 the Department responded to 13,862 consumer inquiries. Of this total, 6,977 inquiries were related to life, accident and health insurance, and 6,705 were related to property and casualty insurance.

During the Fiscal Year 2003, the Department assisted consumers in obtaining \$2,907,937 in relief. Of this amount, \$977,752 was attributable to property and casualty insurance complaints, and \$1,930,185 was attributable to life, accident and health insurance complaints. It is impossible, however, to determine the precise impact the Department's involvement had on this figure, as some unknown number of complaints may have eventually resolved without Department intervention.

The Division also created, acquired and/or updated a number of consumer brochures designed to assist and educate New Hampshire insurance consumers about a wide range of insurance topics. The Department currently offers 81 brochures on health, automobile, homeowners, life and a variety of other insurance subjects. All brochures published or distributed by the Department are available free of charge on request. In addition, brochures published by the Department are available on our WEB site: <http://www.state.nh.us/insurance>

The Consumer Services Division maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information. The number is made available, toll free, to consumers in all states. Links to other insurance-related web sites, including a variety of federal programs such as Medicare and Medicaid, may also be found on our web site.

## **MARKET CONDUCT**

The Market Conduct Examinations Division primarily engages in analysis of insurance companies' market data to identify perceived market problems at the market or company level that may adversely affect insurance consumers and others, develops a prioritized schedule of market conduct examinations for those companies or markets so identified and conducts targeted market conduct examinations or investigations of companies and their affiliates or agents in accordance with uniform national standards. The purpose of these activities is to determine whether the company or licensee complies with New Hampshire insurance regulations and laws, that it treats claimants and policyholders fairly and that it conducts its business according to its established procedures.

During 2003, the Division focused on implementation of uniform examination procedures in the areas of examination scheduling, pre-examination planning, examination procedures and examination reports.

The following market conduct examinations of insurance companies have been completed by the Insurance Department for the period ending June 30, 2003:

**American Employers Insurance Company NAIC #20613**  
**Employers Fire Insurance Company NAIC#20648**  
**Northern Assurance Company of America NAIC #38369**  
**One Beacon America Insurance Company NAIC #20621**  
**One Beacon Insurance Company NAIC #21970**  
**Pennsylvania General Insurance Company NAIC #21962**  
**York Insurance Company of Maine NAIC #31267**  
**Delta Dental Plan of New Hampshire, Inc. NAIC #47079**  
**Eastern Casualty Insurance Company NAIC #39659**  
**Excelsior Insurance Company NAIC #11045**  
**Peerless Insurance Company NAIC #24198**  
**The Netherlands Insurance Company NAIC #24171**  
**Liberty Mutual Fire Insurance Company NAIC # 23035**  
**Liberty Insurance Corporation NAIC # 42404**  
**Pawtucket Mutual Insurance Company NAIC #14931**  
**The Prudential Insurance Company of America NAIC #68241**

The Department's examination of the following companies was suspended in favor of joining 45 other states as part of a multi-state examination:

**Unum Life Insurance Company of America NAIC #62235**  
**Provident Life and Accident Insurance Company NAIC #68195**  
**Paul Revere Life Insurance Company NAIC #67598**

## **FRAUD INVESTIGATIONS**

It is reported that 10% of all premiums paid by New Hampshire consumers are attributed to insurance fraud. Nationwide insurance fraud costs consumers \$120 billion, making it America's second largest economic crime, second only to income tax evasion. In 1993, the Legislature enacted RSA 417:23 which authorized the Insurance Department to establish the New Hampshire Insurance Fraud Investigation Unit (IFU). Since its inception, the Insurance Fraud Investigation Unit has been staffed with 2 investigators. In 1997, an attorney from the Department of Justice joined the unit to provide legal advice and prosecutorial assistance. New Hampshire is now a mandatory fraud reporting state requiring reporting by all insurers as well as requiring that all insurers develop and file antifraud initiative plans.



In Fiscal year 2003, 236 files were processed by the IFU. Thirty-one (31) files were referred for prosecution. Subsequently, 4 prosecutions were obtained.

During this same period, several extensive investigations were undertaken involving staged accidents and identity fraud. These investigations are ongoing. An Anti-Fraud Task Force now established within the State is comprised of representatives of the insurance industry and law enforcement including the FBI, US Postal Inspectors and the US Attorney's Office. This new task force meets on a quarterly basis, with a goal of minimizing insurance fraud in N H. It was through this task force that the conviction of 4 individuals engaged in a staged accident ring was handed down in the last fiscal year. Three of those four individuals were convicted and sentenced.

Additionally, the Fraud Unit has initiated a fraud outreach program directed towards New Hampshire law enforcement agencies to promote fraud awareness. Last year, the fraud unit was invited to conduct a one-day seminar at the New Hampshire Police Standards and Training (Police Academy), which will continue on an annual basis. The outreach program is also available for presentations to other groups, clubs, and organizations. The unit has published three handouts entitled *Fraud Against Seniors* warning the elderly of schemes directed toward them by scam artists.

## **EXAMINATION & LICENSING**

### **EXAMINATION DIVISION**

The Examination Division reports that the New Hampshire Insurance Department currently licenses 936 insurance companies to conduct business in the State, of which 46 are domiciled in New Hampshire. Approximately 357 of the companies are licensed to write life and health insurance, while the remaining 533 companies are licensed in the various property and casualty lines.

We licensed 32 "new-to New Hampshire" companies during Fiscal Year 2003. Five were life insurance companies and twenty-seven were property and casualty insurance companies (Appendix IV). Seventeen companies withdrew from New Hampshire for various reasons, including dissolution, merger or consolidation, or surrendering license.

An alphabetical listing of all New Hampshire's domestic companies with asset and liability information for calendar year-end 2002 can be found in Appendix V. The

same information is provided for all companies licensed in New Hampshire in Appendix VI.

While New Hampshire does not license surplus lines companies, it does, pursuant to RSA 405:26, qualify unauthorized insurers as eligible surplus lines carriers in the State. As of June 30, 2003 forty-four unauthorized insurers qualified as eligible surplus lines carriers (Appendix VII).

During the past Fiscal Year we completed in-depth financial examinations of the following domestic companies:

ACA Assurance	Hanover Insurance Company
Allmerica Financial Alliance Ins. Co.	Massachusetts Bay Ins. Company
Bow Mutual Fire Insurance Company	Weare Mutual Fire Ins. Company
Concord General Mutual Ins. Company	
Hanover American Ins. Company	

Financial examinations currently in progress include:

America First Insurance Company	Mountain Valley Indemnity Company
Anthem Health Plans of NH, Inc.	National Grange Mutual Ins Company
Cigna Healthcare of New Hampshire, Inc.	Netherlands Insurance Company
Cigna Insurance Group, Inc.	Peerless Insurance Company
Continental Insurance Company	Phoenix Assurance Co of NY
Excelsior Insurance Company	
Fidelity & Casualty Ins Co of NY	

## **LICENSING DIVISION**

The Licensing Division reports that there are approximately 29,875 individuals and 3,732 business entities authorized to write Life, Accident & Health, Property and & Casualty lines of insurance and conduct business as Producers in the State.

There are 7,031 Insurance Claims Adjusters licensed to adjust Workers Compensation, Life, Accident & Health, Property & Casualty claims.

After completion of a two-year transition, all existing agents, brokers and consultants are now licensed producers. In an effort to more uniformly distribute license renewals throughout the year, producer license renewal dates will be a function of the licensee's birth date or incorporation date as a proxy for the licensee's birth date for corporate licensees. Renewals remain biennial.

This transition has simplified and streamlined the licensing process; brought effective organization to our workflow and has established uniformity and reciprocity compliance.

## **HEALTH POLICY**

The Department's Health Policy Analyst provides assistance in policy development on a variety of issues concerning health insurance, such as: managed care; federal and state health insurance reform; consumer assistance; public insurance; coverage for the uninsured; and, special needs populations. The Analyst also assists the Deputy Commissioner in serving as the Department's liaison to consumer groups, legislators, insurers, providers, purchasers, and brokers on matters of health care policy.

In Fiscal Year 2003, the Health Policy Analyst provided policy and drafting assistance to the New Hampshire Legislature on a number of bills relating to managed care, health data and health insurance markets. The Health Policy Analyst is now involved with the Department of Health and Human Services in drafting rules pertaining to the collection of all payer claims data. In addition, the Health Policy Analyst has assisted in the implementation of small group reform pursuant to SB 110. The Health Policy Analyst makes frequent presentations to groups regarding insurance law and policy. The Analyst also sits as a board member on the Healthy Kids Board, and participates in numerous other healthcare initiatives, such as the Governor's Task Force, Anthem's Advisory Board, and several other working groups.

## **2003 INSURANCE LEGISLATION**

The New Hampshire Insurance Department actively participated in the 2003 Legislative Session of the New Hampshire General Court, providing information and engaging in numerous legislative debates.

The Department sponsored one major legislative proposal:

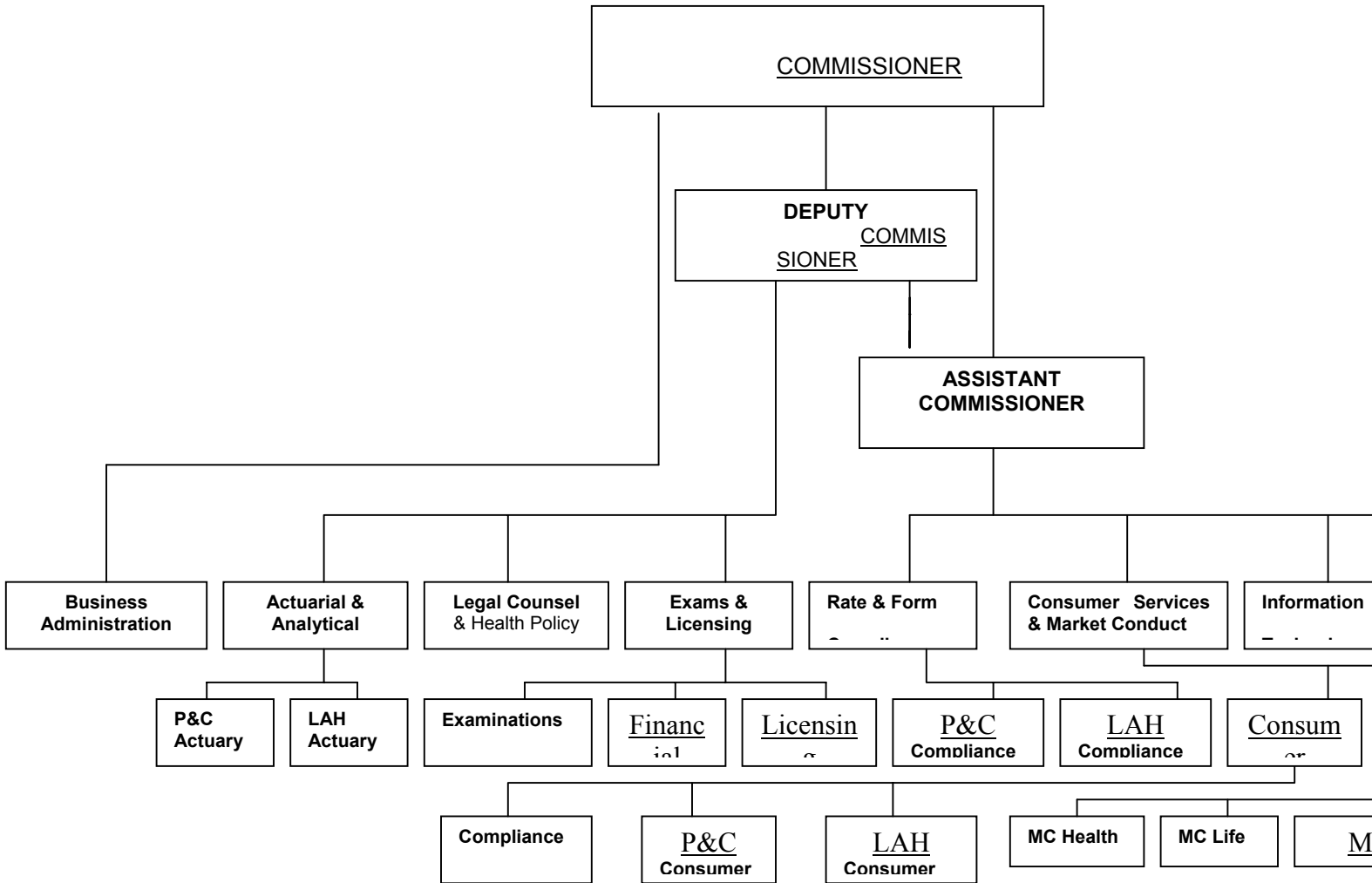
- Chapter 150 (House Bill 684), an act relative to the insurance rating law for property and casualty insurance. The intent of the law is to:
  - Protect policyholders and the public against adverse effects of excessive, inadequate or unfairly discriminatory rates
  - Promote price competition among insurers
  - Cause the provision of price and other information to enable consumers to make suitable purchases

- Improve availability, fairness and reliability of insurance
- Authorize essential cooperative action among insurers in the ratemaking process
- Encourage the most efficient and economical marketing practices
- Prohibit price fixing agreements and other anti-competitive behavior
- Provide that policy contract language complies with the provisions of the insurance laws

The Department also participated in a major legislative debate relative to small group health insurance:

- Chapter 188 (Senate Bill 110), an act relative to small group health insurance coverage and health plan loss information. The law:
  - Changes the small group size from existing 1 to 100 persons, to 1 to 50 persons
  - Requires that all premiums are guaranteed for 12-month period
  - Provides for numerous rating factors
  - Enables medical underwriting
  - Provides access to health plan loss information
  - Aligns preexisting condition exclusion periods with federal requirements
  - Requires yearly Department report
  - Establishes legislative oversight committee

**APPENDIX I  
New Hampshire Insurance Department  
ORGANIZATIONAL CHART**



**APPENDIX II**

**NEW HAMPSHIRE INSURANCE DEPARTMENT STAFF**

**EXECUTIVE**

PAULA ROGERS	COMMISSIONER
ALEXANDER FELDVEBEL	DEPUTY COMMISSIONER
ROGER SEVIGNY	ASSISTANT COMMISSIONER
JACK ZEMP	COUNSEL
SANDRA BARLOW	ADMINISTRATIVE ASSISTANT
VACANT	ADMINISTRATIVE SECRETARY

**BUSINESS ADMINISTRATION**

DEBORAH O'LOUGHLIN	LEGAL COORDINATOR
CHARLES BURDETTTE	EXAMINER IV
JANET COLBY	TAXATION OFFICER
RYAN LAMEY	BUSINESS ADMINISTRATOR
ANUSUYA LUCKOOR	SR. ACCOUNTING TECHNICIAN
CHERYL MOSES	SR. CLERK INTERVIEWER
LYN HEMEON	ACCOUNT CLERK III
CHRISTINE WENNERS	SECRETARY II

**ACTUARIAL & ANALYTICAL**

DAVID SKY	ACTUARY - LIFE, ACCIDENT & HEALTH
DAVID WITHERS	ACTUARY - PROPERTY & CASUALTY

**HEALTH CARE POLICY**

LESLIE LUDKTE	ANALYST
VACANT	STATISTICIAN

**RATE & FORM FILINGS**

*LIFE & HEALTH*

MAUREEN HARTSMITH	ADMINISTRATOR
SONJA BARKER	HEALTH EXAMINER
CHERYL FREY	HEALTH EXAMINER
THOMAS WESTON	HEALTH EXAMINER
JEAN MEUSE	PROGRAM ASSISTANT I

*PROPERTY & CASUALTY*

DENISE LAMY	ADMINISTRATOR
GAIL MATSON	EXAMINER
RICHARD NEVILLE	EXAMINER
LORETTE GENDRON	EXAMINER
FAYE GRANT	PROGRAM ASSISTANT I

**CONSUMER AFFAIRS**

KATHLEEN BELANGER	DIRECTOR
JOHN TALLEY	ENFORCEMENT EXAMINER
LISA CAMPBELL	PROGRAM ASSISTANT II

*COMPLAINTS & INQUIRIES*

VACANT	CLAIMS & HEARINGS OFFICER
CLAIRE LAPOINTE	CLAIMS & HEARINGS CLERK II
CAROL MACLEAN	CLAIMS & HEARINGS CLERK I
COLIN MITCHELL	CLAIMS & HEARINGS OFFICER
BARBARA ANDERSON	CLAIMS & HEARINGS OFFICER
PAULINE LAMY	CLAIMS & HEARINGS CLERK II
KAREN CASSIN	CLAIMS & HEARINGS CLERK I

*MARKET CONDUCT*

KENT DOVER	CHIEF EXAMINER
JOELIEN ATWATER	EXAMINER III
DONALD BELANGER	EXAMINER III
ROGER FOURNIER	EXAMINER III
EDWIN PUGSLEY	EXAMINER III
LINDA MILLER	EXAMINER II
ROD TWISS	EXAMINER II
JOHN MCCLELLAN	EXAMINER II
ANDRE GAGNE	EXAMINER II
DEBRA BOOTHBY	EXAMINER II
VACANT	EXAMINER I
VACANT	EXAMINER I
VALERIE PALMER	EXAMINER I

## **INSURANCE FRAUD INVESTIGATION UNIT**

ROBERT STANTON	DIRECTOR
THOMAS WICKEY	SUPERVISOR
CLINTON LANE	INVESTIGATOR
HEATHER GORSE	SECRETARY II

## **EXAMINATIONS & LICENSING**

THOMAS BURKE	DIRECTOR
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### *FINANCIAL EXAMINATIONS*

ROY GUTOWSKI	FINANCIAL ANALYST
MARY VERVILLE	FINANCIAL RECORDS AUDITOR
DIANE BEAUDOIN	FINANCIAL ASSISTANT
DOUGLAS BARTLETT	CHIEF EXAMINER
ALAN GOODE	EXAMINER III
PAUL KROPP	EXAMINER III
VACANT	EXAMINER III
DON LODGE	EXAMINER II
VACANT	EXAMINER II
VACANT	EXAMINER I
PATRICIA GOSSELIN	EXAMINER I
HAROLD LEHTINEN	EXAMINER I
KENT HATFIELD	EXAMINER I
LARRY LUCAS	EXAMINER I
ERIC REMILLARD	EXAMINER I
NORMA STALLINGS	EXAMINER I
CHRIS JEWELL	JUNIOR EXAMINER
VACANT	JUNIOR EXAMINER

### *LICENSING*

CAROL BEAUDOIN	LICENSING SUPERVISOR
NINA LUNDERVILLE	ADMINISTRATIVE SUPERVISOR
MARLENA KEYSER	SECRETARY II
DONNA PERSCHEY	SECRETARY II
JOAN LACOURSE	COUNTER CLERK II

## **INFORMATION TECHNOLOGY**

STEVE OLSON	I. T. MANAGER
ART KUTSCHKE	TECH. SUPPORT SPECIALIST



**APPENDIX III**  
**New Hampshire Insurance Department**  
**Financial Statement**

<b><u>ADMINISTRATIVE PAU</u></b>	<b><u>FY 2003</u></b>	<b><u>FY 2002</u></b>	<b><u>FY 2001</u></b>
<b>Receipts:</b>			
TAXES	\$ 74,290,980	\$69,330,891	\$62,101,968
FEES & REGISTRATION	7,869,955	6,003,277	5,099,336
TOTAL GENERAL FUNDS	<b>\$ 82,160,935</b>	<b>\$75,334,168</b>	<b>\$67,201,304</b>
ADMIN ASSESSMENT	<b>\$ 3,088,333</b>	<b>\$3,610,005</b>	<b>\$2,417,325</b>
<b>Expenditures:</b>			
Permanent Per. Services	\$ 1,370,947	\$1,260,519	\$1,077,266
Unclassified Personnel	522,600	442,197	434,810
Operating Expense	266,781	345,995	319,218
Equipment	217,191	42,557	47,841
Other Personnel Services	27,810	24,289	49,903
Consultants	86,013	49,953	142,084
Employee Benefits	603,775	528,196	459,315
In-State Travel	3,898	2,590	4,731
Out-of-State Travel	24,708	24,713	19,494
Training & Education	8,719	8,767	10,147
Indirect Costs	29,927	18,564	22,130
Retiree Health Insurance	52,289	58,726	53,709
	<b>\$ 3,214,658</b>	<b>\$2,807,066</b>	<b>\$2,640,648</b>
<b><u>EXAMINATION PAU</u></b>			
<b>Receipts:</b>			
FEES (Reimbursements)	<b>\$ 2,812,894</b>	<b>\$1,244,493</b>	<b>\$1,360,168</b>
<b>Expenditures:</b>			
Permanent Personnel Svc	\$ 807,125	\$731,200	\$805,288
Unclassified Personnel	76,839	71,689	67,299
Operating Expense	47,515	48,306	33,809
Equipment	17,978	12,246	18,647
Employee Benefits	268,789	246,049	258,335
In-State Travel	422	89	32
Out-of-State Travel	33,733	16,494	35,129
Indirect Costs	16,884	12,500	12,500
Training & Education	12,043	3,960	5,499
Contract Exam Benefits	13,553	35,000	32,450
	<b>\$ 1,294,881</b>	<b>\$1,177,533</b>	<b>\$1,268,988</b>
<b><u>MARKET CONDUCT PAU</u></b>			
<b>Expenditures:</b>			
Operating Expense	\$ 40,028	\$4,303	0
Equipment	35,535	216	0
Permanent Per. Services	760,094		
Temporary Personnel		157,289	0
Employee Benefits	220,972	45,419	0
In-State Travel	77,505	9,348	0
Out-of-State Travel	106,121	34,879	0
Indirect Costs	17,054		
Training	5,128	1,020	0
	<b>\$ 1,262,437</b>	<b>\$252,474</b>	<b>0</b>

**APPENDIX IV**  
**New Hampshire Insurance Department**  
**COMPANIES ADMITTED TO DO BUSINESS**  
**Fiscal Year 2003**

Life Companies

Phoenix Life & Annuity Company	July 31, 2002
Homesteaders Life Company	August 12, 2002
West Coast Life Insurance Company	October 22, 2002
Federated Life Insurance Company	October 18, 2002
USABLE Life	December 2, 2002

Property & Casualty Companies

Arch Insurance Company	July 30, 2002
Pacific Specialty Insurance Company	August 23, 2002
Bonded Builders Service Corp	September 3, 2002
Travelers Commercial Casualty Company	September 6, 2002
Patriot Mutual Insurance Company	September 11, 2002
Old United Casualty Company	September 12, 2002
United Guaranty Residential Ins Co of NC	October 3, 2002
United National Specialty Insurance Company	October 4, 2002
Peninsula Insurance Company	October 7, 2002
Indiana Lumbermens Mutual Insurance Company	October 14, 2002
Federated Mutual Insurance Company	October 18, 2002
Commonwealth Insurance Company of America	October 21, 2002
QBE Insurance Corporation	October 29, 2002
Pharmacists Mutual Insurance Company	November 1, 2002
XL Capital Assurance	November 21, 2002
Danbury Insurance Company	December 5, 2002
Berkley Regional Insurance Company	December 10, 2002
Evergreen National Indemnity Company	December 13, 2002
Encompass Insurance Company of America	December 17, 2002
Midwest Employers Casualty Company	December 20, 2002
Developers Surety and Indemnity Company	January 7, 2003
First American Property & Casualty Ins Co	January 27, 2003
Kemper Employers Insurance Company	April 7, 2003
Kemper Casualty Insurance Company	April 7, 2003
CAMICO Mutual Insurance Company	April 17, 2003
State National Insurance Company, Inc.	April 18, 2003
MedAmerica Insurance Company	June 15, 2003

**APPENDIX V**  
**New Hampshire Insurance Department 2002 Domestic Insurance Companies Annual Report**

<b>NAIC #</b>	<b>Company Name</b>	<b>Assets</b>	<b>Liabilities</b>	<b>Surplus</b>
56529	ACA Assurance	58,561,675	52,047,895	6,513,780
95237	Aetna Health Inc NH Corp	10,192,890	1,514,815	8,678,075
10212	Allmerica Fncl Alliance Ins Co	13,947,575	14,378	13,933,197
12696	America First Ins Co	9,803,378	1,030,060	8,773,318
53759	Anthem Health Plans Of NH	258,461,428	142,810,296	115,651,132
	Bow Mutual Fire Ins Co	5,253	0	5,253
95493	Cigna Healthcare NH Inc	105,672,878	50,236,179	55,436,699
87980	Cigna Ins Grp Inc	2,168,269	572,409	1,595,860
20672	Concord Genrl Mut Ins Co	283,340,341	180,684,944	102,655,397
62251	Concord Heritage Life Ins Co	33,663,123	28,895,761	4,767,362
35289	Continental Ins Co	2,779,774,374	2,039,290,347	740,484,028
47079	Delta Dental Plan of NH	19,091,249	7,129,383	11,961,866
11045	Excelsior Ins Co	65,216,809	9,547,897	55,668,912
35270	Fidelity & Cas Co Of NY	253,215,837	145,799,900	107,415,937
36064	Hanover Amer Ins Co	14,358,763	16,975	14,341,788
22292	Hanover Ins Co	3,150,121,291	2,319,815,141	830,306,150
85189	Investors Consolidated Ins Co	18,176,480	10,127,839	8,048,641
10725	Liberty Surplus Ins Corp	56,621,617	33,179,320	23,442,297
29939	Main St Amer Assur Co	525,051,407	378,640,690	146,410,717
22306	Massachusetts Bay Ins Co	21,149,272	42,090	21,107,182
95527	Matthew Thorton Health Plan Inc	198,310,679	104,526,979	93,783,700
11030	Memic Ind Co	51,968,238	29,449,805	22,518,433
23337	Merchants Ins Co Of NH Inc	227,577,412	172,660,020	54,917,392
10205	Mountain Valley Ind Co	28,730,980	22,917,378	5,813,602
43982	MT Washington Assur Corp	6,200,831	3,915,959	2,284,872
14788	Natl Grange Mut Ins Co	545,683,212	294,877,563	250,805,649
24171	Netherlands Ins Co The	127,781,301	92,694,957	35,086,344
10690	Newmarket Underwriters Ins Co	50,291,676	21,129,992	29,161,684
25038	North American Capacity Ins Co	61,278,378	27,100,170	34,178,208
29700	North American Elite Ins Co	97,123,587	63,650,529	33,473,058
29874	North American Specialty Ins Co	318,477,566	149,919,785	168,557,781
78026	Oxford Health Ins Inc	342,726,449	178,186,807	164,539,642
24198	Peerless Ins Co	1,726,268,794	1,562,063,583	164,205,211
23175	Phenix Mut Fire Ins Co	47,203,817	23,837,793	23,366,024
35262	Phoenix Assur Co Of NY	168,920,187	142,237,042	26,683,145
	Piermont Mutual Fire Ins Co	83,324	0	83,324
40436	Stratford Ins Co	126,148,510	85,926,364	40,222,146
28479	Sunapee Mut Fire Ins Co	2,149,601	215,160	1,934,441
42376	Technology Ins Co Inc	25,234,023	12,891,219	12,342,805
37982	Tudor Ins Co	250,526,441	199,527,410	50,999,031
60117	Tufts Insurance Co	7,049,163	0	7,049,163
	Weare Mutual Fire Ins Co	130,227	0	130,227
13196	Western World Ins Co	578,774,350	386,302,257	192,472,093

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<b>NAIC #</b>	<b>Company Name</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>SURPLUS</b>
77879	5 Star Life Ins Co	123,658,687	74,526,823	49,131,864
71854	AAA Life Ins Co	262,328,491	237,286,964	25,041,526
22896	Aca Financial Guaranty Corp	304,938,240	181,303,046	123,635,194
60038	Acacia Life Ins Co	1,032,832,967	879,734,528	153,098,439
31325	Acadia Ins Co	184,881,884	153,861,567	31,020,317
26379	Accredited Surety & Cas Co Inc	28,593,893	17,678,780	10,915,113
22705	Ace Amer Reins Co	513,187,747	333,342,204	179,845,543
22667	Ace American Ins Co	2,964,123,425	2,488,654,881	475,468,544
20702	Ace Fire Underwriters Ins Co	74,446,187	26,386,259	48,059,929
20699	Ace Prop & Cas Ins Co	2,570,574,410	2,111,361,808	459,212,605
22950	Acstar Ins Co	59,810,107	33,343,911	26,466,196
33898	Aegis Security Ins Co	53,414,818	24,898,049	28,516,769
60054	Aetna Life Ins Co	25,351,170,539	23,681,851,200	1,669,319,339
10014	Affiliated Fm Ins Co	571,149,612	401,298,587	169,851,025
70432	AIG Annuity Ins Co	33,831,368,264	31,722,342,688	2,109,025,576
66842	AIG Life Ins Co	13,352,803,338	12,918,805,247	433,998,091
60941	AIG SunAmerica Life Assur Co	22,068,132,373	21,604,227,702	463,904,670
19399	AIU Ins Co	1,752,964,583	1,372,619,903	380,344,680
24899	Alea North America Ins Co	236,478,166	130,577,197	105,900,969
20273	Alliance Assur Co Of Amer	12,705,820	128	12,705,692
35300	Allianz Ins Co	4,285,379,092	1,640,386,360	2,644,992,732
90611	Allianz Life Ins Co Of North Amer	22,745,493,278	21,081,559,266	1,663,934,012
41840	Allmerica Financial Benefit Ins Co	13,316,828	49,614	13,267,214
84824	Allmerica Financial Life & Annuity	13,590,801,101	13,163,749,732	427,051,369
70866	Allstate Assur Co	13,574,455	2,957,262	10,617,194
19240	Allstate Ind Co	128,498,935	34,316,710	94,182,224
19232	Allstate Ins Co	39,100,282,525	25,339,739,625	13,760,542,901
60186	Allstate Life Ins Co	49,828,440,467	46,583,543,178	3,244,897,285
17230	Allstate Prop & Cas Ins Co	21,597,026	2,605,513	18,991,514
67369	Alta Health & Life Ins Co	114,739,201	14,522,880	100,216,321
18708	Ambac Assur Corp	6,114,836,743	3,887,398,906	2,227,437,837
24589	American & Foreign Ins Co	413,709,785	362,549,169	51,160,616
19720	American Alt Ins Corp	378,968,054	269,290,838	109,677,216
10073	American Ambassador Cas Co	37,125,899	12,217,232	24,908,667
21849	American Automobile Ins Co	268,995,524	187,143,889	81,851,635
10111	American Bankers Ins Co Of FL	1,081,515,143	868,638,002	212,877,140
60275	American Bankers Life Assur Co Of FL	924,650,623	763,462,803	161,187,820
60291	American Capitol Ins Co	72,012,830	67,582,209	4,430,621
20427	American Cas Co Of Reading PA	95,626,333	12,766,729	82,859,605
10391	American Centennial Ins Co	41,949,491	20,449,387	21,500,104
19690	American Economy Ins Co	1,339,782,363	965,744,076	374,038,287
20613	American Employers Ins Co	397,392,676	282,165,408	115,227,268
92738	American Equity Invest Life Ins Co	5,430,918,547	5,203,719,953	227,198,594
60380	American Family Life Asr Co Columbus	36,287,137,211	34,174,429,114	2,112,708,097
60410	American Fidelity Assur Co	2,117,945,612	1,971,285,096	146,660,516
60429	American Fidelity Life Ins Co	409,243,023	344,752,482	64,490,541

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68373	American Gen Assur Co	1,294,270,819	1,155,674,483	138,596,336
60488	American Gen Life Ins Co	20,832,013,721	17,968,792,474	2,863,221,247
26247	American Guarantee & Liability Ins	88,402,853	740,985	87,661,868
13331	American Hardware Mut Ins Co	209,979,801	127,913,353	82,066,448
60518	American Health & Life Ins Co	1,283,864,692	1,018,472,526	265,392,166
60534	American Heritage Life Ins Co	1,723,227,094	1,560,277,499	162,949,595
19380	American Home Assur Co	12,988,912,453	10,105,606,987	2,883,305,466
46493	American Home Shield Of VA Inc	9,579,375	6,148,930	3,430,445
60577	American Income Life Ins Co	1,047,747,277	916,352,818	131,394,459
21857	American Ins Co	1,157,403,337	860,989,321	296,414,016
31895	American Interstate Ins Co	355,936,632	269,558,303	86,378,329
32220	American Intl Ins Co	1,342,672,816	1,127,985,487	214,687,329
60607	American Intl Life Assr Co NY	7,962,836,448	7,521,774,376	441,062,072
23795	American Intl Pacific Ins	27,380,722	101,022	27,279,700
40258	American Intl South Ins Co	29,929,608	485,960	29,443,648
60631	American Investors Life Ins Co	7,557,970,286	7,222,554,930	335,415,356
60704	American Life Ins Co of NY	112,187,702	82,387,159	29,800,543
10200	American Live Stock Ins Co	57,165,370	20,464,506	36,700,864
30562	American Manufacturers Mut Ins Co	631,770,615	401,031,274	230,739,341
81213	American Maturity Life Ins Co	78,430,646	42,705,487	35,725,159
67989	American Memorial Life Ins Co	1,074,632,185	980,749,587	93,882,598
22918	American Motorists Ins Co	1,147,232,834	760,864,512	386,368,322
12700	American Mut Share Ins Corp	158,936,624	4,972,362	153,964,262
60739	American Natl Ins Co	8,059,064,627	6,445,167,794	1,613,896,833
71773	American Natl Life Ins Co Of TX	150,182,867	100,201,375	49,981,492
28401	American Natl Prop & Cas Co	689,694,060	441,529,446	248,164,614
81078	American Network Ins Co	12,732,359	3,415,024	9,317,335
51535	American Pioneer Title Ins Co	78,858,159	53,058,291	25,799,868
80624	American Progressive L&H Ins Of NY	114,841,071	104,775,758	10,065,313
18910	American Protection Ins Co	11,559,600	213,529	11,346,071
10227	American Rein Co	14,342,065,859	12,112,033,518	2,230,032,341
19615	American Reliable Ins Co	306,332,340	246,148,128	60,184,213
60836	American Republic Ins Co	456,012,610	268,070,288	187,942,321
19631	American Road Ins Co	650,926,652	356,969,103	293,957,549
86630	American Skandia Life Assur Corp	22,464,924,455	22,184,967,029	279,957,426
84697	American Specialty Hlth Ins Co	8,187,475	104,198	8,083,277
19704	American States Ins Co	1,838,429,934	1,368,810,266	469,619,668
60879	American States Life Ins Co	554,175,620	475,012,517	79,163,103
60895	American United Life Ins Co	9,117,845,765	8,499,119,290	618,726,475
40142	American Zurich Ins Co	94,621,659	0	94,621,659
61999	Americo Financial Life Annuity Ins	1,622,642,901	1,492,548,235	130,094,666
30872	Amerin Guaranty Corp	307,272,355	10,826,319	296,446,036
19488	Amerisure Ins Co	429,064,905	316,501,153	112,563,752
23396	Amerisure Mut Ins Co	1,149,204,891	847,354,774	301,850,117
61301	Ameritas Life Ins Corp	2,302,771,248	1,716,099,615	586,671,634
97977	Ameritas Variable Life Ins Co	2,004,963,218	1,932,261,334	72,701,885
61689	Amerus Life Ins Co	5,310,558,427	5,069,081,713	241,476,714

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27928	Amex Assur Co	348,068,214	171,630,261	176,437,953
42390	Amguard Ins Co	134,612,574	104,969,422	29,643,152
72222	Amica Life Ins Co	668,483,460	571,238,618	97,244,842
19976	Amica Mut Ins Co	2,825,816,769	1,560,192,467	1,265,624,302
93661	Annuity Investors Life Ins Co	968,511,220	929,922,873	38,588,347
85286	Anthem Alliance Health Ins Co	87,817,220	11,567,130	76,250,090
61069	Anthem Life Ins Co	244,830,080	180,568,562	64,261,518
41360	Arbella Protection Ins Co	205,459,158	143,504,651	61,954,508
11150	Arch Ins Co	460,288,344	212,538,287	247,750,057
19801	Argonaut Ins Co	1,025,994,713	768,034,919	257,959,794
41459	Armed Forces Ins Exchange	144,389,221	55,257,436	89,131,785
13374	Arrow Mut Liability Ins Co	52,589,974	25,544,488	27,045,486
21865	Associated Ind Corp	114,989,084	74,857,555	40,131,529
33758	Associated Industries Of MA Mut Ins	217,584,091	167,464,945	50,119,146
71838	Associates Financial Life Ins Co	880,584,646	460,918,930	419,665,716
21296	Associates Ins Co	267,077,084	159,360,765	107,716,319
19305	Assurance Co Of Amer	16,651,635	60,793	16,590,842
71439	Assurity Life Ins Co	173,951,162	143,159,266	30,791,896
41769	Athena Assur Co	174,859,192	127,584,374	47,274,817
20931	Atlanta Intl Ins Co	21,615,269	12,117,837	9,497,432
19895	Atlantic Mut Ins Co	1,497,323,222	1,041,680,300	455,642,922
27154	Atlantic Specialty Ins Co	78,399,896	28,789,021	49,610,875
21202	Auto Club Ins Assoc	2,507,549,359	1,494,570,047	1,012,979,312
19062	Automobile Ins Co Of Hartford CT	875,743,922	660,543,126	215,200,796
10367	Avemco Ins Co	172,854,399	67,175,864	105,678,535
62898	Aviva Life Ins Co	3,644,598,475	3,457,911,955	186,686,520
29530	AXA Art Ins Corp	58,599,866	38,799,412	19,800,454
33022	AXA Corp Solutions Ins Co	253,617,146	164,309,899	89,307,247
68365	AXA Corp Solutions Life Reins Co	597,595,303	472,234,863	125,360,440
16187	AXA Re Prop & Cas Ins Co	233,098,156	156,896,943	76,201,213
20370	AXIS Reins Co	375,603,060	2,776,260	372,826,800
24813	Balboa Ins Co	692,138,501	385,279,652	306,858,849
68160	Balboa Life Ins Co	121,443,757	53,265,930	68,177,827
61212	Baltimore Life Ins Co	774,412,573	748,296,152	26,116,421
61263	Bankers Life & Cas Co	5,865,337,220	5,584,232,189	281,105,031
23132	Bankers Multiple Line Ins Co	8,246,751	453,830	7,792,921
71900	Bankers Natl Life Ins Co	723,855,058	693,745,415	30,109,643
18279	Bankers Standard Ins Co	118,181,682	96,892,784	21,288,898
94250	Banner Life Ins Co	1,010,077,480	729,488,431	280,589,049
19763	Bay State Ins Co	187,905,141	65,017,818	122,887,324
38245	BCS Ins Co	243,671,535	134,429,873	109,241,662
80985	BCS Life Ins Co	129,394,909	65,908,935	63,485,976
61395	Beneficial Life Ins Co	2,313,471,654	2,132,939,383	180,532,271
29580	Berkley Regional Ins Co	1,377,168,270	987,435,812	389,732,458
62345	Berkshire Hathaway Life Ins Co NE	1,778,392,377	1,242,824,874	535,567,503
71714	Berkshire Life Ins Co of Amer	1,564,882,742	1,318,497,182	246,385,560
13498	Berkshire Mut Ins Co	19,659,253	18,158,591	1,500,662

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19402	Birmingham Fire Ins Co Of PA	2,151,759,015	1,630,443,200	521,315,815
24503	Blue Ridge Ins Co	148,809,004	98,192,655	50,616,349
61476	Boston Mut Life Ins Co	687,317,881	623,571,410	63,746,471
20761	Boston Old Colony Ins Co	72,949,691	49,463,224	23,486,467
19658	Bristol West Ins Co	87,491,579	68,897,737	18,593,843
13528	Brotherhood Mut Ins Co	176,320,210	123,619,589	52,700,621
61492	Business Mens Assur Co Of Amer	2,632,757,030	2,375,859,943	256,897,083
31307	Cadillac Mountain Ins Co	7,171,703	787,821	6,383,882
20117	California Cas Ind Exch	396,667,421	118,787,788	277,879,633
19771	Cambridge Mut Fire Ins Co	335,744,304	149,431,471	186,312,833
21946	Camden Fire Ins Assoc	687,558,288	419,446,338	268,111,950
81060	Canada Life Ins Co Of Amer	2,874,171,363	2,737,301,964	136,869,399
10464	Canal Ins Co	775,742,167	390,446,174	385,295,993
20877	Capital Markets Assr Corp	105,419,307	2,326,246	103,093,061
61581	Capitol Life Ins Co	325,012,969	311,393,015	13,619,954
10510	Carolina Cas Ins Co	450,460,483	313,827,978	136,632,505
25950	Casco Ind Co	27,450,171	19,215,509	8,234,662
58130	Catholic Assn Of Foresters	8,916,938	6,763,813	2,153,125
56022	Catholic Family Life Ins	233,519,299	224,012,608	9,506,691
57487	Catholic Order Of Foresters	460,711,820	428,556,528	32,155,292
80799	Celtic Ins Co	114,692,895	65,042,787	49,650,108
19909	Centennial Ins Co	492,989,454	320,123,946	172,865,508
20230	Central Mut Ins Co	667,587,452	411,346,691	256,240,759
20249	Central Natl Ins Co Of Omaha	44,978,105	32,495,440	12,482,665
61700	Central Natl Life Ins Co Omaha	11,648,873	242,910	11,405,963
61751	Central States H & L Co Of Omaha	350,544,808	272,972,083	77,572,725
34274	Central States Ind Co Of Omaha	241,422,675	72,339,989	169,082,686
61883	Central United Life Ins Co	279,030,163	246,991,969	32,038,193
34649	Centre Ins Co	811,684,049	727,528,745	84,155,304
80896	Centre Life Ins Co	1,881,870,867	1,761,264,602	120,606,261
62383	Centurion Life Ins Co	975,307,027	208,568,165	766,738,862
20710	Century Ind Co	1,054,380,879	1,029,380,878	25,000,000
35130	Century Rein Co	89,864,730	20,417,384	69,447,347
25500	Champlain Cas Co Of VT	436,207	0	436,207
61808	Charter Natl Life Ins Co	313,357,886	288,798,594	24,559,292
25615	Charter Oak Fire Ins Co	737,270,514	588,697,360	148,573,155
31295	Chesapeake Bay Prop & Cas Ins Co	7,367,374	205,526	7,161,848
61832	Chesapeake Life Ins Co	53,251,764	32,108,606	21,143,158
22810	Chicago Ins Co	224,982,055	144,214,955	80,767,100
50229	Chicago Title Ins Co	996,431,547	702,232,106	294,199,441
12777	Chubb Ind Ins Co	137,070,378	108,131,937	28,938,441
18767	Church Mut Ins Co	611,276,818	439,103,799	172,173,019
93629	Cigna Life Ins Co	45,497,382	28,278,855	17,218,527
22004	CIM Ins Corp	39,171,770	25,234,037	13,937,733
28665	Cincinnati Cas Co	296,644,627	62,496,535	234,148,092
10677	Cincinnati Ins Co	6,648,219,840	4,311,115,269	2,337,104,571
76236	Cincinnati Life Ins Co	1,865,885,251	1,457,623,507	408,261,744

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80322	Citicorp Life Ins Co	1,010,288,198	271,996,038	738,292,160
31534	Citizens Ins Co Of Amer	1,569,614,132	1,084,763,952	484,850,180
20532	Clarendon Natl Ins Co	1,835,784,809	1,267,656,426	568,128,382
70491	Clarica Life Ins Co US	3,296,961,745	3,174,636,423	122,325,323
93432	CM Life Ins Co	6,108,592,321	5,767,829,005	340,763,316
40266	CMG Mortgage Ins Co	184,768,863	103,660,251	81,108,612
33197	Cologne Reins Co Of Amer	82,598,359	40,865,954	41,732,405
62049	Colonial Life & Accident Ins Co	1,193,521,259	1,005,865,106	187,656,153
62065	Colonial Penn Life Ins Co	851,850,165	810,797,212	41,052,953
84786	Colorado Bankers Life Ins Co	109,565,696	88,083,598	21,482,098
76023	Columbian Life Ins Co	186,809,865	162,966,927	23,842,938
62103	Columbian Mut Life Ins Co	326,559,161	287,650,692	38,908,470
99937	Columbus Life Ins Co	2,149,898,850	1,864,752,290	285,146,560
62146	Combined Ins Co Of Amer	2,260,862,488	1,759,353,934	501,508,554
19410	Commerce & Industry Ins Co	3,923,738,710	2,960,861,502	962,877,208
34754	Commerce Ins Co	1,743,506,562	1,189,526,806	553,979,756
20818	Commercial Ins Co Of Newark NJ	44,479,299	900,838	43,578,461
18732	Commercial Loan Ins Corp	9,209,756	1,862,554	7,347,202
81426	Commercial Travelers Mut Ins Co	34,208,604	28,899,948	5,308,661
10220	Commonwealth Ins Co Of Amer	30,982,653	12,327,968	18,654,685
50083	Commonwealth Land Title Ins Co	589,261,216	410,823,226	178,437,990
77828	Companion Life Ins Co	70,362,215	29,082,186	41,280,034
21989	Compass Ins Co	13,236,433	2,416,226	10,820,206
34711	Computer Ins Co	51,760,439	8,821,056	42,939,383
51268	Connecticut Attorneys Title Ins Co	43,326,039	12,821,589	30,504,450
62308	Connecticut General Life Ins Co	66,797,875,203	64,500,058,986	2,297,816,217
24872	Connecticut Ind Co	177,049,290	157,090,685	19,958,604
24961	Connie Lee Ins Co	197,308,813	80,659,723	116,649,090
60682	Conseco Annuity Assur Co	5,937,396,062	5,705,271,691	232,124,371
78174	Conseco Health Ins Co	1,683,668,422	1,583,356,691	100,311,732
65900	Conseco Life Ins Co	4,252,843,330	4,105,946,010	146,897,320
93769	Conseco Medical Ins Co	350,709,256	290,786,687	59,922,569
76325	Conseco Senior Health Ins Co	2,654,513,232	2,517,881,096	136,632,136
32190	Constitution Ins Co	94,277,823	51,944,059	42,333,764
62359	Constitution Life Ins Co	92,856,084	82,441,389	10,414,695
62413	Continental Assur Co	8,322,450,997	7,068,903,705	1,253,547,292
20443	Continental Cas Co	25,312,119,583	20,196,187,101	5,115,932,482
71404	Continental General Ins Co	365,399,110	331,644,186	33,754,924
10804	Continental Western Ins Co	220,000,002	181,418,325	38,581,677
37206	Contractors Bonding & Ins Co	100,290,166	73,582,603	26,707,563
18686	Co-Operative Ins Co	45,458,333	28,211,679	17,246,654
21318	Coregis Ins Co	715,657,449	536,744,230	178,913,219
72052	Corporate Health Ins Co	68,099,165	24,762,181	43,336,984
10022	Countryway Ins Co	53,112,767	36,657,230	16,455,537
10062	Covenant Ins Co	52,115,434	38,397,173	13,718,261
10847	Cumis Ins Society Inc	788,536,521	521,712,193	266,824,328
62626	Cuna Mut Ins Society	2,598,378,827	2,096,304,228	502,074,599



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65749	Cuna Mut Life Ins Co	5,618,890,626	5,410,109,059	208,781,566
10499	DaimlerChrysler Ins Co	449,094,889	301,459,112	147,635,777
37346	Danbury Ins Co	14,148,079	5,571,369	8,576,710
37907	Deerbrook Ins Co	32,905,033	925,232	31,979,801
42048	Diamond State Ins Co	158,703,148	62,999,298	95,703,850
36463	Discover Prop & Cas Ins Co	90,795,493	64,042,746	26,752,747
34495	Doctors Co An Interins Exchn	1,338,877,895	997,466,210	341,411,685
13706	Dorchester Mut Fire Ins Co	24,219,914	17,688,915	6,530,999
39659	Eastern Cas Ins Co	192,564,967	146,575,993	45,988,974
14702	Eastguard Ins Co	37,970,829	25,204,616	12,766,213
21261	Electric Ins Co	1,006,918,207	761,980,134	244,938,072
21407	Emcasco Ins Co	171,829,966	133,613,557	38,216,409
21326	Empire Fire & Marine Ins Co	173,950,761	59,549,146	114,401,615
94285	Empire General Life Assur Corp	150,158,931	106,348,612	43,810,319
21350	Empire Ins Co	163,518,456	158,248,033	5,270,423
20648	Employers Fire Ins Co	136,233,374	87,992,010	48,241,366
21458	Employers Ins of Wausau	3,694,167,088	2,993,474,130	700,692,958
62928	Employers Modern Life Co	329,481,237	296,606,331	32,874,906
21415	Employers Mut Cas Co	1,452,820,220	1,019,291,849	433,528,371
68276	Employers Reassur Corp	5,653,158,188	5,181,013,288	472,144,900
39845	Employers Reins Corp	15,124,376,150	10,692,640,068	4,431,736,082
15130	Encompass Ind Co	22,888,783	5,738,097	17,150,687
10071	Encompass Ins Co Of America	28,538,926	870,226	27,668,700
62952	Equitable Life & Cas Ins Co	127,268,556	97,235,867	30,032,689
62944	Equitable Life Assr Soc Of The US	78,251,331,880	74,160,041,370	4,091,290,510
62979	Equitable Life Ins Co Of IA	6,586,416,893	5,456,974,582	1,129,442,311
62880	Equitable Of CO Inc	525,598,513	454,591,406	71,007,107
62510	Equitrust Life Ins Co	1,610,533,958	1,532,247,040	78,286,918
20516	Euler American Credit Ind Co	237,790,420	134,532,376	103,258,044
26921	Everest Reins Co	5,953,259,586	4,459,250,437	1,494,009,149
12750	Evergreen Natl Ind Co	37,473,262	15,159,982	22,313,280
13722	Excess Rein Co	76,914,227	45,549,879	31,364,346
35181	Executive Risk Ind Inc	1,699,533,908	1,294,729,705	404,804,203
21482	Factory Mut Ins Co	5,029,814,938	3,096,785,077	1,933,029,861
44784	Fairfield Ins Co	72,115,594	49,245,722	22,869,872
63053	Family Life Ins Co	125,120,685	100,446,848	24,673,837
13803	Farm Family Cas Ins Co	528,906,547	374,601,418	154,305,129
63126	Farm Family Life Ins Co	866,400,803	740,009,760	126,391,043
63193	Farmers & Traders Life Ins Co	455,291,518	425,001,094	30,290,424
21652	Farmers Ins Exch	8,599,401,314	6,554,337,276	2,045,064,038
13897	Farmers Mut Hail Ins Co Of IA	228,704,355	109,442,145	119,262,210
13889	Farmers Mut Ins Co Of NE	242,089,359	120,936,443	121,152,916
41483	Farmington Cas Co	1,053,766,825	880,281,682	173,485,143
67695	Federal Home Life Ins Co	2,195,488,007	1,239,011,348	956,476,659
20281	Federal Ins Co	16,178,030,587	11,727,014,321	4,451,016,266
63207	Federal Kemper Life Assur Co	2,093,457,084	1,954,628,781	138,828,303
63223	Federal Life Ins Co	220,245,590	178,487,448	41,758,142

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63258	Federated Life Ins Co	824,310,765	650,643,604	173,667,165
13935	Federated Mut Ins Co	2,840,593,765	1,801,170,296	1,039,423,467
43460	FFG Ins Co	37,731,463	15,868,818	21,862,645
39306	Fidelity & Deposit Co Of MD	158,401,089	252,996	158,148,093
35386	Fidelity & Guaranty Ins Co	14,749,013	2,980	14,746,033
25879	Fidelity & Guaranty Ins Underwriters	46,708,506	7,450	46,701,056
63274	Fidelity & Guaranty Life Ins Co	7,464,815,586	6,981,921,695	482,893,891
93696	Fidelity Investments Life Ins Co	9,712,753,908	9,325,670,039	387,083,869
63290	Fidelity Life Assn	567,167,810	334,672,466	232,495,344
51071	Fidelity Natl Title Ins Co NY	280,258,866	212,564,964	67,693,902
71870	Fidelity Security Life Ins Co	402,368,568	356,869,082	45,499,485
12815	Financial Guaranty Ins Co	2,932,832,726	1,955,259,647	977,573,079
18287	Financial Security Assur Inc	2,853,682,828	1,713,855,722	1,139,827,106
24880	Fire & Cas Ins Co Of CT	200,451,930	148,089,779	52,362,152
21660	Fire Ins Exch	1,323,024,884	1,014,604,703	308,420,181
21873	Firemans Fund Ins Co	10,268,592,890	8,029,102,775	2,239,490,115
20850	Firemens Ins Co Of Newark NJ	673,166,745	294,382,932	378,783,812
21784	Firemens Ins Co Of Washington DC	98,164,285	73,756,930	24,407,359
69140	First Allmerica Fin Life Ins Co	4,843,040,551	4,680,847,721	162,192,830
50814	First American Title Ins Co	1,363,478,343	712,221,942	651,256,401
51039	First American Title Ins Co NY	95,938,504	41,445,336	54,493,168
63401	First Colony Life Ins Co	13,329,726,784	12,386,232,140	943,494,644
16578	First Comm Ins Co	19,068,149	10,614,873	8,453,276
11177	First Financial Ins Co	245,867,731	131,773,686	114,094,045
90328	First Health Life & Health Ins Co	105,111,063	89,868,041	15,243,022
33588	First Liberty Ins Corp	39,594,632	20,932,305	18,662,327
24724	First Natl Ins Co Of Amer	215,752,445	158,314,029	57,438,416
67652	First Penn Pacific Life Ins Co	1,675,259,308	1,579,828,964	95,430,345
77984	First Variable Life Ins Co	211,683,698	174,569,174	37,114,524
13943	Fitchburg Mut Ins Co	81,375,381	65,313,028	16,062,354
13978	Florists Mut Ins Co	144,845,732	111,986,272	32,859,460
38776	Folksamerica Rein Co	2,211,878,082	1,354,823,920	857,054,163
11185	Foremost Ins Co	982,317,425	635,947,424	346,370,001
11800	Foremost Property & Cas Ins Co	28,790,075	15,770,063	13,020,012
79677	Forethought Life Assur Co	8,941,471	414,310	8,527,161
91642	Forethought Life Ins Co	3,044,123,225	2,755,283,947	288,839,278
71129	Fort Dearborn Life Ins Co	1,155,017,684	858,561,855	296,455,829
38830	Fort Wayne Hlth & Cas Ins Co	480,547,148	319,259,400	161,287,748
70408	Fortis Benefits Ins Co	7,321,548,319	6,818,224,024	503,324,295
69477	Fortis Ins Co	617,737,602	477,164,124	140,573,478
13986	Frankenmuth Mut Ins Co	595,243,551	406,650,956	188,592,595
21040	Fremont Ind Co	821,631,072	1,112,240,806	-290,609,734
63657	Garden State Life Ins Co	101,202,490	62,017,298	39,185,192
20796	GE Cas Ins Co	687,509,298	322,404,562	365,104,736
80926	GE Grp Life Assur Co	845,065,188	642,571,876	202,493,312
43974	GE Indemnity Ins Co	222,537,828	72,583,671	149,954,157
65536	GE Life And Annuity Assur Co	18,888,318,570	18,337,641,968	550,676,603

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34789	GE Prop & Cas Ins Co	1,133,823,781	521,044,271	612,779,510
22969	Ge Reins Corp	2,764,925,525	2,141,512,410	623,413,115
29823	Ge Residential Mortgage Ins Corp NC	132,725,850	33,666,125	99,059,725
41491	Geico Cas Co	228,192,442	164,931,294	63,261,147
35882	Geico General Ins Co	119,364,473	61,762,551	57,601,922
22055	Geico Ind Co	2,266,994,946	1,319,370,099	947,624,847
63665	General American Life Ins Co	12,285,397,778	11,544,616,716	740,781,062
70025	General Electric Capital Assur Co	30,672,614,539	28,266,677,462	2,405,937,077
38458	General Electric Mortgage Ins Corp	3,650,416,735	3,347,732,190	302,684,545
93521	General Fidelity Life Ins Co	320,046,139	128,227,416	191,818,723
24732	General Ins Co Of Amer	2,206,764,061	1,653,562,728	553,201,333
22039	General Rein Corp	18,731,990,353	14,636,863,662	4,095,126,689
11967	General Star Natl Ins Co	455,405,833	312,463,254	142,942,579
11231	Generali Us Branch	140,565,429	76,541,721	64,023,709
38962	Genesis Ins Co	219,660,386	127,619,772	92,040,614
70939	Gerber Life Ins Co	687,228,298	579,168,863	108,059,435
21032	Gerling Global Reins Corp Of America	2,049,734,361	1,761,227,180	288,507,181
11266	Gerling Global Reins Corp Of Us Br	393,904,441	345,762,796	48,141,645
70092	Glenbrook Life & Annuity Co	1,334,200,855	1,173,799,449	160,401,407
34622	Glens Falls Ins Co	159,033,247	26,623,176	132,410,072
11312	Globe American Cas Co	20,549,486	5,368,531	15,180,955
24600	Globe Ind Co	450,181,754	382,445,028	67,736,726
91472	Globe Life & Accident Ins Co	1,733,774,547	1,475,554,725	258,219,822
80942	Golden American Life Ins Co	16,506,157,458	16,081,265,176	424,892,282
62286	Golden Rule Ins Co	1,975,394,786	1,768,283,948	207,110,838
22063	Government Employees Ins Co	9,101,981,918	4,955,412,689	4,146,569,230
63967	Government Personnel Mut Life Ins Co	643,485,494	579,275,162	64,210,332
14095	Granite Mut Ins Co	3,078,850	80,520	2,998,330
23809	Granite State Ins Co	27,466,690	127,808	27,338,882
25984	Graphic Arts Mut Ins Co	112,341,180	87,891,613	24,449,567
26832	Great American Alliance Ins Co	20,011,349	44,200	19,967,149
26344	Great American Assur Co	11,824,143	33,262	11,790,881
16691	Great American Ins Co	4,514,994,485	3,313,748,256	1,201,246,230
22136	Great American Ins Co of NY	46,134,383	695,130	45,439,254
63312	Great American Life Ins Co	6,389,399,782	5,970,809,984	418,589,798
31135	Great American Security Ins Co	11,173,555	67,371	11,106,184
25224	Great Divide Ins Co	57,002,353	28,605,243	28,397,111
20303	Great Northern Ins Co	1,016,339,800	821,337,270	195,002,530
11371	Great West Cas Co	961,668,493	684,076,938	277,591,558
68322	Great West Life & Annuity Ins Co	26,156,092,626	24,863,800,448	1,292,292,178
80705	Great West Life Assur Co	185,371,119	144,400,729	40,970,390
22187	Greater NY Mut Ins Co	521,046,542	303,883,488	217,163,054
20680	Green Mountain Ins Co Inc	33,494,953	2,461,426	31,033,527
22322	Greenwich Ins Co	344,529,739	286,391,831	58,137,908
11398	Guarantee Ins Co	18,404,532	10,441,125	7,963,407
64203	Guarantee Reserve Life Ins Co	286,454,685	261,628,427	24,826,258
64211	Guarantee Trust Life Ins Co	246,469,402	193,193,945	53,275,457

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11401	Guaranty Natl Ins Co	511,914,476	366,066,506	145,847,970
78778	Guardian Ins & Annuity Co Inc	8,431,555,727	8,221,411,298	210,144,429
64246	Guardian Life Ins Co Of Amer	19,545,291,266	17,632,029,268	1,913,261,997
68004	Guideone Life Ins Co	347,745,827	284,649,841	63,095,986
15032	Guideone Mut Ins Co	445,732,196	299,340,188	146,392,008
22217	Gulf Ins Co	1,629,660,668	1,138,676,379	490,984,289
26433	Harco Natl Ins Co	252,324,363	146,281,607	106,042,756
23582	Harleysville Ins Co	81,285,990	56,791,383	24,494,607
64327	Harleysville Life Ins Co	279,957,258	257,350,742	22,606,516
14168	Harleysville Mut Ins Co	1,091,512,814	557,175,790	534,337,024
26182	Harleysville Worcester Ins Co	418,695,537	321,482,338	97,213,199
60348	Hart Life Ins Co	11,779,100	53,769	11,725,331
22357	Hartford Accid & Ind Co	6,436,872,733	4,921,608,238	1,515,264,495
29424	Hartford Cas Ins Co	1,459,811,559	793,342,975	666,468,584
19682	Hartford Fire In Co	14,902,354,572	8,577,564,445	6,324,790,127
37478	Hartford Ins Co Of The Midwest	183,800,704	72,585,161	111,215,543
70815	Hartford Life & Accident Ins Co	8,053,890,183	5,034,979,775	3,018,910,409
71153	Hartford Life & Annuity Ins Co	42,357,572,351	41,769,303,246	588,269,105
88072	Hartford Life Ins Co	87,121,876,940	84,767,647,387	2,354,229,552
11452	Hartford Steam Boil Inspec & Ins Co	981,011,771	524,044,376	456,967,395
30104	Hartford Underwriters Ins Co	1,027,710,463	577,154,888	450,555,575
96717	Harvard Pilgrim Health Care New Eng	14,255,023	3,795,365	10,459,658
39527	Heritage Ind Co	230,572,935	106,517,752	124,055,183
64394	Heritage Life Ins Co	114,618,055	23,523,842	91,094,213
22489	Highlands Ins Co	614,619,971	593,830,472	20,789,499
93440	Highmark Life Ins Co	269,521,673	205,343,409	64,178,264
14192	Hingham Mut Fire Ins Co	101,615,211	58,287,478	43,327,733
14206	Holyoke Mut Ins Co In Salem	147,397,070	101,920,423	45,476,647
64505	Homesteaders Life Co	819,826,454	777,475,430	42,351,024
35513	Homesure Of VA Inc	12,095,656	7,761,294	4,334,362
22578	Horace Mann Ins Co	398,413,569	288,443,892	109,969,677
64513	Horace Mann Life Ins Co	3,407,018,109	3,186,005,920	221,012,189
22756	Horace Mann Prop & Cas Ins Co	55,323,805	36,478,678	18,845,127
25054	Hudson Ins Co	81,768,825	60,942,506	20,826,319
70580	Humanadental Ins Co	37,172,091	12,284,417	24,887,674
97764	Idealife Ins Co	23,068,068	13,694,906	9,373,163
65005	IDS Life Ins Co	44,831,441,924	42,423,062,803	2,408,379,121
71692	IL Annuity & Ins Co	2,097,376,441	2,083,650,387	13,726,054
23817	Illinois Natl Ins Co	46,643,010	278,944	46,364,066
11487	Imperial Cas & Ind Co	7,041,496	2,810,576	4,230,921
43575	Indemnity Ins Co Of North Amer	152,115,909	129,160,185	22,955,724
64602	Independence Life & Annuity Co	168,998,958	128,579,321	40,419,637
58068	Independent Order Of Foresters Us Br	2,664,942,460	2,261,684,615	403,257,845
14265	Indiana Lumbermens Mut Ins Co	105,983,933	70,475,360	35,508,572
76953	ING Ins Co Of America	753,826,064	690,162,287	63,663,777
86509	Ing Life Ins & Annuity Co	43,721,164,429	42,715,120,564	1,006,043,865
22713	Insurance Co Of North Amer	286,544,739	248,410,576	38,134,163

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19429	Insurance Co Of The State Of PA	2,210,185,534	1,519,883,178	690,302,356
37257	Insurance Corp Of Hannover	718,808,121	571,800,323	147,007,799
18341	Insurance Corp Of NY	524,279,739	505,981,337	18,298,402
29742	Integon Natl Ins Co	203,915,514	124,886,604	79,028,910
31488	Integon Preferred Ins Co	30,959,510	18,715,895	12,243,615
24139	International Bus & Merc Reassur Co	403,251,845	299,010,252	104,241,593
11592	International Fidelity Ins Co	64,358,208	33,146,668	31,211,541
64890	Investors Guaranty Life Ins Co	10,668,990	623,603	10,045,387
63487	Investors Life Ins Co North Amer	1,084,660,424	1,028,841,009	55,819,415
93610	Investors Partner Life Ins Co	544,678,160	451,924,593	92,753,567
65056	Jackson Natl Life Ins Co	45,364,049,613	42,475,167,510	2,888,882,103
11630	Jefferson Ins Co	213,317,307	142,172,753	71,144,554
64017	Jefferson Natl Life Ins Co	1,875,118,144	1,813,530,426	61,587,718
70254	Jefferson Pilot Financial Ins Co	11,620,156,052	10,818,021,960	802,134,092
67865	Jefferson Pilot Life Ins Co	13,020,700,568	12,267,780,755	752,919,813
62057	Jefferson Pilot Lifeamerica Ins Co	1,279,291,998	1,166,381,142	112,910,856
14354	Jewelers Mut Ins Co	134,771,850	60,355,603	74,416,247
65080	John Alden Life Ins Co	651,026,042	532,288,182	118,737,860
65099	John Hancock Life Ins Co	69,341,546,764	65,817,406,145	3,524,140,619
90204	John Hancock Variable Life Ins Co	10,129,624,135	9,540,031,599	589,592,536
20885	Kansas City Fire & Marine Ins Co	24,657,127	3,682,103	20,975,024
65129	Kansas City Life Ins Co	2,649,262,635	2,407,329,841	241,932,794
90557	Kemper Investors Life Ins Co	17,566,938,178	17,254,284,756	312,653,422
65234	Keyport Life Ins Co	16,078,590,910	15,632,849,589	445,741,321
58033	Knights Of Columbus	9,957,824,804	8,631,586,617	1,326,238,187
65242	Lafayette Life Ins Co	1,483,463,343	1,398,973,884	84,489,459
26077	Lancer Ins Co	310,470,460	263,607,170	46,863,290
50024	Lawyers Title Ins Corp	584,852,089	313,223,021	271,629,068
42404	Liberty Ins Corp	1,418,988,703	1,163,151,083	255,837,620
19917	Liberty Ins Underwriters Inc	69,537,555	63,045,917	6,491,638
65315	Liberty Life Assur Co Of Boston	6,725,357,484	6,600,512,017	124,845,467
65323	Liberty Life Ins Co	1,399,131,298	1,267,414,093	131,717,205
23035	Liberty Mut Fire Ins Co	2,664,136,189	1,962,358,160	701,778,029
23043	Liberty Mut Ins Co	19,296,498,887	15,288,749,667	4,007,749,220
65331	Liberty Natl Life Ins Co	3,890,932,879	3,468,034,074	422,898,805
65498	Life Ins Co Of North Amer	4,813,707,307	4,389,305,950	424,401,357
65528	Life Ins Co Of The Southwest	2,934,818,746	2,810,148,130	124,670,616
64130	Life Investors Ins Co Of Amer	10,641,484,520	9,922,878,568	718,605,952
65595	Lincoln Benefit Life Co	1,681,342,793	1,486,464,723	194,878,070
33855	Lincoln General Ins Co	459,774,969	371,265,820	88,509,149
65927	Lincoln Heritage Life Ins Co	420,209,710	354,136,732	66,072,978
65676	Lincoln Natl Life Ins Co	67,123,506,108	64,495,395,035	2,628,111,073
33600	LM Ins Corp	52,532,098	36,155,954	16,376,144
65722	Loyal American Life Ins Co	381,754,409	301,104,919	80,649,490
56758	Loyal Christian Benefit Assn	91,791,948	84,609,512	7,182,436
14435	Lumber Mut Ins Co	80,151,724	73,456,826	6,694,898
22977	Lumbermens Mut Cas Co	6,071,135,836	5,374,289,793	696,846,043

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23108	Lumbermens Underwriting Alliance	304,519,357	247,837,238	56,682,119
35769	Lyndon Property Ins Co	394,071,159	250,310,113	143,761,046
19321	Maine Bonding & Cas Co	20,573,729	20,277	20,553,452
65870	Manhattan Life Ins Co	359,949,217	340,793,738	19,155,479
67083	Manhattan Natl Life Ins Co	272,172,523	226,846,666	45,325,858
87793	Manufacturers Life Ins Co Of Amer	8,185,845	422,953	7,762,892
65838	Manufacturers Life Ins Co USA	47,127,775,646	46,049,498,366	1,078,277,280
28932	Markel American Ins Co	221,211,124	170,989,382	50,221,742
38970	Markel Ins Co	358,775,071	280,712,574	78,062,497
19356	Maryland Cas Co	328,344,940	4,559,730	323,785,210
65935	Massachusetts Mut Life Ins Co	74,762,103,063	68,657,500,353	6,104,602,710
12041	MBIA Ins Corp	9,211,579,304	6,053,570,589	3,158,008,715
34231	Medical Liability Mut Ins Co	4,927,967,937	3,934,925,621	993,042,316
86991	Medical Life Ins Co	225,947,210	95,433,959	130,513,251
36277	Medical Mut Ins Co Of ME	136,900,241	89,526,935	47,373,307
11843	Medical Protective Co	1,747,668,038	1,345,941,715	401,726,323
22241	Medmarc Cas Ins Co	108,108,439	82,805,271	25,303,168
97055	Mega Life & Health Ins Co The	927,496,362	723,184,931	204,311,431
86126	Members Life Ins Co	627,407,528	583,764,940	43,642,588
31968	Merastar Ins Co	64,229,813	43,302,471	20,927,342
23329	Merchants Mut Ins Co	228,717,296	170,318,081	58,399,215
79022	Merrill Lynch Life Ins Co	12,678,381,678	12,541,558,224	136,823,454
19798	Merrimack Mut Fire Ins Co	546,600,040	216,757,337	329,842,702
61050	MetLife Investors USA Ins Co	5,770,058,850	5,622,003,491	148,055,359
39950	Metropolitan General Ins Co	40,956,513	677,166	40,279,346
34339	Metropolitan Grp Prop & Cas Ins Co	536,055,954	158,522,335	377,533,619
86428	Metropolitan Ins & Annuity Co	6,333,455,497	5,296,936,219	1,036,519,278
65978	Metropolitan Life Ins Co	200,525,216,161	193,539,225,042	6,985,991,119
26298	Metropolitan Property & Cas Ins Co	4,718,447,447	2,754,331,747	1,964,115,700
97136	Metropolitan Tower Life Ins Co	218,617,394	157,156,415	61,460,979
18740	MGIC Ind Corp	20,154,586	273,834	19,880,752
85561	MIC Life Ins Corp	17,301,657	7,449,801	9,851,856
38601	MIC Prop & Cas Ins Corp	492,585,305	444,683,750	47,901,555
21687	Mid-Century Ins Co	2,634,516,276	2,120,921,567	513,594,708
23434	Middlesex Ins Co	444,443,471	307,962,299	136,481,173
14532	Middlesex Mut Assur Co	164,254,544	121,041,230	43,213,314
66044	Midland Natl Life Ins Co	8,568,207,632	8,059,701,973	508,505,658
36650	Mid-State Surety Corp	21,065,834	7,261,450	13,804,384
23612	Midwest Employers Cas Co	192,321,620	97,787,673	94,533,947
66109	Midwestern United Life Ins Co	255,284,007	182,499,757	72,784,250
66168	Minnesota Life Ins Co	16,075,241,641	15,114,002,753	961,238,888
22551	Mitsui Marine & Fire Ins Co of Amer	355,520,822	291,946,702	63,574,120
82848	ML Life Ins Co Of NY	1,096,297,843	1,074,886,467	21,411,376
15997	MMG Ins Co	94,249,084	67,835,816	26,413,268
70416	MML Bay State Life Ins Co	3,872,149,790	3,678,145,257	194,004,533
57541	Modern Woodmen Of Amer	5,577,514,877	4,807,853,476	769,661,401
66265	Monarch Life Ins Co	1,025,989,165	1,015,560,443	10,428,722

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66281	Monumental Life Ins Co	17,398,865,800	16,243,712,474	1,155,153,326
66370	Mony Life Ins Co	11,208,263,758	10,301,851,005	906,412,753
78077	Mony Life Ins Co Of Amer	4,993,551,186	4,747,455,138	246,096,048
29858	Mortgage Guaranty Ins Corp	5,748,861,544	4,200,854,153	1,548,007,391
22012	Motors Ins Corp	5,814,245,278	4,681,899,188	1,132,346,090
26522	Mount Vernon Fire Ins Co	364,353,583	161,557,264	202,796,319
43982	MT Washington Assur Corp	6,200,831	3,915,959	2,284,872
66427	MTL Ins Co	1,035,250,930	961,738,137	73,512,793
66346	Munich American Reassur Co	2,384,926,151	2,003,100,742	381,825,409
88668	Mutual Of Amer Life Ins Co	9,929,247,048	9,362,086,444	567,160,604
71412	Mutual Of Omaha Ins Co	3,704,117,345	2,103,194,004	1,600,923,341
31119	Mutual Protective Ins Co	214,559,685	193,457,136	21,102,548
61409	National Benefit Life Ins Co	693,549,638	478,147,590	215,402,048
11991	National Cas Co	91,677,060	6,437,665	85,239,395
10243	National Continental Ins Co	95,956,836	57,733,112	38,223,724
20478	National Fire Ins Co Of Hartford	217,173,764	74,169,994	143,003,770
23728	National General Ins Co	144,608,581	114,035,397	30,573,185
82538	National Health Ins Co	975,027,248	953,616,470	21,410,778
20087	National Ind Co	36,192,654,148	20,460,580,963	15,732,073,185
27944	National Ins Assn	19,211,725	11,142,204	8,069,521
75264	National Integrity Life Ins Co	2,041,252,209	1,970,145,426	71,106,783
32620	National Interstate Ins Co	159,904,889	123,157,949	36,746,940
66680	National Life Ins Co	6,495,507,383	6,100,067,095	395,440,287
34835	National Reins Corp	1,134,824,109	479,068,046	655,756,063
85472	National Security Life & Annuity Co	24,575,680	2,084,033	22,491,647
21881	National Surety Corp	399,025,349	299,730,274	99,295,075
51020	National Title Ins Of NY Inc	11,421,022	6,892,100	4,528,922
66826	National Travelers Life Co	128,297,468	86,918,338	41,379,132
19445	National Union Fire Ins Co Of Pitts	16,458,602,415	10,573,545,746	5,885,056,669
51101	Nations Title Ins Of NY Inc	22,002,875	12,779,546	9,223,329
26093	Nationwide Affinity Co of Amer	12,177,699	16,265	12,161,434
10723	Nationwide Assur Co	65,836,705	4,870,060	60,966,647
70750	Nationwide Life & Ann Co of Amer	1,101,545,369	1,069,365,248	32,180,121
92657	Nationwide Life And Annuity Ins Co	6,853,097,602	6,638,520,924	214,576,678
66869	Nationwide Life Ins Co	73,705,954,790	72,098,875,138	1,607,079,652
68225	Nationwide Life Ins Co of Amer	6,024,315,878	5,630,581,402	393,734,476
23779	Nationwide Mut Fire Ins Co	3,372,948,993	2,246,572,527	1,126,376,466
23787	Nationwide Mut Ins Co	19,673,533,558	14,067,791,909	5,605,741,649
37877	Nationwide Prop & Cas Ins Co	23,729,890	217,519	23,512,371
14788	Natl Grange Mut Ins Co	545,683,212	294,877,563	250,805,649
42307	Navigators Ins Co	438,842,206	310,299,138	128,543,069
15865	NCMIC Ins Co	371,967,364	238,822,212	133,145,153
25852	New England Guaranty Ins Co Inc	46,664,824	32,886,540	13,778,284
21830	New England Ins Co	238,041,500	3,338,511	234,702,989
91626	New England Life Ins Co	6,665,130,442	6,304,696,575	360,433,867
41629	New England Rein Corp	101,100,482	443,182	100,657,300
23833	New Hampshire Ind Co Inc	312,112,802	232,206,186	79,906,616

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23841	New Hampshire Ins Co	2,044,793,272	1,447,854,977	596,938,295
91596	New York Life Ins & Annuity Corp	41,298,839,581	39,895,556,878	1,403,282,703
66915	New York Life Ins Co	81,993,463,362	74,008,012,447	7,985,450,915
16608	New York Marine & Gnrl Ins Co	447,462,203	281,500,949	165,961,254
24643	Newark Ins Co	105,013,152	99,354,062	5,659,088
35106	Niagara Fire Ins Co	120,557,043	48,764,793	71,792,250
32301	Nichido Fire & Marine Ins Co Ltd	87,051,800	46,694,331	40,357,469
23965	Norfolk & Dedham Mut Fire Ins Co	189,768,224	118,174,053	71,594,171
31470	Norguard Ins Co	160,943,870	126,969,255	33,974,615
66974	North American Co Life & Hlth Ins	3,015,521,670	2,800,696,385	214,825,284
67040	North Central Life Ins Co	130,220,584	117,081,605	13,138,979
21105	North River Ins Co	670,277,066	441,255,063	229,022,003
22047	North Star Rein Corp	25,222,281	9,615,575	15,606,706
36455	Northbrook Ind Co	89,395,206	377,487	89,017,719
88528	Northbrook Life Ins Co	5,000,932,489	4,905,734,829	95,197,660
19224	Northbrook Prop & Cas Ins Co	349,315,823	128,991,818	220,324,006
38369	Northern Assur Co Of Amer	437,152,711	303,318,025	133,834,686
19372	Northern Ins Co Of NY	25,808,717	0	25,808,717
25992	Northern Security Ins Co Inc	23,475,233	1,574,570	21,900,663
24015	Northland Ins Co	1,152,274,300	768,877,533	383,396,767
69000	Northwestern Long Term Care Ins Co	71,929,772	16,348,030	55,581,742
67091	Northwestern Mut Life Ins Co	102,918,611,445	95,701,468,016	7,217,143,429
23914	Northwestern Ntl Ins Co Milwaukee	80,003,766	74,263,157	5,740,610
63444	Nutmeg Life Ins Co	9,303,165	126,662	9,176,503
81353	NYLife Ins Co Of AZ	100,763,287	49,860,513	50,902,773
23248	Occidental Fire & Cas Co Of NC	139,896,255	76,284,078	63,612,177
67148	Occidental Life Ins Co Of NC	304,378,233	284,925,547	19,452,686
23680	Odyssey America Reins Co	3,205,980,674	2,215,512,036	990,468,638
25070	Odyssey Reins Corp	1,047,101,328	559,985,628	487,115,700
24074	Ohio Cas Ins Co	2,141,161,494	1,415,413,067	725,748,429
26565	Ohio Ind Co	62,879,549	30,526,331	32,353,218
89206	Ohio Natl Life Assur Corp	1,623,747,660	1,501,587,271	122,160,389
67172	Ohio Natl Life Ins Co	7,932,982,234	7,413,833,264	519,148,970
67180	Ohio State Life Ins Co	15,697,729	9,747,340	5,950,389
67245	Old Line Life Ins Co Of Amer	1,843,693,649	1,699,399,947	144,293,702
24147	Old Republic Ins Co	1,589,636,290	1,053,197,647	536,438,643
67261	Old Republic Life Ins Co	107,005,683	82,642,100	24,363,583
35424	Old Republic Minnehoma Ins Co	75,606,009	61,742,518	13,863,491
50520	Old Republic Natl Title Ins Co	369,455,495	275,974,894	93,480,601
37060	Old United Cas Co	186,646,167	155,110,334	31,535,833
37540	Omaha Prop & Cas Ins Co	94,695,454	53,015,962	41,679,492
20621	OneBeacon America Ins Co	1,316,193,258	882,108,182	434,085,076
21970	OneBeacon Ins Co	5,460,702,141	3,454,446,766	2,006,255,375
56383	Order United Commrl Trav Of Amer	20,083,525	16,410,338	3,673,187
78026	Oxford Health Ins Inc	342,726,449	178,186,807	164,539,642
76112	Oxford Life Ins Co	806,132,027	746,915,582	59,216,445
22748	Pacific Employers Ins Co	1,059,575,110	804,982,074	254,593,036



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20346	Pacific Ind Co	3,376,936,179	2,699,649,915	677,286,264
97268	Pacific Life & Annuity Co	853,828,755	586,830,384	266,998,371
67466	Pacific Life Ins Co	51,380,393,175	49,711,713,944	1,668,679,231
37850	Pacific Specialty Ins Co	142,501,218	85,856,360	56,644,858
93564	Paragon Life Ins Co	361,140,610	338,537,578	22,603,032
60003	Park Avenue Life Ins Co	565,737,202	383,613,045	182,124,157
32069	Patriot Mut Ins Co	43,921,391	28,027,169	15,894,222
67598	Paul Revere Life Ins Co	4,976,411,855	4,064,999,271	911,412,583
67601	Paul Revere Variable Annuity Ins Co	159,400,787	24,692,432	134,708,355
14931	Pawtucket Mut Ins Co	108,818,159	93,484,642	15,333,514
18333	Peerless Ind Ins Co	1,164,308,809	754,751,249	409,557,560
14958	Peninsula Ins Co	48,183,867	30,250,972	17,932,895
14982	Penn Millers Ins Co	124,160,418	82,962,437	41,197,981
67644	Penn Mut Life Ins Co	6,979,313,641	6,173,214,647	806,098,994
63282	Penn Treaty Network Amer Ins Co	124,079,541	95,148,449	28,931,092
21962	Pennsylvania General Ins Co	468,776,376	284,569,848	184,206,528
67660	Pennsylvania Life Ins Co	429,321,239	380,525,439	48,795,800
14974	Pennsylvania Lumbermens Mut Ins	182,435,525	119,077,400	63,358,125
12262	Pennsylvania Manufacturers Asn Ins C	610,771,209	417,662,170	193,109,039
66605	Peoples Benefit Life Ins Co	13,046,470,592	12,668,328,239	378,142,353
12297	Petroleum Cas Co	20,131,534	4,502,243	15,629,291
13714	Pharmacists Mut Ins Co	113,723,327	68,183,144	45,540,183
67784	Philadelphia American Life Ins Co	48,212,645	37,335,863	10,876,782
18058	Philadelphia Ind Ins Co	796,026,635	542,383,335	253,643,300
93548	PHL Variable Ins Co	4,079,795,426	3,864,497,385	215,298,041
25623	Phoenix Ins Co	3,294,297,632	2,522,970,728	771,326,904
93734	Phoenix Life & Annuity Co	39,983,780	29,559,109	10,424,671
67814	Phoenix Life Ins Co	16,103,186,398	15,242,171,637	861,014,761
69647	Phoenix Natl Ins Co	13,254,279	670,967	12,583,312
72125	Physicians Life Ins Co	1,119,731,245	1,049,121,096	70,610,149
80578	Physicians Mut Ins Co	1,069,524,663	486,858,178	582,666,485
68330	Pioneer Life Ins Co	559,377,523	476,291,906	83,085,617
28860	Planet Ind Co	32,040,492	1,497,389	30,543,103
18619	Platte River Ins Co.	42,089,790	14,197,279	27,892,511
27251	PMI Mortgage Ins Co	2,688,035,845	2,410,476,635	277,559,210
57622	Polish Natl Alliance Us Of Na	355,686,171	324,862,166	30,824,005
56839	Polish Natl Union Of Amer	23,981,736	20,904,292	3,077,442
57630	Polish Roman Catholic Union Of Amer	97,053,554	80,838,717	16,214,838
15024	Preferred Mut Ins Co	217,983,237	144,780,651	73,202,586
15586	Preserver Ins Co	71,583,766	57,656,266	13,927,500
65919	Primerica Life Ins Co	4,674,481,857	3,193,430,422	1,481,051,436
61271	Principal Life Ins Co	78,002,390,350	74,663,157,998	3,339,232,352
37095	Private Residential Mortgage Ins Co	91,340,493	19,425,148	71,915,345
29017	Professionals Advocate Ins Co	68,126,390	54,117,493	14,008,897
24260	Progressive Cas Ins Co	6,092,398,526	4,472,960,217	1,619,438,309
38628	Progressive Northern Ins Co	1,238,746,178	875,358,407	363,387,771
10638	Proselect Ins Co	62,708,691	39,585,832	23,122,859

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12416	Protective Ins Co	413,953,490	146,223,908	267,729,582
68136	Protective Life Ins Co	14,307,140,404	13,456,495,217	850,645,187
20265	Protective Natl Ins Co Of Omaha	24,059,634	54,311,946	-30,252,312
15040	Providence Mut Fire Ins Co	144,692,487	58,442,118	86,250,369
24295	Providence Washington Ins Co	341,432,529	258,695,140	82,737,388
68195	Provident Life & Accident Ins Co	8,556,790,316	7,629,514,061	927,276,255
68209	Provident Life & Cas Ins Co	597,627,282	532,933,110	64,694,172
79227	Pruco Life Ins Co	17,232,755,525	16,761,737,324	471,018,201
36439	Prudential Commercial Ins Co	23,588,604	9,510,929	14,077,675
36447	Prudential General Ins Co	33,550,696	19,842,177	13,708,519
68241	Prudential Ins Co Of Amer	186,612,438,187	180,913,059,807	5,699,378,380
32352	Prudential Prop & Cas Ins Co	2,007,441,955	1,488,895,888	518,546,067
15059	Public Service Mut Ins Co	524,449,110	374,412,029	150,037,081
39217	QBE Ins Corp	178,952,195	105,351,514	73,600,681
10219	QBE Reins Corp	671,815,369	421,575,508	250,239,861
15067	Quincy Mut Fire Ins Co	760,407,525	402,193,021	358,214,504
36250	Radian Asset Assur Inc	657,382,632	347,923,517	309,459,115
33790	Radian Guaranty Inc	2,378,204,741	2,239,847,632	138,357,109
24384	Ranger Ins Co	229,325,278	184,388,281	44,936,997
65765	Reassure America Life Ins Co	9,939,930,055	9,547,158,997	392,771,058
37303	Redland Ins Co	93,597,750	70,723,619	22,874,131
24449	Regent Ins Co	234,020,564	132,256,347	101,764,217
68357	Reliable Life Ins Co	636,414,041	577,548,930	58,865,111
68381	Reliance Standard Life Ins Co	2,117,239,247	1,865,091,301	252,147,946
67105	Reliastar Life Ins Co	17,574,309,635	16,216,684,937	1,357,624,698
61360	Reliastar Life Ins Co Of NY	2,438,967,230	2,171,926,005	267,041,225
38318	Republic Ins Co	74,676,694	62,586,189	12,090,505
28452	Republic Mortgage Ins Co	1,482,663,407	1,321,072,041	161,591,366
31089	Republic Western Ins Co	513,493,171	347,908,259	165,584,912
61506	Resource Life Ins Co	72,036,878	41,866,255	30,170,623
43044	Response Ins Co	90,257,771	52,864,904	37,392,867
13056	RLI Ins Co	895,084,151	493,815,401	401,268,750
12491	Rochdale Ins Co Of NY	20,969,160	16,806,754	4,162,407
24678	Royal Ind Co	2,456,034,355	1,908,106,277	547,928,078
26980	Royal Ins Co Of Amer	2,198,884,446	1,783,139,154	415,745,292
24740	Safeco Ins Co Of Amer	3,384,999,048	2,558,928,393	826,070,655
68608	Safeco Life Ins Co	17,648,811,339	16,745,459,384	903,351,953
24694	Safeguard Ins Co	424,632,522	355,576,398	69,056,124
15105	Safety Natl Cas Corp	837,980,447	625,274,124	212,706,323
93246	Sage Life Assur Of Amer Inc	156,416,124	147,853,967	8,562,157
70435	Savings Bank Life Ins Co Of MA	1,438,136,603	1,271,887,056	166,249,547
20354	Sea Ins Co Of Amer	806,048,676	716,463,425	89,585,251
22535	Seaboard Surety Co	259,568,312	132,801,627	126,766,685
21130	Seaco Ins Co	21,751,302	10,525,019	11,226,279
25763	Seaton Ins Co	63,534,513	10,504,769	53,029,748
68675	Security Benefit Life Ins Co	6,944,472,308	6,528,138,996	416,333,312
91588	Security Connecticut Life Ins Co	2,217,440,056	1,765,835,904	451,604,152

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68764	Security Financial Life Ins Co	669,824,577	605,750,509	64,074,068
24902	Security Ins Co Of Hartford	933,886,500	789,225,577	144,660,924
68713	Security Life Of Denver Ins Co	17,945,916,191	16,914,664,165	1,031,252,026
68772	Security Mut Life Ins Co Of NY	1,637,443,490	1,540,758,554	96,684,936
50784	Security Title Guarantee Corp Bltme	11,044,600	7,112,591	3,932,009
50857	Security Union Title Ins Co	101,451,919	48,813,004	52,638,915
10936	Seneca Ins Co Inc	181,499,180	109,572,432	71,926,748
44172	Senior Citizens Mut Ins Co	16,814,651	11,077,663	5,736,898
24988	Sentry Ins A Mut Co	3,872,591,641	1,906,632,677	1,965,958,964
68810	Sentry Life Ins Co	2,003,586,596	1,825,421,385	178,165,211
21180	Sentry Select Ins Co	463,523,574	331,951,561	131,572,009
80586	Servus Life Ins Co	12,203,982	656,121	11,547,860
30503	Shelby Cas Ins Comp	35,842,366	10,779,708	25,062,658
15156	Shelby Ins Co	55,866,486	3,578,747	52,287,739
23388	Shelter Mut Ins Co	1,450,468,696	748,184,346	702,284,350
35408	Sirius Amer Ins Co	196,992,751	122,943,056	74,049,695
11126	Sompo Japan Ins Co of Amer	359,944,397	280,042,966	79,901,431
57142	Sons Of Norway	187,742,828	180,189,471	7,553,357
24953	South Carolina Ins Co	34,774,246	27,780,264	6,993,982
68950	Southland Life Ins Co	3,016,031,291	2,891,161,011	124,870,280
20524	Specialty Natl Ins Co	75,977,975	56,530,719	19,447,256
24767	St Paul Fire & Marine Ins Co	17,029,714,710	12,103,935,301	4,925,779,409
24775	St Paul Guardian Ins Co	34,213,525	16,819	34,196,706
41750	St Paul Medical Liability Ins Co	171,064,582	127,582,831	43,481,752
24791	St Paul Mercury Ins Co	67,830,919	33,470	67,797,450
19070	Standard Fire Ins Co	3,172,943,444	2,431,291,434	741,652,010
42986	Standard Guaranty Ins Co	95,943,772	65,222,675	30,721,097
69019	Standard Ins Co	7,344,626,498	6,536,378,217	808,248,281
69051	Standard Life Ins Co Of IN	1,433,414,490	1,374,489,328	58,925,162
69078	Standard Security Life Ins Co Of NY	211,068,662	131,767,464	79,301,198
18023	Star Ins Co	312,547,226	218,714,684	93,832,543
25143	State Farm Fire And Cas Co	15,129,137,466	12,018,082,005	3,111,055,460
25151	State Farm General Ins Co	2,675,031,782	2,065,417,773	609,614,008
69108	State Farm Life Ins Co	32,097,996,159	28,787,401,996	3,310,594,164
25178	State Farm Mut Auto Ins Co	65,816,451,219	34,215,866,233	31,600,584,986
69116	State Life Ins Co	379,601,749	336,939,990	42,661,759
50121	Stewart Title Guaranty Co	651,618,041	342,275,958	309,342,083
10952	Stonebridge Casualty Ins Co	23,540,622	10,856,582	12,684,040
65021	Stonebridge Life Ins Co	1,869,302,496	1,672,760,893	196,541,603
10340	Stonington Ins Co	18,064,088	815,410	17,248,678
20362	Sumitomo Mar & Fire Ins Co of Amer	234,013,530	137,576,997	96,436,533
79065	Sun Life Assur Co Of Canada US	19,725,703,735	19,039,142,418	686,561,317
69256	Sunamerica Life Ins Co	43,143,171,172	39,558,732,290	3,584,438,882
69310	Surety Life Ins Co	49,481,602	24,281,778	25,199,825
82627	Swiss Re Life & Health Amer Inc	9,214,583,645	7,326,457,303	1,888,126,342
25364	Swiss Rein America Corp	10,268,787,637	7,877,501,249	2,391,286,388
12866	T.H.E. Ins Co	98,582,475	66,337,903	32,244,572

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69345	Teachers Ins & Ann Assoc Of Amer	142,165,348,865	132,493,759,544	9,671,589,321
22683	Teachers Ins Co	259,376,991	184,351,722	75,025,269
87726	The Travelers Ins Co	55,274,524,674	48,331,700,307	6,942,824,367
56014	Thrivent Financial For Lutherans	41,203,540,118	38,559,726,944	2,643,813,175
60142	TIAA Cref Life Ins Co	2,574,812,791	2,312,581,263	262,231,528
50067	Ticor Title Ins Co	227,987,451	155,775,767	72,211,683
25534	TIG Ins Co	3,492,243,268	2,396,985,770	1,095,257,499
13242	Titan Ind Co	131,559,360	49,578,881	81,980,480
37621	Toyota Motor Ins Co	87,613,497	66,694,600	20,918,897
80829	Transamerica Assur Co	852,896,274	802,634,688	50,261,586
70688	Transamerica Financial Life Ins Co	12,057,358,416	11,536,080,538	521,277,878
69507	Transamerica Life Ins & Annuity Co	23,156,951,550	22,157,609,557	999,341,993
86231	Transamerica Life Ins Co	31,525,743,831	30,016,289,294	1,509,454,537
67121	Transamerica Occidental Life Ins Co	24,116,311,742	21,747,427,651	2,368,884,091
20486	Transcontinental Ins Co	152,152,043	72,726,440	79,425,604
33014	Transport Ins Co	111,532,901	87,646,225	23,886,676
20494	Transportation Ins Co	76,846,500	6,668,748	70,177,752
19038	Travelers Cas & Surety Co	13,390,844,615	10,818,098,186	2,572,746,429
31194	Travelers Cas & Surety Co Of Amer	2,196,986,204	1,489,241,994	707,744,210
19046	Travelers Cas & Surety Co Of IL	1,668,110,487	1,315,785,426	352,325,060
36170	Travelers Cas Co Of CT	303,108,391	242,975,319	60,133,072
40282	Travelers Commercial Cas Co	284,916,756	222,262,160	62,654,596
25658	Travelers Ind Co	12,544,425,938	8,581,099,736	3,963,326,203
25666	Travelers Ind Co Of Amer	480,744,042	367,986,678	112,757,364
25682	Travelers Ind Co Of CT	862,987,390	608,442,840	254,544,550
25674	Travelers Ind Co Of IL	252,192,587	177,802,702	74,389,885
39357	Travelers Ins Co Accident Dept	55,274,524,674	48,331,700,307	6,942,824,367
80950	Travelers Life & Annuity Co	12,502,189,003	12,104,865,170	397,323,833
36145	Travelers Personal Security Ins Co	170,065,525	120,059,201	50,006,324
34894	Trenwick Amer Reins Corp	1,050,827,912	924,889,092	125,938,820
41211	Triton Ins Co	709,101,456	415,806,186	293,295,270
21709	Truck Ins Exch	1,357,002,152	1,081,445,623	275,556,529
61425	Trustmark Ins Co	1,107,488,893	873,290,108	234,198,785
62863	Trustmark Life Ins Co	653,665,438	591,667,166	61,998,272
29459	Twin City Fire Ins Co Co	397,300,232	215,519,217	181,781,015
67423	UBS PaineWebber Life Ins Co	35,401,010	18,137,681	17,263,329
80314	Unicare Life & Health Ins Co	1,381,438,353	1,121,954,944	259,483,409
69701	Union Bankers Ins Co	94,353,991	86,208,907	8,145,084
80837	Union Central Life Ins Co	5,797,836,598	5,526,857,660	270,978,938
62596	Union Fidelity Life Ins Co	1,328,709,002	724,991,001	603,718,002
25844	Union Ins Co	80,402,200	60,302,655	20,099,545
21423	Union Ins Co Of Providence	64,893,104	37,559,338	27,333,766
69744	Union Labor Life Ins Co	3,063,702,753	3,012,570,792	51,131,961
25860	Union Mut Fire Ins Co	66,732,570	34,493,610	32,238,960
98884	Union Security Life Ins Co	184,200,840	132,521,259	51,679,581
92916	United American Ins Co	910,905,953	734,361,233	176,544,720
91693	United Family Life Ins Co	997,276,037	109,587,802	887,688,235

**APPENDIX VI**  
**New Hampshire Insurance Department**  
**2002 Foreign Insurance Companies Annual Report**

11770	United Fncl Cas Co	146,238,696	93,018,342	53,220,354
15873	United Gty Residential Ins Co	1,938,453,389	1,809,023,507	129,429,882
16667	United Gty Residential Ins Co Of NC	149,926,491	113,234,332	36,692,159
26999	United Guaranty Mtg Indem Co	76,484,103	50,889,354	25,594,749
79413	United Healthcare Ins Co	4,723,509,132	3,645,535,620	1,077,973,512
69930	United Ins Co Of Amer	2,068,876,584	1,711,746,516	357,130,068
94099	United Investors Life Ins Co	2,789,048,586	2,630,815,069	158,233,517
69876	United Life & Annuity Ins Co	753,496,462	670,644,085	82,852,377
41335	United Natl Specialty Ins Co	84,528,483	35,687,667	48,840,817
69868	United Of Omaha Life Ins Co	11,875,538,507	10,875,480,347	1,000,058,160
25941	United Services Auto Assoc	11,824,521,201	5,074,243,037	6,750,278,163
21113	United States Fire Ins Co	2,006,286,301	1,402,863,811	603,422,490
70106	United States Life Ins Co In NYC	3,250,131,471	2,953,034,551	297,096,920
72850	United World Life Ins Co	62,500,337	43,758,773	18,741,564
25909	Unitrin Preferred Ins Co	10,613,210	0	10,613,210
70114	Unity Mut Life Ins Co	412,952,312	391,696,914	21,255,398
41181	Universal Underwriters Ins Co	317,805,145	26,715,097	291,090,047
70173	Universal Underwriters Life Ins Co	369,254,547	246,087,441	123,167,106
62235	Unum Life Ins Co Of Amer	10,982,351,443	9,851,896,922	1,130,454,521
84654	US Branch Assumption Mut Life Ins Co	49,863,273	41,483,028	8,380,245
80802	US Branch SunLife Assur Co Of Canada	8,284,224,492	7,926,376,226	357,848,266
80675	US Bus of Crown Life Ins Co	405,129,555	362,702,124	42,427,431
80659	US Bus of the Canada Life Assur Co	4,558,001,194	4,178,171,665	379,829,529
25887	US Fidelity & Guaranty Co	4,978,741,812	3,180,296,759	1,798,445,053
84530	US Financial Life Ins Co	277,145,470	252,938,644	24,206,827
29599	US Specialty Ins Co	255,182,070	144,345,825	110,836,245
25968	USAA Cas Ins Co	4,405,455,094	3,223,113,684	1,182,341,409
18600	USAA General Ind Co	254,995,759	163,681,811	91,313,948
69663	USAA Life Ins Co	8,774,352,750	8,172,499,490	601,853,260
94358	USAbLe Life	117,586,956	62,736,325	54,850,634
61247	USG Annuity & Life Co	7,795,222,947	7,409,036,437	386,186,509
25976	Utica Mut Ins Co	1,823,530,197	1,436,053,548	387,476,649
63738	Utica Natl Life Ins Co	250,158,144	230,792,466	19,365,674
26611	Valiant Ins Co	13,918,210	20,694	13,897,516
20508	Valley Forge Ins Co	52,529,298	8,813,441	43,715,857
70211	Valley Forge Life Ins Co	1,251,026,601	1,058,371,630	192,654,971
21172	Vanliner Ins Co	261,836,286	167,997,111	93,839,175
70238	Variable Annuity Life Ins Co	43,623,690,403	41,962,938,565	1,660,751,838
18759	Verex Assure Inc	195,297,833	31,711,271	163,586,562
13110	Vermont Accident Ins Co	5,537,662	161,070	5,376,592
26018	Vermont Mut Ins Co	245,486,292	172,777,070	72,709,222
81027	Veterans Life Ins Co	301,723,692	245,808,436	55,915,256
20397	Vigilant Ins Co	275,109,895	191,475,018	83,634,877
40827	Virginia Surety Co Inc	1,449,247,022	1,146,260,998	302,986,024
39616	Vision Service Plan Ins Co	149,655,041	43,030,753	106,624,288
84549	Vista Life Ins Co	36,026,424	22,862,139	13,164,285
32778	Washington Intl Ins Co	87,319,276	54,241,027	33,078,249

**APPENDIX VI**  
**New Hampshire Insurance Department**  
**2002 Foreign Insurance Companies Annual Report**

70319	Washington Natl Ins Co	911,350,385	729,450,402	181,899,983
26069	Wausau Business Ins Co	126,242,869	87,400,165	38,842,704
26042	Wausau Underwriters Ins Co	191,653,435	98,867,293	92,786,142
25011	Wesco Ins Co	321,045,961	174,323,520	146,722,441
44393	West American Ins Co	1,618,147,181	1,247,070,900	371,076,283
70335	West Coast Life Ins Co	2,022,499,768	1,918,348,829	104,150,939
23973	West Newbury Mut Fire Ins Co	17,886,275	11,962,596	5,923,679
21121	Westchester Fire Ins Co	1,267,619,110	862,938,531	404,680,579
30830	Western Diversified Cas Ins Co	30,019,056	4,700,130	25,318,926
91413	Western Reserve Life Assur Co of OH	7,674,380,812	7,458,074,334	216,306,478
13188	Western Surety Co	633,099,458	414,514,170	218,585,288
34207	Westport Ins Corp	1,295,134,003	1,014,675,784	280,458,219
12599	Windsor Ins Co	276,939,405	201,580,204	75,359,201
56170	Womans Life Ins Society	154,823,122	126,351,220	28,471,902
57320	Woodmen World Life Ins Soc	5,909,877,727	5,374,918,489	534,959,238
70629	World Ins Co	212,576,422	146,705,397	65,871,025
20311	XL Capital Assurance Inc	180,993,189	58,685,217	122,307,972
88080	XL Life Ins and Annuity Co	26,138,587	1,615,243	24,523,344
20583	XL Reins America Inc	3,877,103,386	2,738,462,362	1,138,641,024
31267	York Ins Co of ME	36,916,808	179,525	36,737,283
16535	Zurich American Ins Co	15,145,491,028	12,527,641,464	2,617,849,564
70661	Zurich Life Ins Co Of Amer	329,474,232	250,269,268	79,204,964

**APPENDIX VII  
New Hampshire Insurance Department  
Surplus Lines Insurers**

**January 1, 2003**

<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>	<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>
24856	Admiral Insurance Company		Lloyd's Underwriters at London
19489	Allied World Assurance Company	37974	Mt. Hawley Insurance Company
35351	American Empire Surplus Lines Ins Co	20079	National Fire & Marine Ins Co
26883	American Int'l Specialty Lines Ins Co	17370	Nautilus Insurance Company
23620	Burlington Insurance Company	17400	Noetic Specialty Insurance Co
27790	Canal Indemnity Company	39608	Nutmeg Insurance Company
38989	Chubb Custom Insurance Company	37338	Pacific Insurance Company
43095	Clarendon America Insurance Co	32859	Penn-America Insurance Co
31127	Columbia Casualty Company	41807	Royal Surplus Lines Ins Co
39020	Essex Insurance Company	11100	Safeco Surplus Lines Ins Co
44792	Executive Risk Specialty Company	16551	Savers Property & Casualty Ins Co
34916	First Specialty Insurance Corporation	41297	Scottsdale Insurance Company
37362	General Star Indemnity Company	11622	Specialty Surplus Insurance Co
37532	Great American E & S Ins Company	30481	St. Paul Surplus Lines Ins Co
42811	Gulf Underwriters Insurance Co	26387	Steadfast Insurance Company
27960	Illinois Union Insurance Company	25445	TIG Specialty Insurance Company
22829	Interstate Fire & Casualty Company	13064	United National Insurance Co
33138	Landmark American Insurance Co	25895	United States Liability Ins Co
19437	Lexington Insurance Company	19607	XL Select Insurance Company

**Added to List – Effective July 30, 2002**

<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>
34452	Homeland Insurance Company of NY

**Added to List – Effective January 1, 2003**

<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>	<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>
42846	Atlantic Casualty Insurance Co	10851	Everest Indemnity Insurance Co
44520	Crum & Forster Specialty Ins Co	36056	NIC Insurance Company
36951	Century Surety Company		

**Removed from list – Effective July 1, 2002**

<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>
29912	Legion Indemnity Company

**Removed from list – Effective January 1, 2003**

<b><u>NAIC #</u></b>	<b><u>Company Name</u></b>
26743	Caliber One Indemnity Company

**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**ANNUITY INFORMATION:**

Buyer's Guide to Annuities (Ins 306.04, Table 300.05) (NHID)  
Buyer's Guide to Fixed Deferred Annuities (NAIC)  
Buyer's Guide to Fixed Deferred Annuities w/ Appendix for Equity - Indexed Annuities (NAIC)  
Variable Annuities: What you should know (SEC)  
Equity-Indexed Annuities - A Complex Choice (NASD)  
Should you Exchange your Variable Annuity? (NASD)  
Making Your Money Last For A Lifetime- Why You Need to Know About Annuities -(WISER, and the Actuarial Foundation)

**FRAUD INSURANCE INFORMATION:**

What is Health Care Insurance Fraud? (NHID)  
Insurance Fraud (NICB)  
Don't be Victimized Twice - Avoid Disaster Fraud (NICB)  
Which of These People Helped to Take \$200-\$300 out of Your Pocket Last Year? (NICB)  
Speak up - We All Suffer in Silence (NICB)  
Vehicle Theft (NICB)  
Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)  
Fraud Against New Hampshire Seniors (NHID)  
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)  
Fraud Against Seniors -Viatical Fraud (NHID)  
Fraudulent Group Health Plans (NHID)

**HEALTH INSURANCE INFORMATION:**

Health Insurance (You have rights when purchasing health coverage) (NHID)  
Your HMO and You - What You Need to Know About Your HMO (NHID)  
Fact About HIPAA: Pre-existing conditions. (NHID)  
Cobra (Consolidated Omnibus Budget Reconciliation Act) (USDOL)  
Managed Care Consumer Guide to External Review (NHID)  
Request for Independent External Appeal of a Health Care Decision (application) (NHID)  
New Hampshire State Continuation: (NHID)  
A Shopper's Guide to Cancer Insurance (NAIC)  
Questions & Answers: Recent Changes in Health Care Law (USDOL)  
Life Changes Require Health Choices - Know your Benefit Options (USDOL)  
Work Changes Require Health Choices - Protect your Rights (USDOL)  
Top 10 Ways to Make your Health Benefits Work For You (USDOL)  
Your Employer's Bankruptcy: How will it affect your employee benefits? (USDOL)  
Compliance Assistance for Group Health Plans (USDOL)  
New Hampshire Healthy Kids: (NHHK)  
HIV Antibody Testing Consent Form (NHID)  
Fraudulent Group Health Plans (NHID)

**LIFE INSURANCE INFORMATION:**

A Consumer Guide to Life Insurance (NHID)  
Life Insurance Buyer's Guide (NAIC)



**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**LONG TERM CARE INSURANCE:**

A Shopper's Guide to Long Term Care Insurance (NAIC)  
Choosing Long-Term Care (CMS)  
The Long Term Care Ombudsman Program (AOA)

**PROPERTY & CASUALTY (Liability) COVERAGE:**

Insuring Your Teen Driver (NAIC)  
Consumers Guide to Auto Insurance (NAIC)  
Automobile Insurance (Know your Rights when negotiating motor vehicle collision repairs) (NHID)  
Insuring your Home Business (III)  
Insuring your Business against a Catastrophe (III)  
A Consumer's Guide to Home Insurance (NAIC)  
Condominium Coverage (NFIP)  
Flood (Nothing could dampen the joy of home ownership or could it?) (FEMA)  
Who is at Risk for Flooding? (FEMA)  
Flood (Are you protected from your next disaster?) (FEMA)  
Things You Should Know About Flood Insurance (FEMA)  
Nine Ways to Lower Your Auto Insurance Costs (III)  
New Hampshire Insurance Guaranty Association (NHIGA)  
Pleasure Boat Insurance Coverage (NHID)  
Worker's Compensation Claims (Employer & Employee) (NHDOL)  
Understanding How Insurers Use Credit Information

**SENIOR INFORMATION:**

Medicare and You 2003 (CMS)  
2003 Guide To Health Insurance For People With Medicare (CMS)  
All the Information You Need to Know about Medicare (CMS)  
New Hampshire Buyer's Guide to Medicare Supplement Insurance 2003 (NHID)  
2003 Medicare Supplement Rates (NHID)  
Your Medicare Benefits for 2003 (NHID)  
Explanation of the 10 Standard Medicare Supplement Plans (NHID)  
Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)  
Fraud Against New Hampshire Seniors (NHID)  
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)  
Fraud Against Seniors- Viatical Fraud (NHID)  
Avoid Living Trust Scams (NCLC)

**OTHER:**

Personal Health Care Journal (AOA)  
MEWAS - Multiple Employer Welfare Arrangements (USDOL)  
Finding a Lost Pension (English & Spanish)