

153rd ANNUAL REPORT
of the
NEW HAMPSHIRE INSURANCE DEPARTMENT
for the Fiscal Year
JULY 1, 2003 - JUNE 30, 2004

ROGER A. SEVIGNY
INSURANCE COMMISSIONER

November 1, 2004

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



ROGER A. SEVIGNY
Commissioner

ALEXANDER K. FELDVEBEL
Deputy Commissioner

BARBARA D. RICHARDSON
Director of Operations

ORGANIZATION & FUNCTION

The New Hampshire Insurance Department was established in 1851, the first insurance regulatory agency in the United States. The provisions of Chapter RSA 400-A of the Insurance Laws, Title XXXVII, codify the rights and responsibilities of the Insurance Department. The provisions of this Title charge the Insurance Commissioner 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 to answer inquiries and resolve complaints.

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, 2004.

In Fiscal Year 2004, the Insurance Department operated its affairs at 82% of its total operating budget with 71 full-time employees at the Department (Appendices I & II). At the same time, the Department collected revenues totaling \$86.2 million dollars in taxes, fees and registrations (Appendix III).

RATE & FORM FILINGS

- **LIFE, ACCIDENT & HEALTH DIVISION**

The Life, Accident and Health Examiners reviewed 3051 filings during the past fiscal year. The Division reviews all individual, group and health maintenance organization filings for health, long-term care, life, annuity, accident, credit, disability and blanket insurance. Filings reviewed included 950 filings submitted electronically through the National Association of Insurance Commissioners (NAIC) via *SERFF*, the State Electronic Rate and Forms Filing system. The Division also examined 11 Disclosure Statements and Residency Agreements for Continuing Care Communities.

The Life, Accident and Health Examiners also provided technical assistance to, or were active participants of, the Council for Children and Adolescents with Chronic Health Conditions, the Governor's Task Force of Persons with Disabilities, New Hampshire Inter-Agency Council, Certified Public Manager Program, Board of Directors for State Electronic Rate and Forms Filing System (SERFF), Association of Insurance Compliance Professionals (AICP), the NAIC Regulatory Re-engineering Task Force and the New Hampshire Individual Health Plan Benefit Association.

- **PROPERTY & CASUALTY DIVISION**

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 3414 filings during the past fiscal year.

The Division is responsible for all workers' compensation related telephone calls and correspondence. Active assistance by this Division is given to the Consumer Services Division including providing back-up telephone coverage, statute

interpretation on specialty lines and input to various informational brochures. Additionally, the examiners field telephone calls, e-mails and correspondence from industry and other state regulators.

The examiners also participate on various working groups and sit on boards as designees of the Commissioner. Board membership includes the Commercial Automobile Insurance Plan, the 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 1070 formal complaints during Fiscal Year 2004. Of these, 318 were related to life, accident and health insurance, while 752 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 2004 the Division responded to 13,682 consumer inquiries. Of this total, 6,132 inquiries were related to life, accident and health insurance, and 6,096 were related to property and casualty insurance.

Also during this time period, the Division assisted consumers in obtaining \$872,241.82 in relief. Of this amount, \$538,064.00 was attributable to property and casualty insurance complaints, and \$334,177.82 was attributable to life, accident and health insurance complaints. It should be noted that it is not possible to determine the precise impact the Division's involvement had on this figure, as some unknown number of complaints may have eventually resolved without Department intervention.

This Division also publishes and distributes consumer brochures designed to assist and educate New Hampshire insurance consumers about a wide range of insurance topics. The Department currently offers 75 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 upon request. In addition, brochures published by the Department are available on our WEB site: <http://www.nh.gov/insurance>. 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.

The Consumer Services Division maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information. The toll free number is available to consumers in all states.

The Division is also responsible for processing external appeals of health insurance decisions, including certifying external review organizations as third party reviewers. During fiscal year 2004, the Division processed 35 requests for external review of health insurance decisions. Of these, 16 met the legal requirements to qualify for external review. Of the 16 qualifying applications, 6 health insurance decisions were overturned by the certified external review organization, resulting in \$29,596.01 in benefits to consumers. The division currently certifies 4 external review organizations.

The Division is additionally charged with conducting enforcement investigations and actions to ensure compliance with New Hampshire's insurance laws. During Fiscal Year 2004 the Division undertook 137 enforcement investigations, resulting in 34 consent orders or disciplinary actions. In addition, \$59,500.00 in fines were assessed as penalties for violations of New Hampshire insurance laws and/or department rules. Enforcement Unit actions resulted in restitution to consumers in the amount of \$18,218.25.

MARKET CONDUCT EXAMINATIONS

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. The Division then develops a prioritized schedule of market conduct actions for those companies or markets so identified and conducts inquiries, 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 laws and rules, that it treats claimants and policyholders fairly and that it conducts its business according to its own established procedures.

During Fiscal Year 2004, the Division focused on establishing and implementing a formal program for conducting comprehensive market analysis of insurance companies doing significant business in New Hampshire in the personal automobile, homeowners, individual life and annuities, individual accident and health and group accident and health insurance lines. And, in March 2004, New Hampshire joined 16 other states in examinations of approximately 109 insurance companies to test for compliance with state and national privacy laws.

The following market conduct examinations of insurance companies have been completed by the Insurance Department for the period ending June 30, 2004:

Bankers Life & Casualty Company NAIC # 61263
Charter Oak Fire Insurance Company NAIC #25615
Cigna Healthcare of New Hampshire, Inc. NAIC # 95493
Harvard Pilgrim Healthcare of New England, Inc. NAIC # 96717
Merchants Mutual Insurance Company NAIC #23329
Merchants Insurance Company of New Hampshire NAIC #23337
Nationwide Mutual Insurance Company NAIC #23779
Nationwide Mutual Fire Insurance Company NAIC #23787
Travelers Indemnity Company NAIC #25658
Travelers Indemnity Company of America NAIC #25666
Travelers Indemnity Company of Connecticut NAIC #25682
Travelers Insurance Company Accident Department NAIC #39357
Travelers Property Casualty Company of America NAIC #25674
Phoenix Insurance Company NAIC #25623

Resolution of market conduct examinations resulted in a penalty of \$100,000 in administrative fines.

FRAUD INVESTIGATIONS

It is reported that 10% of all insurance 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. New Hampshire is 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 2004, 259 files were processed by the IFU. Sixty-one files were referred for prosecution. Subsequently, 6 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. This new task force meets on a regular 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 2002 Fiscal Year. Three of those 4 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. Each year, the Fraud Unit conducts a one-day seminar at the New Hampshire Police Standards and Training (Police Academy). The outreach program is also available for presentations to other groups, clubs and organizations. The Unit has published a series of three handouts entitled *Fraud Against Seniors* warning the elderly of unique schemes directed toward them by scam artists.

FINANCIAL EXAMINATIONS & LICENSING

- **FINANCIAL EXAMINATION DIVISION**

The Financial Examination Division reviews all applications for companies requesting a license to market insurance products in the state of New Hampshire. The Department currently licenses 956 insurance companies to conduct business in the State, 43 of which are domiciled in New Hampshire. Approximately 357 of the companies are licensed to write life and health insurance, while the remaining 550 companies are licensed in the various property and casualty lines.

We licensed 28 “new-to New Hampshire” companies during Fiscal Year 2004; 10 were life insurance companies and 19 were property and casualty insurance companies (Appendix IV). Eighteen companies withdrew from New Hampshire for various reasons, including dissolution, merger, consolidation or surrendering license.

An alphabetical listing of all New Hampshire’s domestic companies with asset and liability information for calendar year-end 2003 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, 2004, 46 unauthorized insurers qualified as eligible surplus lines carriers (Appendix VII).

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

America First Insurance Company
Anthem Health Plans of NH, Inc.

Hanover New Jersey Insurance Co.
Matthew Thornton Health Plan

Cigna Healthcare of New Hampshire, Inc.	Mountain Valley Indemnity Company
Cigna Insurance Group, Inc.	Netherlands Insurance Company
Continental Insurance Company	Peerless Insurance Company
Excelsior Insurance Company	Phoenix Assurance Company of NY
Fidelity & Casualty Insurance Co. of NY	

Financial examinations currently in progress include:

Main Street America	North American Elite Insurance Co.
Merchants Insurance Co. of NH, Inc.	North American Specialty Ins. Co.
MEMIC Indemnity Company	Stratford Insurance Company
Mt. Washington Assurance Corp.	Tudor Insurance Company
National Grange Mutual Insurance Co.	Western World Insurance Company
North American Capacity Insurance Co.	

The Financial Examination Division is also responsible for periodically reviewing the financial health of any insurance company licensed in the state of New Hampshire.

- **LICENSING DIVISION**

The Licensing Division reports that there are approximately 31,841 individuals and 3,795 business entities licensed as insurance producers in this state authorized to write or conduct business in the Life, Accident & Health and Property & Casualty lines of insurance. In addition, there are 8,622 Insurance Claims Adjusters licensed to adjust Workers' Compensation, Life, Accident & Health and Property & Casualty lines of insurance.

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 and recommendations for policy development on 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 acts as the Department's liaison on matters of health care policy.

In Fiscal Year 2004, the Health Policy Analyst provided policy and drafting assistance on numerous legislative initiatives relating to managed care, health data and health insurance markets. The Analyst also serves on the Healthy Kids Board, and participates in other healthcare initiatives, such as the Governor's Task Force and Anthem's Advisory Boards.

THE HOME INSURANCE COMPANY in LIQUIDATION

On June 13, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. At that time, respective State Guaranty Associations were called into action, have been, and are continuing to handle statutorily approved claims payments. The June 15, 2004 deadline for filing proofs of claim(s) with the estate has passed. The Merrimack County Superior Court established an "arm-of-the-court" on-site Liquidation Clerk's Office located at 286 Commercial Street, Manchester, NH, telephone 603-641-1211 and all court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at www.hicilclerk.org

INSURANCE LEGISLATION & RULEMAKING

- **Legislation**

During the period of this Annual Report, the Department proposed legislation for the 2004 Session addressing a national initiative and legislation updating existing state insurance laws. The Department also actively monitored insurance-related proposals offered by others. Overall, it was a successful Session that saw the passage of:

- Chapter 196 (SB 366) Interstate Insurance Product Compact is a national initiative wherein individual states have come together as a joint commission creating a system of uniform standards enabling quick regulatory decisions on life insurance product filings using a single filing point and single review process.
- Chapter 197 (SB 367) New Hampshire Insurance Guaranty Association of 2004 is an updated complement to existing RSA 404-B. The existing guaranty association will implement the two laws so that RSA 404-B will

continue to control guaranty operations for insolvencies that occurred before the effective date of the new law, and RSA 404-H will control guaranty operations for insolvencies occurring on or after the effective date of this new law.

- Chapter 187 (SB 371) The Department's technical bill. While this legislation amended numerous insurance statutes, some of the more significant amendments include those to RSA 409-A:4 establishing a calculation method for setting minimum nonforfeiture amounts for annuities; RSA 420-G:5 enabling the optional use of standardized health statements for small groups; RSA 420-G:12-a ensuring access to health plan loss information by large groups; and RSA 400-A renaming the Assistant Commissioner position Director of Operations.
- Chapter 84 (HB 1311) A bill establishing a committee to study decreasing the insurance premium tax from 2 percent to 1 percent.

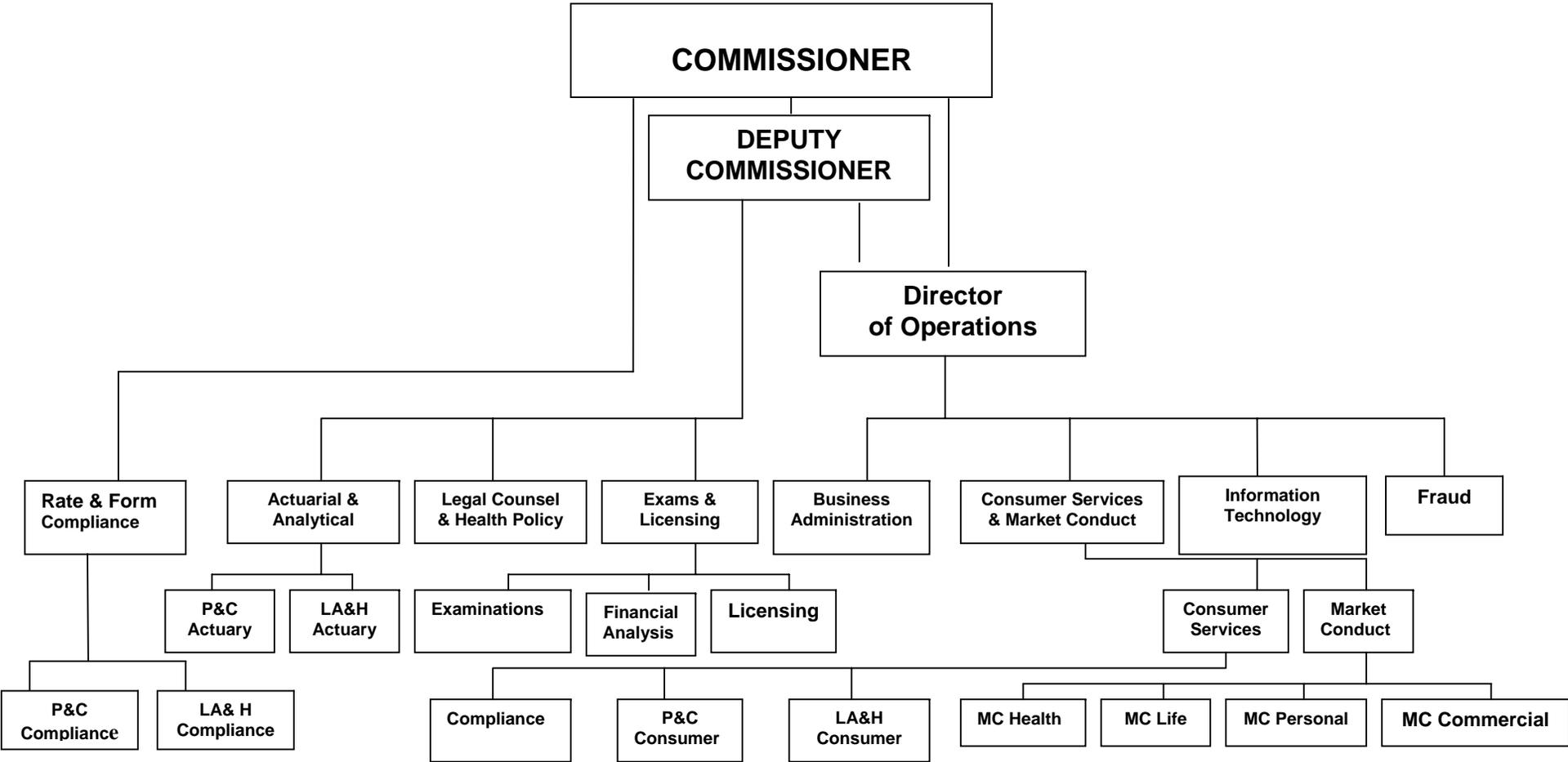
- **Rulemaking**

During Fiscal Year 2004, the Department commenced and completed administrative rulemaking proceedings on the following:

- Ins 100 Organizational Rules
This proceeding amended the rule delineating the organizational structure of the Department.
Adopted: 11/04/03 Effective: 08/25/03
- Ins 1400 Automobile Insurance
This new version of Ins 1400 clearly distinguishes between the provisions governing the voluntary market and the provisions governing the New Hampshire automobile reinsurance facility.
Adopted: 01/28/04 Effective: 07/01/04
- Ins 1804 CCRC Annual Reports
This proceeding amended Ins 1804.01 (d)(2) enabling CCRCs to file annual financial information by filing audited financial statements.
Adopted: 11/25/03 Effective: 12/01/03
- Ins 1905 Minimum Standards for Medicare Supplement Policies
The purpose of this rule is to provide for the reasonable standardization of coverage and simplification of terms and benefits of Medicare supplement policies.
Adopted: 02/26/04 Effective: 03/01/04

- Ins 3300 Insurance Scores
This rule specifies the conditions that are required to be met before insurers can use insurance scores for underwriting or rating for private passenger automobile and homeowners insurance.
Adopted: 02/24/04 Effective: 07/01/04
- Ins 3600 Long-Term Care Insurance
The purpose of this rule is to implement the provisions of RSA 415-D applying to all long-term care insurance policies by promoting availability, facilitating public understanding and providing protection from unfair and deceptive sales practices.
Adopted: 02/05/04 Effective: 05/01/04
- Ins 3700 Standards for Safeguarding Privacy of Customer Information
This rule establishes standards for developing and implementing administrative, technical and physical safeguards to protect the security, confidentiality and integrity of customer information in line with specific sections of the Gramm-Leach-Bliley Act, (15 U.S.C. 6801 et seq)
Adopted: 09/22/03 Effective: 01/01/04
- Ins 3900 Disability Insurance
Promulgated in accordance with RSA 415-A Standards for Accident and Health Insurance, and the U.S. Department of Labor Benefit Claims Procedure Regulation 29 CFR 2560.503 to establish minimum requirements for carriers pertaining to claims for disability benefits.
Adopted: 12/22/03 Effective: 03/01/04

APPENDIX I
New Hampshire Insurance Department
ORGANIZATIONAL CHART



APPENDIX II

NEW HAMPSHIRE INSURANCE DEPARTMENT STAFF

EXECUTIVE

ROGER SEVIGNY	COMMISSIONER
ALEXANDER FELDVEBEL	DEPUTY COMMISSIONER
BARBARA RICHARDSON	DIRECTOR OF OPERATIONS
JACK ZEMP	COUNSEL
SANDRA BARLOW	ADMINISTRATIVE ASSISTANT
KAREN MCCALLISTER	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
JEAN MEUSE

HEALTH EXAMINER
PROGRAM ASSISTANT I

PROPERTY & CASUALTY

DENISE LAMY
GAIL MATSON
RICHARD NEVILLE
LORETTE GENDRON
FAYE GRANT

ADMINISTRATOR
EXAMINER
EXAMINER
EXAMINER
PROGRAM ASSISTANT I

CONSUMER AFFAIRS

KATHLEEN BELANGER
JOHN TALLEY
LISA CAMPBELL

DIRECTOR
ENFORCEMENT EXAMINER
PROGRAM ASSISTANT II

COMPLAINTS & INQUIRIES

MARRY ELLEN SASSEVILLE
CLAIRE LAPOINTE
CAROL MACLEAN
COLIN MITCHELL
BARBARA ANDERSON
PAULINE LAMY
KAREN CASSIN

CLAIMS & HEARINGS OFFICER
CLAIMS & HEARINGS CLERK II
CLAIMS & HEARINGS CLERK I
CLAIMS & HEARINGS OFFICER
CLAIMS & HEARINGS OFFICER
CLAIMS & HEARINGS CLERK II
CLAIMS & HEARINGS CLERK I

MARKET CONDUCT

KENT DOVER
JOELIEN ATWATER
DONALD BELANGER
VACANT
EDWIN PUGSLEY
VACANT
ROD TWISS
JOHN MCCLELLAN
ANDRE GAGNE
DEBRA BOOTHBY
CHARLES VANASDALAN
VACANT
VACANT

CHIEF EXAMINER
EXAMINER III
EXAMINER III
EXAMINER III
EXAMINER III
EXAMINER II
EXAMINER II
EXAMINER II
EXAMINER II
EXAMINER II
EXAMINER I
EXAMINER I
EXAMINER I

INSURANCE FRAUD INVESTIGATION UNIT

ROBERT STANTON
THOMAS WICKEY
CLINTON LANE
HEATHER GORSE

DIRECTOR
SUPERVISOR
INVESTIGATOR
SECRETARY II

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

<u>ADMINISTRATIVE PAU</u>	<u>FY 2004</u>	<u>FY 2003</u>	<u>FY 2002</u>
Receipts:			
TAXES	\$ 79,450,354	74,290,980	\$69,330,891
FEES & REGISTRATION	6,781,368	6,003,277	5,099,336
TOTAL GENERAL FUNDS	<u>\$ 86,231,722</u>	<u>\$75,334,168</u>	<u>\$67,201,304</u>

ADMIN ASSESSMENT	<u>\$ 3,571,686</u>	<u>3,088,333</u>	<u>\$3,610,005</u>
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Expenditures:			
Permanent Per. Services	\$ 1,486,575	\$1,370,947	\$1,260,519
Unclassified Personnel	513,883	522,600	442,197
Operating Expense	261,815	266,781	345,995
Equipment	161,458	217,191	42,557
Other Personnel Services	1,138	27,810	24,289
Consultants	137,750	86,013	49,953
Employee Benefits	694,498	603,775	528,196
In-State Travel	2,994	3,898	2,590
Out-of-State Travel	37,009	24,708	24,713
Training & Education	9,649	8,719	8,767
Indirect Costs	30,000	29,927	18,564
Retiree Health Insurance	55,584	52,289	58,726
	<u>\$3,392,353</u>	<u>\$3,214,658</u>	<u>\$2,807,066</u>

EXAMINATION PAU

Receipts:			
FEES (Reimbursements)	\$ 2,749,912	2,812,894	\$1,244,493

Expenditures:			
Permanent Personnel Svc	\$772,895	\$807,125	\$731,200
Unclassified Personnel	77,856	76,839	71,689
Operating Expense	64,097	47,515	48,306
Equipment	12,519	17,978	12,246
Employee Benefits	281,688	268,789	246,049
In-State Travel	0	422	89
Out-of-State Travel	19,555	33,733	16,494
Indirect Costs	16,900	16,884	12,500
Training & Education	13,261	12,043	3,960
Contract Exam Benefits	0	13,553	35,000
	<u>\$1,258,771</u>	<u>\$1,294,881</u>	<u>\$1,177,533</u>

MARKET CONDUCT PAU

Expenditures:			
Operating Expense	21,432	40,028	\$4,303
Equipment	16,995	35,535	216
Permanent Per. Services	745,198	760,094	
Temporary Personnel	0	0	157,289
Employee Benefits	243,350	220,972	45,419
In-State Travel	65,699	77,505	9,348
Out-of-State Travel	190,540	106,121	34,879
Indirect Costs	17,000	17,054	
Training	8,180	5,128	1,020
	<u>\$ 1,308,394</u>	<u>\$1,262,437</u>	<u>\$252,474</u>

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

Life Companies

JMIC Life Insurance Company	July 25, 2003
Farmers New World Life Insurance Company	August 27, 2003
SBLI USA Mutual Life Insurance Company, Inc.	October 29, 2003
National Western Life Insurance Company	December 16, 2003
London Life Reinsurance Company	January 7, 2004
Illinois Mutual Life Insurance Company	March 1, 2004
National Guardian Life Insurance Company	March 4, 2004
VantisLife Insurance Company	March 30, 2004
Sterling Life Insurance Company	March 30, 2004
NGL American Life Insurance Company	April 26, 2004

Property & Casualty Companies

Hanover New Jersey Insurance Company	August 1, 2003
Progressive Halcyon Insurance Company	August 29, 2004
Everest National Insurance Company	September 2, 2003
HPHC Insurance Company	September 25, 2003
Minnesota Lawyers Mutual Insurance Company	December 3, 2003
Podiatry Ins Co of America (RRG), A Mutual Co	December 3, 2003
Triad Guaranty Insurance Company	December 3, 2003
Seaworthy Insurance Company	December 3, 2003
Arch Reinsurance Company	December 16, 2003
Atradius Trace Credit Insurance, Inc.	January 12, 2004
First Colonial Insurance Company	January 14, 2004
Lexington National Insurance Corporation	April 1, 2004
Republic Mortgage Insurance Company of FL	April 27, 2004
Kansas Bankers Surety Company	May 10, 2004
Fidelity National Title Insurance Company	May 21, 2004
Housing Authority Property Insurance a Mutual Co	June 15, 2004
StarNet Insurance Company	June 24, 2004
United Concordia Insurance Company	June 28, 2004

APPENDIX V

New Hampshire Insurance Department 2003 Domestic Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
56529	ACA Assur	70,513,907	63,913,235	6,600,672
95237	Aetna Health Inc NH Corp	8,905,072	215,978	8,689,094
10212	Allmerica Fncl Alliance Ins Co	14,510,092	9,561	14,500,531
12696	America First Ins Co	14,550,133	5,093,513	9,456,620
53759	Anthem Health Plans Of NH	257,492,256	119,548,646	137,943,610
	Bow Mutual Fire Ins Co	5,322	0	5,322
95493	Cigna Healthcare NH Inc	82,252,293	45,450,758	36,801,535
87980	Cigna Ins Grp Inc	2,051,853	294,453	1,757,400
20672	Concord Genrl Mut Ins Co	301,458,926	170,475,821	130,983,105
62251	Concord Heritage Life Ins Co Inc	36,904,400	31,657,675	5,246,725
35289	Continental Insurance Co	3,365,445,399	2,632,401,611	733,043,788
47079	Delta Dental Plan of NH	20,640,035	6,477,467	14,162,568
11045	Excelsior Ins Co	72,664,182	16,703,176	55,961,006
35270	Fidelity and Casualty Co of NY	155,513,067	19,750,868	135,762,199
36064	Hanover Amer Ins Co	14,887,879	9,866	14,878,013
22292	Hanover Ins Co	3,281,606,615	2,280,020,388	1,001,586,227
11705	Hanover NJ Ins Co	10,087,003	30,650	10,056,353
85189	Investors Consolidated Ins Co	15,281,070	8,914,829	6,366,241
10725	Liberty Surplus Ins Corp	50,042,001	18,261,705	31,780,296
29939	Main St Amer Assur Co	617,986,142	431,853,870	186,132,272
22306	Massachusetts Bay Ins Co	21,923,288	13,017	21,910,271
95527	Matthew Thornton Health Plan Inc	198,099,223	84,980,723	113,118,500
11030	Memic Ind Co	78,512,395	51,374,037	27,138,358
23337	Merchants Ins Co Of NH Inc	225,926,148	168,251,702	57,674,446
10205	Mountain Valley Ind Co	34,126,056	26,069,054	8,057,001
43982	MT Washington Assur Corp	5,668,957	3,011,119	2,657,838
14788	National Grange Mutual Ins Co	651,415,000	334,557,143	316,867,857
24171	Netherlands Ins Co The	179,217,235	138,270,941	40,946,294
10690	Newmarket Underwriters Ins Co	75,862,496	31,938,633	43,923,863
25038	North American Capacity Ins Co	88,271,649	49,936,423	38,335,226
29700	North American Elite Ins Co	38,882,921	3,921,225	34,961,696
29874	North American Specialty Ins Co	301,185,841	126,503,702	174,682,139
24198	Peerless Ins Co	2,268,270,424	1,468,581,741	799,688,683
23175	Phoenix Mut Fire Ins Co	53,523,589	28,123,874	25,399,715
35262	Phoenix Assur Co Of NY	151,866,934	132,736,568	19,130,366
	Piermont Mutual Fire Ins Co	86,571	0	86,571
22314	RSUI Indemnity Company	1,129,309,797	563,312,322	565,997,475
40436	Stratford Ins Co	148,144,974	105,603,321	42,541,653
28479	Sunapee Mut Fire Ins Co	2,666,083	358,884	2,307,199
42376	Technology Ins Co Inc	45,264,062	30,183,901	15,080,161
37982	Tudor Ins Co	296,230,755	246,172,844	50,057,911
	Weare Mutual Fire Ins Co	131,858	0	131,858
13196	Western World Ins Co	675,865,905	474,732,286	201,133,619

APPENDIX VI
New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
77879	5 Star Life Ins Co	126,924,880	77,944,093	48,980,787
71854	AAA Life Ins Co	363,892,090	328,154,889	35,737,201
22896	Aca Financial Guaranty Corp	374,072,952	236,289,757	137,783,194
60038	Acacia Life Ins Co	1,053,129,289	885,504,613	167,624,676
31325	Acadia Ins Co	150,756,364	114,265,584	36,490,780
26379	Accredited Surety & Cas Co Inc	32,719,218	20,421,293	12,297,925
22705	Ace Amer Reins Co	321,724,629	136,753,286	184,971,343
22667	Ace American Ins Co	3,514,325,581	2,902,525,326	611,800,255
20702	Ace Fire Underwriters Ins Co	74,780,056	24,081,858	50,698,198
20699	Ace Prop & Cas Ins Co	3,675,443,471	2,908,216,329	767,227,142
22950	Acstar Ins Co	76,744,263	50,317,617	26,426,646
33898	Aegis Security Ins Co	62,758,247	31,570,612	31,187,635
60054	Aetna Life Ins Co	26,156,026,710	24,113,286,848	2,042,739,862
10014	Affiliated Fm Ins Co	765,705,971	565,282,279	200,423,692
70432	AIG Annuity Ins Co	43,241,309,708	40,286,378,241	2,954,931,467
34789	AIG Centennial Ins Co	721,245,789	505,318,240	215,927,549
43974	AIG Ind Ins Co	65,090,071	51,622,933	13,467,138
66842	AIG Life Ins Co	13,600,674,618	12,971,154,076	629,520,542
20796	AIG Premier Ins Co	286,276,748	196,162,760	90,113,988
60941	AIG SunAmerica Life Assur Co	26,165,384,786	25,563,036,503	602,348,283
19399	AIU Ins Co	2,121,502,755	1,629,950,585	491,552,170
24899	Alea North America Ins Co	504,644,817	248,592,030	256,052,787
20273	Alliance Assur Co Of Amer	12,946,073	0	12,946,073
35300	Allianz Global Risks US Ins Co	4,788,308,119	1,403,655,843	3,384,652,276
90611	Allianz Life Ins Co Of North Amer	30,966,138,820	28,936,159,067	2,029,979,753
41840	Allmerica Financial Benefit Ins Co	13,842,897	24,538	13,818,359
84824	Allmerica Financial Life & Annuity	12,611,782,500	12,116,185,682	495,596,818
70866	Allstate Assur Co	14,756,769	3,662,120	11,094,649
19240	Allstate Ind Co	104,052,717	3,944,405	100,108,312
19232	Allstate Ins Co	42,690,593,181	26,590,009,686	16,100,583,494
60186	Allstate Life Ins Co	62,740,812,355	59,181,188,629	3,559,623,725
17230	Allstate Prop & Cas Ins Co	20,197,868	190,101	20,007,767
67369	Alta Health & Life Ins Co	255,905,613	129,065,038	126,840,575
18708	Ambac Assur Corp	7,278,084,300	4,538,409,659	2,739,674,641
24589	American & Foreign Ins Co	386,841,404	335,341,424	51,499,980
19720	American Alt Ins Corp	363,481,935	217,997,745	145,484,192
10073	American Ambassador Cas Co	30,885,452	4,329,240	26,556,212
21849	American Automobile Ins Co	274,081,322	175,187,657	98,893,665
10111	American Bankers Ins Co Of FL	1,080,454,394	813,332,893	267,121,501
60275	American Bankers Life Assur Co Of FL	879,777,110	685,448,329	194,328,781
60291	American Capitol Ins Co	74,104,964	68,984,239	5,120,724
20427	American Cas Co Of Reading PA	101,515,161	2,257,977	99,257,184
10391	American Centennial Ins Co	38,305,222	15,500,564	22,804,658
19690	American Economy Ins Co	1,400,117,164	1,007,378,987	392,738,177
20613	American Employers Ins Co	341,338,050	211,802,056	129,535,994
92738	American Equity Invest Life Ins Co	6,311,328,534	5,936,741,676	374,586,858

APPENDIX VI
New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
60380	American Family Life Assr Co Columbus	41,792,273,808	39,439,023,440	2,353,250,368
60410	American Fidelity Assur Co	2,441,109,161	2,280,016,917	161,092,244
60429	American Fidelity Life Ins Co	436,730,005	365,685,545	71,044,460
68373	American Gen Assur Co	1,362,133,999	1,206,852,330	155,281,669
60488	American Gen Life Ins Co	25,511,318,492	21,444,004,530	4,067,313,962
26247	American Guarantee & Liability Ins	93,987,173	258,199	93,728,973
13331	American Hardware Mut Ins Co	217,799,523	125,734,164	92,065,359
60518	American Health & Life Ins Co	2,087,486,063	1,143,344,482	944,141,581
60534	American Heritage Life Ins Co	1,810,313,199	1,623,962,569	186,350,630
19380	American Home Assur Co	15,948,770,992	12,326,871,679	3,621,899,313
46493	American Home Shield Of VA Inc	12,124,205	6,628,658	5,495,545
60577	American Income Life Ins Co	1,163,210,051	1,004,251,276	158,958,775
21857	American Ins Co	1,153,982,358	805,972,972	348,009,386
31895	American Interstate Ins Co	418,413,847	321,509,004	96,904,843
32220	American Intl Ins Co	1,095,719,691	847,589,370	248,130,321
60607	American Intl Life Assr Co NY	8,259,975,800	7,763,735,465	496,240,335
23795	American Intl Pacific Ins	28,828,155	144,348	28,683,807
40258	American Intl South Ins Co	30,914,094	38,203	30,875,891
60631	American Investors Life Ins Co	8,086,034,147	7,743,092,887	342,941,260
60704	American Life Ins Co of NY	103,907,326	79,213,736	24,693,590
10200	American Live Stock Ins Co	62,971,772	20,532,602	42,439,170
30562	American Manufacturers Mut Ins Co	10,054,480	54,480	10,000,000
81213	American Maturity Life Ins Co	81,326,717	44,860,745	36,465,972
67989	American Memorial Life Ins Co	1,256,773,934	1,146,886,342	109,887,592
23469	American Modern Home Ins Co	646,816,260	478,334,997	168,481,263
22918	American Motorists Ins Co	35,854,788	5,947,891	29,906,897
12700	American Mut Share Ins Corp	172,414,779	5,461,055	166,953,724
60739	American Natl Ins Co	10,699,209,119	9,022,932,026	1,676,277,093
71773	American Natl Life Ins Co Of TX	157,157,651	105,976,856	51,180,795
28401	American Natl Prop & Cas Co	873,204,467	571,105,764	302,098,703
81078	American Network Ins Co	12,084,642	3,808,724	8,275,918
51535	American Pioneer Title Ins Co	110,576,947	68,192,510	42,384,436
80624	American Progressive L&H Ins Of NY	166,266,148	156,074,613	10,191,535
18910	American Protection Ins Co	74,014,625	23,549,164	50,465,461
10227	American Rein Co	16,029,476,095	12,758,013,548	3,271,462,547
19615	American Reliable Ins Co	336,313,079	265,143,630	71,169,449
60836	American Republic Ins Co	457,993,086	250,771,696	207,221,390
19631	American Road Ins Co	575,039,590	254,872,120	320,167,470
86630	American Skandia Life Assur Corp	26,397,863,635	26,068,318,019	329,545,616
84697	American Specialty Hlth Ins Co	7,900,536	150,716	7,749,820
19704	American States Ins Co	2,033,795,733	1,403,800,156	629,995,577
60879	American States Life Ins Co	556,636,415	479,464,571	77,171,844
60895	American United Life Ins Co	10,672,164,994	10,034,215,554	637,949,440
40142	American Zurich Ins Co	131,683,710	103,178	131,580,533
61999	Americo Financial Life Annuity Ins	2,723,396,381	2,587,312,593	136,083,788
30872	Amerin Guaranty Corp	330,774,842	26,743,669	304,031,173

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
19488	Amerisure Ins Co	458,583,098	343,711,044	114,872,054
23396	Amerisure Mut Ins Co	1,250,815,294	894,184,751	356,630,543
61301	Ameritas Life Ins Corp	2,616,462,474	1,978,027,184	638,435,290
97977	Ameritas Variable Life Ins Co	2,378,950,952	2,282,017,926	96,933,026
61689	Amerus Life Ins Co	5,873,373,234	5,637,043,710	236,329,523
27928	Amex Assur Co	333,334,619	127,376,920	205,957,699
42390	Amguard Ins Co	162,342,888	118,534,406	43,808,482
72222	Amica Life Ins Co	744,699,680	630,246,625	114,453,055
19976	Amica Mut Ins Co	3,131,996,564	1,673,141,552	1,458,855,012
93661	Annuity Investors Life Ins Co	1,159,543,881	1,109,526,754	50,017,127
61069	Anthem Life Ins Co	233,874,647	169,987,884	63,886,763
41360	Arbella Protection Ins Co	199,140,573	134,383,484	64,757,090
11150	Arch Ins Co	651,846,574	402,417,122	249,429,451
10348	Arch Reins Co	717,593,126	334,775,841	382,817,285
19801	Argonaut Ins Co	1,139,536,081	785,962,601	353,573,480
41459	Armed Forces Ins Exchange	148,188,959	59,374,891	88,814,068
13374	Arrow Mut Liability Ins Co	47,303,376	19,697,586	27,605,790
21865	Associated Ind Corp	117,121,860	70,075,062	47,046,798
33758	Associated Industries Of MA Mut Ins	268,312,566	196,423,853	71,888,713
21296	Associates Ins Co	195,373,411	79,401,486	115,971,926
19305	Assurance Co Of Amer	17,618,972	45,450	17,573,522
71439	Assurity Life Ins Co	1,060,799,761	954,602,045	106,197,715
41769	Athena Assur Co	180,751,422	133,220,237	47,531,185
20931	Atlanta Intl Ins Co	18,382,801	8,433,061	9,949,740
19895	Atlantic Mut Ins Co	1,426,692,808	1,105,424,696	321,268,112
27154	Atlantic Specialty Ins Co	79,786,045	30,079,159	49,706,886
21202	Auto Club Ins Assoc	2,874,485,664	1,649,503,223	1,224,982,441
19062	Automobile Ins Co Of Hartford CT	875,050,955	619,939,655	255,111,300
10367	Avemco Ins Co	185,644,891	77,539,621	108,105,270
62898	Aviva Life Ins Co	4,575,003,274	4,231,523,213	343,480,061
29530	AXA Art Ins Corp	62,078,802	39,343,993	22,734,809
33022	AXA Corp Solutions Ins Co	224,560,173	133,433,809	91,126,364
68365	AXA Corp Solutions Life Reins Co	628,575,462	337,742,453	290,833,009
16187	AXA Re Prop & Cas Ins Co	240,583,326	134,905,631	105,677,695
20370	AXIS Reins Co	694,080,889	191,018,269	503,062,620
24813	Balboa Ins Co	846,817,702	507,704,606	339,113,096
68160	Balboa Life Ins Co	115,219,359	38,805,243	76,414,116
61212	Baltimore Life Ins Co	793,744,772	761,545,226	32,199,546
61263	Bankers Life & Cas Co	6,861,868,837	6,417,514,373	444,354,464
23132	Bankers Multiple Line Ins Co	8,125,461	495,769	7,629,692
71900	Bankers Natl Life Ins Co	726,407,583	661,461,101	64,946,482
18279	Bankers Standard Ins Co	138,865,652	103,725,461	35,140,191
94250	Banner Life Ins Co	1,047,152,731	767,036,870	280,115,861
19763	Bay State Ins Co	209,569,725	76,389,379	133,180,347
38245	BCS Ins Co	226,933,935	108,307,142	118,626,793
80985	BCS Life Ins Co	148,943,792	82,183,026	66,760,765
61395	Beneficial Life Ins Co	2,616,259,288	2,407,310,625	208,948,663

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
29580	Berkley Regional Ins Co	1,664,915,058	1,127,187,049	537,728,009
62345	Berkshire Hathaway Life Ins Co NE	2,841,254,076	2,290,933,998	550,320,078
71714	Berkshire Life Ins Co of Amer	1,611,195,335	1,344,424,630	266,770,705
19402	Birmingham Fire Ins Co Of PA	2,473,821,290	1,769,989,522	703,831,768
24503	Blue Ridge Ins Co	166,684,396	107,508,609	59,175,787
61476	Boston Mut Life Ins Co	698,038,875	632,296,596	65,742,279
20761	Boston Old Colony Ins Co	30,659,221	18,909	30,640,311
19658	Bristol West Ins Co	109,515,095	82,029,853	27,485,242
13528	Brotherhood Mut Ins Co	203,618,480	144,662,264	58,956,216
61492	Business Mens Assur Co Of Amer	2,049,418,003	1,913,317,296	136,100,707
31307	Cadillac Mountain Ins Co	5,004,828	4,828	5,000,000
20117	California Cas Ind Exch	398,931,000	132,865,295	266,065,705
19771	Cambridge Mut Fire Ins Co	373,698,621	174,033,056	199,665,565
21946	Camden Fire Ins Assoc	588,840,025	330,194,197	258,645,828
36340	Camico Mut Ins Co	98,981,780	67,030,774	31,951,006
81060	Canada Life Ins Co Of Amer	2,906,123,755	2,741,569,379	164,554,376
10464	Canal Ins Co	980,716,505	532,968,120	447,748,386
20877	Capital Markets Assr Corp	111,770,628	6,449,336	105,321,292
61581	Capitol Life Ins Co	304,819,268	294,434,242	10,385,026
10510	Carolina Cas Ins Co	585,417,385	400,048,507	185,368,878
25950	Casco Ind Co	26,832,547	17,629,134	9,203,413
58130	Catholic Assn Of Foresters	8,790,686	6,615,236	2,175,450
56022	Catholic Family Life Ins	265,278,766	254,374,888	10,903,878
57487	Catholic Order Of Foresters	504,352,656	468,929,250	35,423,406
80799	Celtic Ins Co	116,700,767	69,077,110	47,623,657
19909	Centennial Ins Co	475,413,181	340,275,902	135,137,279
20230	Central Mut Ins Co	784,574,868	492,919,738	291,655,131
20249	Central Natl Ins Co Of Omaha	39,847,958	30,246,916	9,601,042
61700	Central Natl Life Ins Co Omaha	11,894,837	308,614	11,586,224
61751	Central States H & L Co Of Omaha	343,217,758	263,902,748	79,315,007
34274	Central States Ind Co Of Omaha	252,774,789	72,561,444	180,213,345
61883	Central United Life Ins Co	336,832,822	301,766,707	35,066,114
34649	Centre Ins Co	883,591,947	801,173,312	82,418,636
80896	Centre Life Ins Co	1,700,809,148	1,621,351,614	79,457,530
62383	Centurion Life Ins Co	1,006,598,728	189,150,883	817,447,845
20710	Century Ind Co	642,986,322	617,986,322	25,000,000
35130	Century Rein Co	93,642,550	22,227,979	71,414,571
25500	Champlain Cas Co Of VT	457,195	0	457,195
61808	Charter Natl Life Ins Co	320,834,478	295,656,290	25,178,188
25615	Charter Oak Fire Ins Co	774,533,022	592,070,405	182,462,617
31295	Chesapeake Bay Prop & Cas Ins Co	7,903,936	333,534	7,570,402
61832	Chesapeake Life Ins Co	66,287,092	47,657,178	18,629,914
22810	Chicago Ins Co	213,100,286	118,566,330	94,533,956
50229	Chicago Title Ins Co	1,272,697,494	822,996,854	449,700,640
12777	Chubb Ind Ins Co	154,798,969	122,931,315	31,867,654
18767	Church Mut Ins Co	735,706,803	530,538,161	205,168,642
22004	CIM Ins Corp	33,505,430	18,849,885	14,655,545

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
28665	Cincinnati Cas Co	321,085,002	68,566,801	252,518,201
10677	Cincinnati Ins Co	7,627,233,044	4,847,417,373	2,779,815,671
76236	Cincinnati Life Ins Co	1,994,255,414	1,597,836,403	396,419,011
80322	Citicorp Life Ins Co	1,043,678,321	232,618,554	811,059,767
31534	Citizens Ins Co Of Amer	1,650,794,518	1,124,264,921	526,529,597
20532	Clarendon Natl Ins Co	1,762,028,111	1,180,377,561	581,650,550
70491	Clarica Life Ins Co US	2,963,278,682	2,787,796,908	175,481,774
25070	Clearwater Ins Co	1,005,690,932	448,648,360	557,042,572
93432	CM Life Ins Co	7,565,956,353	7,179,828,623	386,127,730
40266	CMG Mortgage Ins Co	219,813,057	128,025,565	91,787,492
33197	Cologne Reins Co Of Amer	80,718,040	44,355,262	36,362,778
62049	Colonial Life & Accident Ins Co	1,352,966,197	1,125,918,659	227,047,538
62065	Colonial Penn Life Ins Co	781,063,921	740,819,183	40,244,738
84786	Colorado Bankers Life Ins Co	117,684,513	94,504,557	23,179,955
76023	Columbian Life Ins Co	212,124,294	183,754,239	28,370,055
62103	Columbian Mut Life Ins Co	322,125,861	284,682,803	37,443,058
99937	Columbus Life Ins Co	2,228,006,458	1,960,633,076	267,373,382
62146	Combined Ins Co Of Amer	2,436,017,389	1,736,220,596	699,796,793
19410	Commerce & Industry Ins Co	4,608,771,276	3,365,479,719	1,243,291,557
34754	Commerce Ins Co	2,286,712,576	1,431,335,343	855,377,233
20818	Commercial Ins Co Of Newark NJ	48,722,957	1,462,441	47,260,516
18732	Commercial Loan Ins Corp	9,695,248	1,038,900	8,656,348
81426	Commercial Travelers Mut Ins Co	28,253,958	21,440,503	6,813,455
10220	Commonwealth Ins Co Of Amer	37,523,228	18,159,173	19,364,055
50083	Commonwealth Land Title Ins Co	620,660,038	451,160,171	169,499,867
77828	Companion Life Ins Co	81,259,705	33,556,509	47,703,197
21989	Compass Ins Co	14,074,087	2,107,015	11,967,072
34711	Computer Ins Co	60,902,637	11,212,112	49,690,525
51268	Connecticut Attorneys Title Ins Co	51,133,434	17,537,859	33,595,575
62308	Connecticut General Life Ins Co	69,534,824,975	66,675,820,494	2,859,004,481
24872	Connecticut Ind Co	150,333,803	132,736,569	17,597,234
24961	Connie Lee Ins Co	202,945,479	75,631,266	127,314,213
78174	Conseco Health Ins Co	1,834,367,632	1,730,648,389	103,719,243
60682	Conseco Ins Co	5,185,243,981	4,829,772,688	355,471,293
65900	Conseco Life Ins Co	4,136,361,350	3,936,662,302	199,699,048
76325	Conseco Senior Health Ins Co	2,920,815,027	2,786,067,122	134,747,905
32190	Constitution Ins Co	56,247,565	21,247,565	35,000,000
62359	Constitution Life Ins Co	96,246,587	83,992,485	12,254,102
62413	Continental Assur Co	8,813,207,463	8,106,417,621	706,789,842
20443	Continental Cas Co	34,589,153,579	28,543,331,951	6,045,821,628
71404	Continental General Ins Co	428,489,252	368,982,760	59,506,492
10804	Continental Western Ins Co	215,910,105	163,347,900	52,562,205
37206	Contractors Bonding & Ins Co	118,779,299	86,489,612	32,289,687
18686	Co-Operative Ins Co	56,186,834	33,095,129	23,091,705
21318	Coregis Ins Co	651,355,371	453,060,291	198,295,080
72052	Corporate Health Ins Co	95,657,653	46,900,269	48,757,384
10022	Countryway Ins Co	57,324,200	39,776,919	17,547,281

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
10062	Covenant Ins Co	51,226,373	33,626,986	17,599,387
10847	Cumis Ins Society Inc	877,181,351	524,117,682	353,063,669
62626	Cuna Mut Ins Society	2,872,970,212	2,253,876,958	619,093,254
65749	Cuna Mut Life Ins Co	6,824,785,500	6,573,887,482	250,898,018
10499	DaimlerChrysler Ins Co	424,431,511	217,469,332	206,962,179
37346	Danbury Ins Co	14,828,525	6,218,793	8,609,732
37907	Deerbrook Ins Co	30,744,114	243,844	30,500,271
12718	Developers Surety And Ind Co	76,645,738	44,087,104	32,558,634
42048	Diamond State Ins Co	162,937,552	63,272,517	99,665,035
36463	Discover Prop & Cas Ins Co	95,254,873	65,440,355	29,814,518
34495	Doctors Co An Interins Exchn	1,372,476,346	1,022,286,773	350,189,573
13706	Dorchester Mut Ins Co	23,477,580	15,505,337	7,972,243
39659	Eastern Cas Ins Co	131,423,601	105,536,776	25,886,825
14702	Eastguard Ins Co	39,310,738	25,655,130	13,655,608
21261	Electric Ins Co	1,022,547,524	754,309,187	268,238,337
62928	EMC Natl Life Co	561,031,077	489,152,647	71,878,430
21407	Emcasco Ins Co	188,752,135	144,205,348	44,546,787
21326	Empire Fire & Marine Ins Co	123,835,120	190,162	123,644,958
94285	Empire General Life Assur Corp	187,097,533	107,886,063	79,211,471
21350	Empire Ins Co	175,363,929	160,929,924	14,434,005
20648	Employers Fire Ins Co	122,143,454	70,289,816	51,853,638
21458	Employers Ins of Wausau	3,982,482,671	3,231,661,342	750,821,329
21415	Employers Mut Cas Co	1,654,178,149	1,102,650,320	551,527,829
68276	Employers Reassur Corp	5,844,200,883	5,467,557,559	376,643,324
39845	Employers Reins Corp	15,656,838,169	10,537,487,452	5,119,350,717
15130	Encompass Ind Co	22,773,091	5,532,262	17,240,829
10071	Encompass Ins Co Of America	31,641,977	3,651,104	27,990,873
62952	Equitable Life & Cas Ins Co	141,231,760	110,819,051	30,412,709
62944	Equitable Life Assr Soc Of The US	95,868,743,655	91,734,031,791	4,134,711,864
62979	Equitable Life Ins Co Of IA	8,104,587,641	6,923,293,197	1,181,294,444
62880	Equitable Of CO Inc	522,565,859	443,442,385	79,123,474
62510	Equitrust Life Ins Co	2,268,133,038	2,144,140,814	123,992,224
20516	Euler American Credit Ind Co	242,241,645	127,792,223	114,449,422
10120	Everest Natl Ins Co	518,182,197	449,497,751	68,684,447
26921	Everest Reins Co	7,596,265,791	5,880,747,910	1,715,517,881
12750	Evergreen Natl Ind Co	54,576,432	24,576,432	30,000,000
13722	Excess Rein Co	87,798,463	51,674,781	36,123,682
35181	Executive Risk Ind Inc	1,990,845,993	1,480,748,536	510,097,457
21482	Factory Mut Ins Co	6,203,725,205	3,370,430,566	2,833,294,640
44784	Fairfield Ins Co	42,441,471	23,274,718	19,166,753
63053	Family Life Ins Co	127,458,273	101,061,609	26,396,664
13803	Farm Family Cas Ins Co	616,950,806	459,805,189	157,145,617
63126	Farm Family Life Ins Co	910,669,374	789,615,129	121,054,245
63193	Farmers & Traders Life Ins Co	480,607,050	447,883,598	32,723,451
21652	Farmers Ins Exch	9,538,903,401	7,389,660,952	2,149,242,449
13897	Farmers Mut Hail Ins Co Of IA	253,919,358	115,375,158	138,544,200
63177	Farmers New World Life Ins Co	6,428,057,736	5,375,918,673	1,052,139,063

APPENDIX VI
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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
41483	Farmington Cas Co	881,473,761	677,530,584	203,943,177
67695	Federal Home Life Ins Co	2,353,928,396	1,198,726,684	1,155,201,712
20281	Federal Ins Co	19,954,779,708	13,660,873,235	6,293,906,473
63207	Federal Kemper Life Assur Co	5,826,580,397	5,468,135,065	358,445,332
63223	Federal Life Ins Co	227,497,529	186,677,459	40,820,070
63258	Federated Life Ins Co	714,784,468	536,269,058	178,515,410
13935	Federated Mut Ins Co	3,066,855,714	1,892,122,041	1,174,733,673
43460	FFG Ins Co	42,408,744	16,963,084	25,445,660
35386	Fidelity & Guaranty Ins Co	14,903,229	3,147	14,900,081
25879	Fidelity & Guaranty Ins Underwriters	46,817,708	8,584	46,809,124
63274	Fidelity & Guaranty Life Ins Co	9,227,155,487	8,685,818,560	541,336,927
93696	Fidelity Investments Life Ins Co	11,182,742,787	10,730,258,330	452,484,457
63290	Fidelity Life Assn	577,607,408	326,939,749	250,667,659
16578	Fidelity Natl Prop and Cas Ins Co	28,063,802	14,634,850	13,428,952
51071	Fidelity Natl Title Ins Co NY	325,719,953	244,900,568	80,819,385
71870	Fidelity Security Life Ins Co	422,246,462	373,444,636	48,801,827
12815	Financial Guaranty Ins Co	2,740,723,719	1,587,227,498	1,153,496,221
18287	Financial Security Assur Inc	3,138,134,230	2,012,492,255	1,125,641,975
24880	Fire & Cas Ins Co Of CT	169,394,361	132,736,569	36,657,792
21660	Fire Ins Exch	1,344,074,603	1,022,698,935	321,375,668
21873	Firemens Fund Ins Co	10,635,511,828	7,776,645,946	2,858,865,882
20850	Firemens Ins Co Of Newark NJ	465,013,995	-2,926,460	467,940,455
21784	Firemens Ins Co Of Washington DC	84,289,886	58,886,150	25,403,736
69140	First Allmerica Fin Life Ins Co	4,309,841,042	4,187,040,409	122,800,633
37710	First American Prop & Cas Ins Co	82,163,639	57,011,237	25,152,402
50814	First American Title Ins Co	1,616,996,755	870,416,144	746,580,611
51039	First American Title Ins Co NY	115,156,345	48,936,058	66,220,290
63401	First Colony Life Ins Co	13,560,030,891	12,438,985,127	1,121,045,764
11177	First Financial Ins Co	342,625,843	171,793,122	170,832,721
90328	First Health Life & Health Ins Co	72,173,574	54,181,464	17,992,110
33588	First Liberty Ins Corp	38,585,165	19,602,275	18,982,890
24724	First Natl Ins Co Of Amer	205,330,070	143,904,010	61,426,060
67652	First Penn Pacific Life Ins Co	1,741,483,735	1,621,244,862	120,238,873
13943	Fitchburg Mut Ins Co	67,442,081	49,683,174	17,758,907
13978	Florists Mut Ins Co	159,682,164	125,018,885	34,663,279
38776	Folksamerica Rein Co	2,529,843,435	1,617,050,200	912,793,235
11185	Foremost Ins Co	1,202,489,932	847,254,168	355,235,764
11800	Foremost Property & Cas Ins Co	31,164,747	17,670,697	13,494,050
79677	Forethought Life Assur Co	9,216,894	374,976	8,841,918
91642	Forethought Life Ins Co	3,190,360,337	2,868,837,517	321,522,820
71129	Fort Dearborn Life Ins Co	1,369,813,903	1,057,972,843	311,841,060
38830	Fort Wayne Hlth & Cas Ins Co	448,721,555	195,988,712	252,732,843
70408	Fortis Benefits Ins Co	8,011,166,460	7,450,270,359	560,896,101
69477	Fortis Ins Co	736,485,306	560,763,013	175,722,293
13986	Frankenmuth Mut Ins Co	649,649,720	427,466,886	222,182,834
34266	Frontier Ins Co	325,002,766	460,955,806	-135,953,040
63657	Garden State Life Ins Co	102,243,384	67,761,993	34,481,391

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
80926	GE Grp Life Assur Co	840,393,701	632,754,486	207,639,215
65536	GE Life And Annuity Assur Co	19,580,644,049	19,018,230,425	562,413,624
22969	Ge Reins Corp	2,783,455,183	2,116,258,888	667,196,295
29823	Ge Residential Mortgage Ins Corp NC	35,800,381	24,997,610	10,802,771
41491	Geico Cas Co	255,199,225	180,562,469	74,636,756
35882	Geico General Ins Co	128,317,103	70,675,019	57,642,084
22055	Geico Ind Co	2,831,439,466	1,645,732,806	1,185,706,660
63665	General American Life Ins Co	13,785,263,187	12,772,168,807	1,013,094,380
70025	General Electric Capital Assur Co	33,666,016,733	30,892,235,523	2,773,781,211
38458	General Electric Mortgage Ins Corp	3,165,870,975	3,113,792,258	52,078,717
93521	General Fidelity Life Ins Co	305,730,734	96,077,693	209,653,041
24732	General Ins Co Of Amer	2,288,520,477	1,665,203,025	623,317,452
22039	General Rein Corp	19,512,516,473	14,077,319,139	5,435,197,334
11967	General Star Natl Ins Co	508,205,454	349,961,257	158,244,197
11231	Generali Us Branch	115,533,172	58,704,585	56,828,587
38962	Genesis Ins Co	234,382,139	139,931,374	94,450,765
70939	Gerber Life Ins Co	788,508,756	665,257,064	123,251,692
21032	Gerling Global Reins Corp Of America	1,321,036,302	1,249,925,335	71,110,967
70092	Glenbrook Life & Annuity Co	1,419,854,970	1,251,804,832	168,050,138
34622	Glens Falls Ins Co	139,864,882	24,003,302	115,861,580
11266	Global Reins Corp US Branch	334,101,826	274,813,542	59,288,284
11312	Globe American Cas Co	19,427,484	3,457,946	15,969,538
24600	Globe Ind Co	388,244,022	341,344,526	46,899,496
91472	Globe Life & Accident Ins Co	1,905,784,607	1,599,109,258	306,675,349
62286	Golden Rule Ins Co	2,196,244,191	1,958,198,217	238,045,974
22063	Government Employees Ins Co	9,729,737,398	5,605,794,487	4,123,942,912
63967	Government Personnel Mut Life Ins Co	668,400,037	602,213,651	66,186,386
14095	Granite Mut Ins Co	3,341,931	33,237	3,308,694
23809	Granite State Ins Co	28,649,417	15,091	28,634,326
25984	Graphic Arts Mut Ins Co	117,895,259	90,016,517	27,878,742
26832	Great American Alliance Ins Co	22,443,047	37,938	22,405,110
26344	Great American Assur Co	14,135,307	23,771	14,111,536
16691	Great American Ins Co	4,785,255,752	3,222,728,852	1,562,526,900
22136	Great American Ins Co of NY	50,866,688	463,338	50,403,350
63312	Great American Life Ins Co	6,778,574,125	6,263,213,381	515,360,744
31135	Great American Security Ins Co	11,536,387	26,863	11,509,524
25224	Great Divide Ins Co	65,216,792	32,005,409	33,211,383
20303	Great Northern Ins Co	1,151,481,489	930,013,421	221,468,068
11371	Great West Cas Co	1,086,740,323	760,094,050	326,646,273
68322	Great West Life & Annuity Ins Co	31,168,401,565	29,955,853,240	1,212,548,325
80705	Great West Life Assur Co	179,975,294	134,109,071	45,866,223
22187	Greater NY Mut Ins Co	597,832,621	366,175,282	231,657,339
20680	Green Mountain Ins Co Inc	37,034,811	3,532,870	33,501,941
22322	Greenwich Ins Co	610,028,714	336,950,602	273,078,112
36650	Guarantee Co Of North America USA	64,275,637	8,546,849	55,728,789
11398	Guarantee Ins Co	16,845,573	9,529,735	7,315,838
64211	Guarantee Trust Life Ins Co	247,031,743	202,836,444	44,195,299

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
11401	Guaranty Natl Ins Co	457,000,235	331,841,423	125,158,812
78778	Guardian Ins & Annuity Co Inc	9,810,409,444	9,588,033,816	222,375,628
64246	Guardian Life Ins Co Of Amer	21,670,935,330	19,075,193,204	2,595,742,126
15032	Guideone Mut Ins Co	533,102,795	308,058,961	225,043,834
22217	Gulf Ins Co	2,253,682,598	1,674,118,698	579,563,901
26433	Harco Natl Ins Co	342,004,430	208,570,677	133,433,753
23582	Harleysville Ins Co	86,867,151	63,751,912	23,115,239
64327	Harleysville Life Ins Co	331,538,682	307,944,551	23,594,131
14168	Harleysville Mut Ins Co	1,206,880,176	729,837,465	477,042,711
26182	Harleysville Worcester Ins Co	474,980,936	384,581,762	90,399,174
60348	Hart Life Ins Co	11,983,234	6,505	11,976,729
22357	Hartford Accid & Ind Co	8,582,068,030	6,248,160,518	2,333,907,512
29424	Hartford Cas Ins Co	1,688,262,129	995,136,514	693,125,615
19682	Hartford Fire In Co	17,417,852,758	9,522,304,343	7,895,548,415
37478	Hartford Ins Co Of The Midwest	218,111,922	91,941,972	126,169,950
70815	Hartford Life & Accident Ins Co	9,889,923,819	5,419,413,654	4,470,510,165
71153	Hartford Life & Annuity Ins Co	59,185,054,133	58,141,273,658	1,043,780,475
88072	Hartford Life Ins Co	99,876,014,641	96,760,713,867	3,115,300,774
11452	Hartford Steam Boil Inspec & Ins Co	1,131,869,584	573,666,219	558,203,365
30104	Hartford Underwriters Ins Co	1,198,461,305	723,249,123	475,212,182
96717	Harvard Pilgrim Health Care New Eng	28,547,991	15,651,881	12,896,110
39527	Heritage Ind Co	187,855,696	110,763,539	77,092,157
64394	Heritage Life Ins Co	60,195,983	13,862,839	46,333,144
93440	Highmark Life Ins Co	318,479,967	227,831,231	90,648,736
14192	Hingham Mut Fire Ins Co	108,507,484	63,292,464	45,215,020
14206	Holyoke Mut Ins Co In Salem	138,842,285	91,973,745	46,868,540
64505	Homesteaders Life Co	940,530,688	885,013,690	55,516,998
35513	Homesure Of VA Inc	14,107,213	8,412,980	5,694,233
22578	Horace Mann Ins Co	411,185,623	303,152,186	108,033,437
64513	Horace Mann Life Ins Co	3,837,891,414	3,605,706,910	232,184,504
22756	Horace Mann Prop & Cas Ins Co	73,079,762	51,819,469	21,260,293
18975	HPHC Ins Co Inc	11,555,161	3,222,989	8,332,172
25054	Hudson Ins Co	153,775,136	103,182,536	50,592,600
70580	Humanadental Ins Co	61,780,154	16,656,821	45,123,334
97764	Idealife Ins Co	21,215,485	11,649,710	9,565,775
65005	IDS Life Ins Co	49,267,699,057	46,463,106,231	2,804,592,826
23817	Illinois Natl Ins Co	48,770,000	311,782	48,458,218
11487	Imperial Cas & Ind Co	10,352,675	0	10,352,674
43575	Indemnity Ins Co Of North Amer	142,467,543	112,316,937	30,150,606
64602	Independence Life & Annuity Co	175,479,190	133,326,011	42,153,179
58068	Independent Order Of Foresters Us Br	2,769,901,102	2,349,665,598	420,235,504
14265	Indiana Lumbermens Mut Ins Co	114,752,122	85,043,975	29,708,147
64645	Indianapolis Life Ins Co	3,860,648,339	3,667,503,387	193,144,952
76953	ING Ins Co Of America	797,360,227	729,115,094	68,245,133
86509	Ing Life Ins & Annuity Co	51,040,491,017	49,809,841,857	1,230,649,160
80942	ING USA Annuity and Llife Ins Co	23,243,073,218	22,509,201,905	733,871,313
22713	Insurance Co Of North Amer	317,765,621	264,757,301	53,008,320

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
19429	Insurance Co Of The State Of PA	2,519,775,320	1,695,552,796	824,222,524
37257	Insurance Corp Of Hannover	980,054,519	811,897,573	168,156,946
18341	Insurance Corp Of NY	374,478,652	351,072,509	23,406,143
29742	Integon Natl Ins Co	216,463,572	136,183,928	80,279,644
31488	Integon Preferred Ins Co	33,180,358	20,571,303	12,609,055
24139	International Bus & Merc Reassur Co	467,420,110	343,623,025	123,797,085
11592	International Fidelity Ins Co	80,631,805	37,032,595	43,599,210
64890	Investors Guaranty Life Ins Co	7,574,278	308,590	7,265,688
63487	Investors Life Ins Co North Amer	1,101,954,050	1,053,770,880	48,183,170
93610	Investors Partner Life Ins Co	536,941,596	433,283,342	103,658,254
65056	Jackson Natl Life Ins Co	49,322,123,036	46,323,091,297	2,999,031,739
11630	Jefferson Ins Co	175,760,984	81,636,798	94,124,186
64017	Jefferson Natl Life Ins Co	1,698,164,819	1,642,638,809	55,526,010
70254	Jefferson Pilot Financial Ins Co	11,980,733,502	10,979,083,136	1,001,650,366
67865	Jefferson Pilot Life Ins Co	14,182,545,209	13,410,215,815	772,329,394
62057	Jefferson Pilot Lifeamerica Ins Co	1,361,018,046	1,234,949,984	126,068,062
14354	Jewelers Mut Ins Co	156,576,292	69,259,253	87,317,039
89958	JMIC Life Ins Co	236,351,079	166,711,832	69,639,247
65080	John Alden Life Ins Co	669,547,131	535,375,566	134,171,565
65099	John Hancock Life Ins Co	74,406,413,186	70,616,471,346	3,789,941,840
90204	John Hancock Variable Life Ins Co	12,032,681,478	11,363,290,064	669,391,414
20885	Kansas City Fire & Marine Ins Co	23,677,101	3,753,493	19,923,608
65129	Kansas City Life Ins Co	3,161,171,706	2,935,147,524	226,024,183
27138	Kemper Cas Ins Co	28,373,231	5,887,570	22,485,661
90557	Kemper Investors Life Ins Co	15,978,292,226	15,618,889,768	359,402,458
58033	Knights Of Columbus	10,946,592,695	9,519,208,421	1,427,384,274
65242	Lafayette Life Ins Co	1,597,100,983	1,491,790,051	105,310,932
26077	Lancer Ins Co	404,512,628	341,888,638	62,623,990
50024	Lawyers Title Ins Corp	625,800,634	360,850,505	264,950,129
42404	Liberty Ins Corp	1,486,134,853	1,228,346,736	257,788,117
19917	Liberty Ins Underwriters Inc	91,515,601	30,755,312	60,760,289
65315	Liberty Life Assur Co Of Boston	7,376,859,779	7,231,813,668	145,046,111
65323	Liberty Life Ins Co	1,539,490,967	1,262,326,388	277,164,579
23035	Liberty Mut Fire Ins Co	2,560,602,577	2,009,372,918	551,229,659
23043	Liberty Mut Ins Co	22,145,151,648	16,022,057,314	6,123,094,334
65331	Liberty Natl Life Ins Co	4,111,638,448	3,679,603,282	432,035,166
65498	Life Ins Co Of North Amer	5,252,495,850	4,717,932,428	534,563,422
65528	Life Ins Co Of The Southwest	3,480,026,604	3,296,792,295	183,234,309
64130	Life Investors Ins Co Of Amer	11,080,631,645	10,369,248,777	711,382,868
65595	Lincoln Benefit Life Co	2,154,875,744	1,952,736,629	202,139,115
33855	Lincoln General Ins Co	522,239,895	369,648,897	152,590,998
65927	Lincoln Heritage Life Ins Co	467,552,712	396,554,775	70,997,937
65676	Lincoln Natl Life Ins Co	78,176,255,716	75,389,558,840	2,786,696,876
36447	LM General Ins Co	39,813,586	25,561,796	14,251,790
33600	LM Ins Corp	56,184,752	39,329,903	16,854,849
36439	LM Personal Ins Co	24,111,271	9,440,051	14,671,220
32352	LM Property and Casualty Ins. Co.	2,195,625,126	1,600,399,383	595,225,743

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New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
65722	Loyal American Life Ins Co	475,355,049	396,986,392	78,368,657
56758	Loyal Christian Benefit Assn	123,117,744	116,144,605	6,973,139
14435	Lumber Mut Ins Co	60,978,284	54,137,098	6,841,185
22977	Lumbermens Mut Cas Co	5,229,941,637	5,027,515,672	202,425,965
23108	Lumbermens Underwriting Alliance	344,614,489	279,441,123	65,173,366
35769	Lyndon Property Ins Co	398,951,403	245,276,299	153,675,104
19321	Maine Bonding & Cas Co	21,994,251	45,488	21,948,763
65870	Manhattan Life Ins Co	354,055,165	328,868,792	25,186,373
67083	Manhattan Natl Life Ins Co	266,718,496	226,280,489	40,438,008
87793	Manufacturers Life Ins Co Of Amer	8,090,056	113,513	7,976,543
65838	Manufacturers Life Ins Co USA	59,794,170,084	58,839,766,054	954,404,030
28932	Markel American Ins Co	291,597,774	220,546,072	71,051,702
38970	Markel Ins Co	454,877,675	349,849,600	105,028,075
19356	Maryland Cas Co	348,233,499	3,160,563	345,072,937
65935	Massachusetts Mut Life Ins Co	85,744,108,940	79,461,842,649	6,282,266,291
95527	Matthew Thornton Health Plan Inc	198,099,223	84,980,723	113,118,500
12041	MBIA Ins Corp	9,985,040,303	6,270,027,061	3,715,013,242
69515	Medamerica Ins Co	239,925,981	218,411,487	21,514,494
34231	Medical Liability Mut Ins Co	5,023,348,400	4,180,520,441	842,827,959
86991	Medical Life Ins Co	247,247,890	107,610,249	139,637,641
36277	Medical Mut Ins Co Of ME	156,880,449	108,473,608	48,406,841
11843	Medical Protective Co	2,133,086,024	1,690,204,970	442,881,054
22241	Medmarc Cas Ins Co	111,655,429	87,081,741	24,573,688
97055	Mega Life & Health Ins Co The	1,180,756,562	917,548,813	263,207,749
86126	Members Life Ins Co	761,463,725	715,163,842	46,299,882
31968	Merastar Ins Co	102,212,525	76,117,866	26,094,659
23329	Merchants Mut Ins Co	265,642,226	198,814,521	66,827,705
79022	Merrill Lynch Life Ins Co	14,227,521,706	13,931,799,914	295,721,792
19798	Merrimack Mut Fire Ins Co	616,421,741	258,727,189	357,694,551
61050	MetLife Investors USA Ins Co	10,697,186,334	10,401,329,350	295,856,984
39950	Metropolitan General Ins Co	33,398,441	552,884	32,845,556
34339	Metropolitan Grp Prop & Cas Ins Co	475,044,045	163,580,078	311,463,965
86428	Metropolitan Ins & Annuity Co	5,838,676,010	4,787,216,231	1,051,459,779
65978	Metropolitan Life Ins Co	229,125,885,765	221,147,988,021	7,977,897,744
26298	Metropolitan Property & Cas Ins Co	5,022,716,244	3,026,382,796	1,996,333,448
97136	Metropolitan Tower Life Ins Co	236,354,210	177,296,196	59,058,014
18740	MGIC Ind Corp	20,743,954	358,493	20,385,461
85561	MIC Life Ins Corp	18,164,058	5,307,444	12,856,614
38601	MIC Prop & Cas Ins Corp	436,943,110	386,054,718	50,888,392
21687	Mid-Century Ins Co	2,767,072,591	2,161,222,168	605,850,423
23434	Middlesex Ins Co	494,973,228	345,065,105	149,908,124
14532	Middlesex Mut Assur Co	184,261,537	136,375,396	47,886,141
66044	Midland Natl Life Ins Co	10,689,849,001	9,967,705,390	722,143,611
23612	Midwest Employers Cas Co	175,205,859	74,668,326	100,537,533
66109	Midwestern United Life Ins Co	257,944,936	182,149,513	75,795,423
42234	Minnesota Lawyers Mut Ins Co	68,113,835	27,881,240	40,232,594
66168	Minnesota Life Ins Co	19,095,464,389	17,926,711,341	1,168,753,048

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New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
20362	Mitsui Sumitomo Ins Co of Amer	590,636,618	463,062,058	127,574,560
22551	Mitsui Sumitomo Ins USA Inc	102,059,844	62,980,869	39,078,976
82848	ML Life Ins Co Of NY	1,218,864,940	1,190,494,286	28,370,654
15997	MMG Ins Co	107,940,366	76,156,470	31,783,896
70416	MML Bay State Life Ins Co	4,112,301,992	3,903,461,071	208,840,921
57541	Modern Woodmen Of Amer	6,333,252,390	5,499,406,152	833,846,238
66265	Monarch Life Ins Co	1,042,013,741	1,030,853,057	11,160,684
66281	Monumental Life Ins Co	18,360,597,438	17,272,158,278	1,088,439,160
66370	Mony Life Ins Co	11,388,870,603	10,462,053,216	926,817,387
78077	Mony Life Ins Co Of Amer	6,023,301,576	5,755,183,882	268,117,694
29858	Mortgage Guaranty Ins Corp	6,390,652,172	4,755,701,743	1,634,950,429
22012	Motors Ins Corp	6,917,345,308	5,159,220,422	1,758,124,887
26522	Mount Vernon Fire Ins Co	459,654,348	213,474,993	246,179,353
66427	MTL Ins Co	1,125,813,865	1,037,922,951	87,890,914
66346	Munich American Reassur Co	2,835,911,066	2,376,969,532	458,941,534
88668	Mutual Of Amer Life Ins Co	10,998,022,511	10,370,394,563	627,627,948
71412	Mutual Of Omaha Ins Co	3,883,469,587	2,186,899,567	1,696,570,020
31119	Mutual Protective Ins Co	241,026,041	209,440,459	31,585,584
61409	National Benefit Life Ins Co	759,243,781	500,647,289	258,596,492
11991	National Cas Co	95,233,725	6,189,503	89,044,222
10243	National Continental Ins Co	109,891,419	68,896,703	40,994,716
20478	National Fire Ins Co Of Hartford	157,964,781	4,285,475	153,679,306
23728	National General Ins Co	129,612,829	94,489,093	35,123,736
82538	National Health Ins Co	873,841,445	874,783,018	-941,573
20087	National Ind Co	45,426,634,949	22,330,316,087	23,096,318,862
27944	National Ins Assn	20,406,877	11,889,449	8,517,428
75264	National Integrity Life Ins Co	2,369,002,946	2,277,103,822	91,899,124
32620	National Interstate Ins Co	226,381,373	167,760,342	58,621,031
66680	National Life Ins Co	7,341,236,377	6,888,846,440	452,389,937
34835	National Reins Corp	1,099,054,419	404,693,948	694,360,471
85472	National Security Life & Annuity Co	36,436,140	14,770,606	21,665,534
21881	National Surety Corp	400,226,811	280,300,304	119,926,507
51020	National Title Ins Of NY Inc	17,108,535	10,452,844	6,655,691
19445	National Union Fire Ins Co Of Pitts	20,810,822,038	13,911,566,380	6,899,255,658
66850	National Western Life Ins Co	4,658,879,513	4,180,876,232	478,003,281
51101	Nations Title Ins Of NY Inc	21,020,187	11,409,162	9,611,025
26093	Nationwide Affinity Co of Amer	12,788,511	210,845	12,577,665
10723	Nationwide Assur Co	68,566,547	4,700,189	63,866,359
70750	Nationwide Life & Ann Co of Amer	1,116,996,425	1,070,677,673	46,318,752
92657	Nationwide Life And Annuity Ins Co	8,119,278,011	7,891,028,009	228,250,002
66869	Nationwide Life Ins Co	86,293,505,131	84,066,403,982	2,227,101,149
68225	Nationwide Life Ins Co of Amer	6,611,869,608	6,092,262,547	519,607,061
23779	Nationwide Mut Fire Ins Co	3,914,555,297	2,604,686,930	1,309,868,367
23787	Nationwide Mut Ins Co	22,679,284,754	15,521,824,948	7,157,459,806
37877	Nationwide Prop & Cas Ins Co	25,172,935	572,674	24,600,261
14788	Natl Grange Mut Ins Co	651,415,000	334,557,143	316,857,857
42307	Navigators Ins Co	649,969,380	439,645,580	210,323,800

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
15865	NCMIC Ins Co	398,656,581	267,813,046	130,843,536
25852	New England Guaranty Ins Co Inc	53,897,179	37,513,078	16,384,101
21830	New England Ins Co	272,781,511	27,707,545	245,073,966
91626	New England Life Ins Co	8,720,366,226	8,393,254,340	327,111,886
41629	New England Rein Corp	120,690,035	16,897,430	103,792,605
23833	New Hampshire Ind Co Inc	334,804,440	244,593,937	90,210,502
23841	New Hampshire Ins Co	2,415,196,217	1,718,447,651	696,748,566
91596	New York Life Ins & Annuity Corp	48,065,555,241	46,183,194,571	1,882,360,670
66915	New York Life Ins Co	90,514,029,236	81,377,179,838	9,136,849,398
16608	New York Marine & Gnrl Ins Co	493,137,033	321,207,599	171,929,434
24643	Newark Ins Co	59,855,898	51,921,971	7,933,931
35106	Niagara Fire Ins Co	56,936,002	3,584,949	53,351,052
23965	Norfolk & Dedham Mut Fire Ins Co	181,692,108	104,081,697	77,610,411
31470	Norguard Ins Co	200,302,995	147,619,737	52,683,258
66974	North American Co Life & Hlth Ins	3,830,878,079	3,525,036,451	305,841,628
21105	North River Ins Co	800,410,763	517,819,603	282,591,160
22047	North Star Rein Corp	24,624,218	7,706,702	16,917,516
36455	Northbrook Ind Co	92,989,223	294,053	92,695,171
38369	Northern Assur Co Of Amer	389,707,406	238,898,566	150,808,840
19372	Northern Ins Co Of NY	27,263,813	74,590	27,189,223
25992	Northern Security Ins Co Inc	23,609,362	546,716	23,062,646
24015	Northland Ins Co	1,119,920,906	739,976,916	379,943,990
69000	Northwestern Long Term Care Ins Co	104,416,667	49,097,470	55,319,197
67091	Northwestern Mut Life Ins Co	113,772,974,966	106,226,216,562	7,546,758,404
23914	Northwestern Natl Ins Co Milwaukee	78,079,966	113,966,444	-35,886,480
63444	Nutmeg Life Ins Co	9,331,724	65,689	9,266,035
81353	NYLife Ins Co Of AZ	107,874,306	60,148,217	47,726,089
23248	Occidental Fire & Cas Co Of NC	196,407,556	94,568,204	101,839,352
67148	Occidental Life Ins Co Of NC	265,803,244	242,647,666	23,155,578
23680	Odyssey America Reins Co	4,264,699,246	2,711,631,837	1,553,067,409
24074	Ohio Cas Ins Co	2,390,499,337	1,522,872,523	867,626,830
26565	Ohio Ind Co	84,600,301	48,307,198	36,293,103
89206	Ohio Natl Life Assur Corp	1,842,465,366	1,695,457,918	147,007,448
67172	Ohio Natl Life Ins Co	9,626,560,459	8,947,272,162	679,288,297
67180	Ohio State Life Ins Co	10,189,128	4,040,316	6,148,812
24147	Old Republic Ins Co	1,658,530,609	1,048,545,127	609,985,482
67261	Old Republic Life Ins Co	105,601,543	80,391,729	25,209,814
50520	Old Republic Natl Title Ins Co	429,377,332	329,545,513	99,831,819
35424	Old Republic Security Assur Co	82,281,930	66,988,713	15,293,217
37060	Old United Cas Co	222,843,250	171,584,565	51,258,685
37540	Omaha Prop & Cas Ins Co	87,461,994	39,532,669	47,929,325
20621	OneBeacon America Ins Co	1,207,519,118	698,763,939	508,755,179
21970	OneBeacon Ins Co	4,819,763,331	2,545,183,901	2,274,579,430
85286	OneNation Ins Co	94,310,365	25,836,645	68,473,720
56383	Order United Commrl Trav Of Amer	19,393,831	15,999,564	3,394,267
78026	Oxford Health Ins Inc	499,756,376	289,734,812	210,021,564
76112	Oxford Life Ins Co	750,736,184	689,844,785	60,891,399

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
22748	Pacific Employers Ins Co	1,219,652,955	939,205,173	280,447,782
20346	Pacific Ind Co	4,049,794,268	3,070,613,594	979,180,674
97268	Pacific Life & Annuity Co	1,155,346,834	883,464,936	271,881,898
67466	Pacific Life Ins Co	59,667,039,606	57,308,569,160	2,358,470,446
37850	Pacific Specialty Ins Co	182,403,802	109,576,617	72,827,185
93564	Paragon Life Ins Co	464,579,501	438,232,303	26,347,197
60003	Park Avenue Life Ins Co	523,156,066	356,622,512	166,533,554
32069	Patriot Mut Ins Co	42,593,738	26,532,177	16,061,561
67598	Paul Revere Life Ins Co	5,320,373,144	4,238,958,927	1,081,414,217
67601	Paul Revere Variable Annuity Ins Co	156,837,792	30,135,429	126,702,363
14931	Pawtucket Mut Ins Co	65,924,194	64,147,047	1,777,146
18333	Peerless Ind Ins Co	1,412,478,410	907,623,786	504,854,624
14958	Peninsula Ins Co	52,591,170	33,114,143	19,477,027
14982	Penn Millers Ins Co	140,657,625	96,325,449	44,332,176
67644	Penn Mut Life Ins Co	7,827,595,283	6,955,169,150	872,426,133
63282	Penn Treaty Network Amer Ins Co	114,995,298	88,833,769	26,161,529
21962	Pennsylvania General Ins Co	413,620,661	211,188,086	202,432,575
67660	Pennsylvania Life Ins Co	490,181,139	430,691,673	59,489,466
14974	Pennsylvania Lumbermens Mut Ins	223,593,527	149,908,189	73,685,338
12262	Pennsylvania Manufacturers Asn Ins Co	657,347,260	472,658,523	184,688,737
66605	Peoples Benefit Life Ins Co	13,440,279,784	12,965,181,410	475,098,374
12297	Petroleum Cas Co	15,027,434	3,895,342	11,132,092
13714	Pharmacists Mut Ins Co	136,309,053	86,923,999	49,385,054
67784	Philadelphia American Life Ins Co	87,241,908	75,543,417	11,698,491
18058	Philadelphia Ind Ins Co	1,124,913,441	783,215,847	341,697,594
93548	PHL Variable Ins Co	5,224,263,379	4,983,513,476	240,749,903
25623	Phoenix Ins Co	3,237,609,474	2,271,905,125	965,704,349
93734	Phoenix Life & Annuity Co	51,913,083	41,045,835	10,867,248
67814	Phoenix Life Ins Co	16,811,826,240	16,048,957,690	762,868,550
69647	Phoenix Natl Ins Co	14,100,325	1,089,995	13,010,330
72125	Physicians Life Ins Co	1,244,508,022	1,169,543,456	74,964,566
80578	Physicians Mut Ins Co	1,149,192,891	513,982,614	635,210,277
18619	Platte River Ins Co.	52,159,233	23,481,372	28,677,861
27251	PMI Mortgage Ins Co	3,172,847,614	2,653,417,580	519,430,036
14460	Podiatry Ins Co Of Amer A Mut Co	163,133,319	115,162,286	47,971,033
57622	Polish Natl Alliance Us Of Na	373,907,945	343,511,977	30,395,969
56839	Polish Natl Union Of Amer	24,673,291	21,668,600	3,004,691
57630	Polish Roman Catholic Union Of Amer	108,932,775	92,581,580	16,351,194
15024	Preferred Mut Ins Co	254,183,181	162,917,847	91,265,334
15586	Preserver Ins Co	88,118,064	65,040,455	23,077,609
65919	Primerica Life Ins Co	5,344,016,339	3,667,628,182	1,676,388,157
61271	Principal Life Ins Co	90,550,088,953	86,688,211,149	3,861,877,805
37095	Private Residential Mortgage Ins Co	20,970,164	11,243,255	9,726,909
29017	Professionals Advocate Ins Co	72,892,583	58,084,223	14,808,360
24260	Progressive Cas Ins Co	7,732,307,112	5,514,198,936	2,218,108,176
16322	Progressive Halcyon Ins Co	572,660,998	442,045,381	130,615,617

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
38628	Progressive Northern Ins Co	1,529,645,597	1,037,126,368	492,519,229
10638	Proselect Ins Co	79,334,618	61,107,169	18,227,449
12416	Protective Ins Co	472,286,203	168,901,598	303,384,605
68136	Protective Life Ins Co	15,643,130,860	14,509,188,655	1,133,942,204
20265	Protective Natl Ins Co Of Omaha	24,939,448	58,863,880	-33,924,432
15040	Providence Mut Fire Ins Co	164,601,319	67,941,927	96,659,392
24295	Providence Washington Ins Co	315,505,024	264,574,475	50,930,549
68195	Provident Life & Accident Ins Co	9,075,668,304	7,914,363,739	1,161,304,564
68209	Provident Life & Cas Ins Co	609,986,617	538,566,246	71,420,371
79227	Pruco Life Ins Co	20,298,567,270	19,781,196,673	517,370,597
68241	Prudential Ins Co Of Amer	194,966,263,635	187,494,686,652	7,471,576,983
93629	Prudential Retirement Ins & Annuity Co	36,983,263	26,625,378	10,357,885
15059	Public Service Mut Ins Co	581,947,779	437,900,243	144,047,536
39217	QBE Ins Corp	288,952,970	185,803,127	103,149,843
10219	QBE Reins Corp	861,878,367	507,586,624	354,291,743
15067	Quincy Mut Fire Ins Co	884,524,414	451,658,636	432,865,778
36250	Radian Asset Assur Inc	869,433,089	416,439,129	452,993,960
33790	Radian Guaranty Inc	2,735,338,672	2,520,193,780	215,144,892
24384	Ranger Ins Co	269,704,280	185,664,845	84,039,435
65765	Reassure America Life Ins Co	11,315,961,574	10,956,848,775	359,112,799
37303	Redland Ins Co	100,789,555	74,750,588	26,038,968
24449	Regent Ins Co	252,525,719	146,335,431	106,190,288
68357	Reliable Life Ins Co	664,055,018	593,026,344	71,028,674
68381	Reliance Standard Life Ins Co	2,261,425,495	1,973,040,027	288,385,468
67105	Reliastar Life Ins Co	20,581,428,866	19,012,926,907	1,568,501,959
61360	Reliastar Life Ins Co Of NY	2,595,107,941	2,316,445,320	278,662,621
38318	Republic Ins Co	75,682,519	63,173,199	12,509,320
28452	Republic Mortgage Ins Co	1,570,974,369	1,417,275,536	153,698,833
31089	Republic Western Ins Co	357,058,254	283,271,124	73,787,130
61506	Resource Life Ins Co	135,972,754	102,041,871	33,930,883
43044	Response Ins Co	107,476,939	35,747,719	71,729,220
28860	RLI Ind Co	33,807,528	1,971,399	31,836,129
13056	RLI Ins Co	1,127,912,661	581,326,503	546,586,158
12491	Rochdale Ins Co Of NY	30,559,728	24,679,783	5,879,945
24678	Royal Ind Co	2,749,071,321	2,016,621,787	732,449,535
26980	Royal Ins Co Of Amer	2,082,510,500	1,679,140,762	403,369,737
24740	Safeco Ins Co Of Amer	3,418,943,666	2,600,467,708	818,475,958
24694	Safeguard Ins Co	390,091,595	336,841,425	53,250,170
15105	Safety Natl Cas Corp	956,924,071	704,753,929	252,170,142
93246	Sage Life Assur Of Amer Inc	142,664,079	137,033,152	5,630,927
70435	Savings Bank Life Ins Co Of MA	1,576,174,098	1,400,234,334	175,939,764
60176	SBLI USA Mut Life Ins Co Inc	1,464,108,124	1,344,021,545	120,086,579
20354	Sea Ins Co Of Amer	780,323,344	663,682,843	116,640,501
22535	Seaboard Surety Co	259,948,130	134,088,072	125,860,058
15563	SeaBright Ins Co	76,066,932	40,208,464	35,858,468
21130	Seaco Ins Co	18,690,372	5,992,954	12,697,439
25763	Seaton Ins Co	79,234,977	25,467,568	53,767,410

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
37923	Seaworthy Ins Co	34,540,141	17,364,468	17,175,673
68675	Security Benefit Life Ins Co	9,307,062,449	8,787,772,565	519,289,884
68764	Security Financial Life Ins Co	722,494,585	651,287,449	71,207,136
24902	Security Ins Co Of Hartford	779,150,154	664,587,675	114,562,479
68713	Security Life Of Denver Ins Co	18,856,017,144	17,956,807,560	899,209,584
68772	Security Mut Life Ins Co Of NY	1,764,359,838	1,669,819,362	94,540,476
50784	Security Title Guarantee Corp Bltmre	13,307,097	8,884,351	4,422,746
50857	Security Union Title Ins Co	115,837,389	51,841,110	63,996,280
10936	Seneca Ins Co Inc	220,740,948	137,494,183	83,246,765
44172	Senior Citizens Mut Ins Co	22,211,811	15,283,396	6,928,415
24988	Sentry Ins A Mut Co	4,282,734,663	2,105,670,251	2,177,064,411
68810	Sentry Life Ins Co	2,311,291,370	2,117,740,890	193,550,480
21180	Sentry Select Ins Co	532,976,838	385,419,139	147,557,700
80586	Servus Life Ins Co	12,340,848	578,096	11,762,752
30503	Shelby Cas Ins Comp	51,441,267	24,409,672	27,031,595
15156	Shelby Ins Co	73,456,961	11,130,632	62,326,329
23388	Shelter Mut Ins Co	1,564,475,754	789,653,524	774,822,230
35408	Sirius Amer Ins Co	243,449,155	161,393,145	82,056,010
11126	Sompo Japan Ins Co of Amer	407,571,762	301,120,609	106,451,153
57142	Sons Of Norway	210,086,826	202,002,239	8,084,587
24953	South Carolina Ins Co	24,448,431	20,023,120	4,425,311
68950	Southland Life Ins Co	3,180,272,876	3,043,569,316	136,703,560
20524	Specialty Natl Ins Co	75,045,643	50,346,661	24,698,982
24767	St Paul Fire & Marine Ins Co	17,870,631,629	12,794,904,792	5,075,726,837
24775	St Paul Guardian Ins Co	33,181,018	6,834	33,174,184
41750	St Paul Medical Liability Ins Co	178,500,537	130,878,495	47,622,042
24791	St Paul Mercury Ins Co	64,802,815	13,147	64,789,668
19224	St. Paul Protective Ins Co	362,986,034	132,240,529	230,745,505
19070	Standard Fire Ins Co	3,103,159,721	2,213,709,064	889,450,657
42986	Standard Guaranty Ins Co	93,624,468	68,212,490	25,411,978
69019	Standard Life Ins Co	8,515,843,033	7,645,185,598	870,657,435
69051	Standard Life Ins Co Of IN	1,702,069,692	1,639,244,204	62,825,488
69078	Standard Security Life Ins Co Of NY	248,380,652	160,229,109	88,151,543
18023	Star Ins Co	342,216,027	242,300,499	99,915,528
25143	State Farm Fire And Cas Co	17,748,451,944	13,144,194,020	4,604,257,924
25151	State Farm General Ins Co	3,105,813,688	2,402,729,465	703,084,224
69108	State Farm Life Ins Co	34,901,326,432	31,122,993,725	3,778,332,707
25178	State Farm Mut Auto Ins Co	77,734,563,215	37,753,976,078	39,980,587,137
69116	State Life Ins Co	401,898,963	355,494,545	46,404,418
12831	State Natl Ins Co Inc	140,768,190	70,039,155	70,729,036
50121	Stewart Title Guaranty Co	791,903,634	417,107,801	374,795,833
10952	Stonebridge Casualty Ins Co	89,466,409	52,948,258	36,518,151
65021	Stonebridge Life Ins Co	1,891,936,679	1,762,269,320	129,667,359
10340	Stonington Ins Co	65,233,175	38,926,412	26,306,763
79065	Sun Life Assur Co Of Canada US	37,126,269,790	35,669,547,280	1,456,722,510
69256	Sunamerica Life Ins Co	54,511,545,563	50,152,018,490	4,359,527,073
69310	Surety Life Ins Co	50,576,791	23,727,671	26,849,119

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
82627	Swiss Re Life & Health Amer Inc	10,090,999,522	8,488,806,847	1,602,192,675
25364	Swiss Rein America Corp	10,303,424,334	7,798,719,766	2,504,704,568
68608	Symetra Life Ins Co	18,922,335,409	17,862,771,840	1,059,563,569
12866	T.H.E. Ins Co	121,933,184	86,675,842	35,257,343
69345	Teachers Ins & Ann Assoc Of Amer	151,246,768,637	141,005,306,397	10,241,462,240
22683	Teachers Ins Co	263,479,223	189,430,078	74,049,145
87726	The Travelers Ins Co	61,345,735,633	53,738,336,602	7,607,399,031
56014	Thrivent Financial For Lutherans	45,297,040,628	42,447,644,448	2,849,396,180
60142	TIAA Cref Life Ins Co	3,149,052,263	2,869,538,594	279,513,669
50067	Ticor Title Ins Co	263,035,253	181,072,575	81,962,678
25534	TIG Ins Co	2,453,960,734	1,758,032,354	695,928,380
13242	Titan Ind Co	116,445,493	22,318,449	94,127,043
32301	TNUS Ins Co	98,703,489	55,766,895	42,936,594
42439	Toa-Re Ins Co Of Amer	1,039,519,869	732,842,999	306,676,870
12904	Tokio Marine & Fire Ins Co Ltd Us Br	1,204,286,893	859,500,468	344,786,425
37621	Toyota Motor Ins Co	93,901,835	72,914,855	20,986,980
80829	Transamerica Assur Co	961,045,444	907,943,305	53,102,139
70688	Transamerica Financial Life Ins Co	14,809,961,778	14,183,640,861	626,320,917
69507	Transamerica Life Ins & Annuity Co	25,581,248,039	24,427,819,529	1,153,428,510
86231	Transamerica Life Ins Co	37,937,427,984	36,615,298,453	1,322,129,531
67121	Transamerica Occidental Life Ins Co	26,574,497,491	24,422,716,477	2,151,781,014
20486	Transcontinental Ins Co	87,623,722	1,858,358	85,765,364
50012	Transnation Title Ins Co	162,886,977	95,083,237	67,803,740
33014	Transport Ins Co	113,434,471	90,375,981	23,058,490
20494	Transportation Ins Co	76,089,824	988,607	75,101,217
19038	Travelers Cas & Surety Co	12,809,640,338	9,763,807,463	3,045,832,875
31194	Travelers Cas & Surety Co Of Amer	2,042,012,762	1,222,356,732	819,656,030
36170	Travelers Cas Co Of CT	287,585,101	215,267,147	72,317,955
19046	Travelers Cas Ins Co Of Amer	1,705,514,118	1,286,857,130	418,656,988
40282	Travelers Commercial Cas Co	333,138,887	261,073,780	72,065,106
25658	Travelers Ind Co	13,315,431,225	8,814,419,676	4,501,011,549
25666	Travelers Ind Co Of Amer	476,190,574	348,848,241	127,342,333
25682	Travelers Ind Co Of CT	926,729,566	639,065,454	287,664,112
39357	Travelers Ins Co Accident Dept	61,345,735,633	53,738,336,602	7,607,399,031
80950	Travelers Life & Annuity Co	15,912,953,328	15,419,368,374	493,584,954
36145	Travelers Personal Security Ins Co	178,273,939	122,234,093	56,039,845
25674	Travelers Property Cas Co Of Amer	253,353,998	170,966,804	82,387,194
34894	Trenwick Amer Reins Corp	856,993,220	777,990,065	79,003,155
24350	Triad Guaranty Ins Corp	490,737,887	362,525,730	128,212,158
41211	Triton Ins Co	644,757,629	280,923,133	363,834,496
21709	Truck Ins Exch	1,139,705,764	849,092,681	290,613,083
61425	Trustmark Ins Co	1,248,818,463	1,049,122,658	199,695,805
62863	Trustmark Life Ins Co	490,689,231	420,386,461	70,302,770
60117	Tufts Ins Co Inc	18,497,686	2,926,970	15,570,714
29459	Twin City Fire Ins Co	470,409,300	270,709,310	199,699,990
67423	UBS PaineWebber Life Ins Co	38,672,020	18,599,498	20,072,523
80314	Unicare Life & Health Ins Co	1,295,802,501	1,002,873,999	292,928,502

APPENDIX VI
New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
69701	Union Bankers Ins Co	92,018,349	85,928,781	6,089,568
80837	Union Central Life Ins Co	6,147,080,639	5,835,772,399	311,308,240
62596	Union Fidelity Life Ins Co	1,266,941,720	643,832,305	623,109,415
25844	Union Ins Co	60,087,975	41,336,157	18,751,818
21423	Union Ins Co Of Providence	69,807,882	40,546,013	29,261,869
69744	Union Labor Life Ins Co	2,803,178,670	2,739,836,351	63,342,319
25860	Union Mut Fire Ins Co	82,834,698	38,002,544	44,832,154
98884	Union Security Life Ins Co	160,943,301	117,203,228	43,740,073
92916	United American Ins Co	1,041,221,228	853,582,626	187,638,602
91693	United Family Life Ins Co	1,077,237,828	123,745,864	953,491,964
11770	United Fncl Cas Co	143,402,311	87,975,763	55,426,548
15873	United Gty Residential Ins Co	2,163,851,275	1,950,502,514	213,348,761
16667	United Gty Residential Ins Co Of NC	187,899,271	131,421,540	56,477,731
26999	United Guaranty Mtg Indem Co	89,612,801	64,952,460	24,660,341
79413	United Healthcare Ins Co	5,785,062,808	4,400,557,110	1,384,505,698
69930	United Ins Co Of Amer	1,943,591,398	1,651,565,676	292,025,722
94099	United Investors Life Ins Co	3,021,074,348	2,814,798,688	206,275,660
69876	United Life & Annuity Ins Co	703,947,233	629,098,145	74,849,088
41335	United Natl Specialty Ins Co	97,152,853	46,325,837	50,827,016
69868	United Of Omaha Life Ins Co	12,677,655,036	11,630,688,856	1,046,966,180
25941	United Services Auto Assoc	12,612,587,318	4,805,037,470	7,807,549,848
21113	United States Fire Ins Co	2,597,113,133	1,797,092,274	800,020,859
70106	United States Life Ins Co In NYC	3,377,222,390	3,012,565,784	364,656,606
72850	United World Life Ins Co	63,023,426	44,793,990	18,229,436
25909	Unitrin Preferred Ins Co	19,626,033	9,671,354	9,954,678
70114	Unity Mut Life Ins Co	396,085,381	377,688,068	18,397,313
41181	Universal Underwriters Ins Co	493,642,402	33,804,958	459,837,444
70173	Universal Underwriters Life Ins Co	331,984,326	230,948,685	101,035,641
62235	Unum Life Ins Co Of Amer	11,797,171,964	10,620,199,974	1,176,971,990
84654	US Branch Assumption Mut Life Ins Co	48,401,096	40,044,492	8,356,673
80802	US Branch SunLife Assur Co Of Canada	11,770,368,852	11,162,570,732	607,798,120
80675	US Bus of Crown Life Ins Co	398,494,354	357,231,987	41,262,367
80659	US Bus of the Canada Life Assur Co	2,609,476,970	2,536,433,224	73,043,746
25887	US Fidelity & Guaranty Co	4,383,010,994	3,350,965,505	1,032,045,489
84530	US Financial Life Ins Co	374,921,965	350,132,453	24,789,512
29599	US Specialty Ins Co	323,300,060	206,125,750	117,174,310
25968	USAA Cas Ins Co	4,376,974,801	3,003,844,566	1,373,130,235
18600	USAA General Ind Co	350,691,342	222,229,952	128,461,390
69663	USAA Life Ins Co	9,445,381,547	8,770,096,453	675,285,094
94358	USAbled Life	138,009,657	71,785,289	66,224,368
61247	USG Annuity & Life Co	7,918,039,414	7,578,085,227	339,954,187
25976	Utica Mut Ins Co	1,889,102,404	1,473,075,787	416,026,618
63738	Utica Natl Life Ins Co	257,879,635	238,763,121	19,116,511
26611	Valiant Ins Co	14,663,641	53,969	14,609,672
20508	Valley Forge Ins Co	49,326,396	1,143,372	48,183,024
70211	Valley Forge Life Ins Co	1,283,931,579	1,087,494,785	196,436,794

APPENDIX VI
New Hampshire Insurance Department 2003 Foreign Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
21172	Vanliner Ins Co	301,878,061	200,773,260	101,104,801
70238	Variable Annuity Life Ins Co	51,529,756,502	49,192,224,482	2,337,532,020
18759	Verex Assure Inc	28,956,217	21,642,425	7,313,792
13110	Vermont Accident Ins Co	5,905,916	335,652	5,570,264
26018	Vermont Mut Ins Co	280,122,102	185,213,197	94,908,905
81027	Veterans Life Ins Co	300,981,438	249,349,111	51,632,327
20397	Vigilant Ins Co	318,647,755	221,427,789	97,219,966
40827	Virginia Surety Co Inc	1,862,287,909	1,426,228,451	436,059,458
39616	Vision Service Plan Ins Co	219,293,068	54,059,343	165,233,725
84549	Vista Life Ins Co	29,184,048	14,645,831	14,538,217
32778	Washington Intl Ins Co	92,390,764	56,774,878	35,615,886
70319	Washington Natl Ins Co	2,042,986,832	1,354,884,564	688,102,268
26069	Wausau Business Ins Co	124,342,355	84,066,637	40,275,718
26042	Wausau Underwriters Ins Co	194,526,418	101,054,156	93,472,262
25011	Wesco Ins Co	309,194,494	114,974,935	194,219,559
44393	West American Ins Co	1,753,905,039	1,309,197,628	444,707,416
70335	West Coast Life Ins Co	2,316,515,490	2,180,840,167	135,675,323
21121	Westchester Fire Ins Co	1,434,698,844	958,524,901	476,173,943
30830	Western Diversified Cas Ins Co	10,111,909	18,924	10,092,985
91413	Western Reserve Life Assur Co of OH	9,398,043,957	9,053,360,585	344,683,372
13188	Western Surety Co	694,714,624	504,292,224	190,422,400
34207	Westport Ins Corp	1,241,186,060	937,158,776	304,027,284
12599	Windsor Ins Co	450,364,588	327,056,222	123,308,366
56170	Womans Life Ins Society	168,179,380	139,262,600	28,916,780
57320	Woodmen World Life Ins Soc	6,436,347,690	5,818,105,421	618,242,269
70629	World Ins Co	215,169,724	142,255,033	72,914,691
20311	XL Capital Assurance Inc	329,701,823	121,635,535	208,066,288
88080	XL Life Ins and Annuity Co	643,797,810	559,182,929	84,614,881
20583	XL Reins America Inc	4,343,245,650	2,706,332,224	1,636,913,426
31267	York Ins Co of ME	34,886,174	178,611	34,707,563
16535	Zurich American Ins Co	19,107,423,904	15,431,833,393	3,675,590,510
70661	Zurich Life Ins Co Of Amer	346,603,402	251,499,877	95,103,525

APPENDIX VII
New Hampshire Insurance Department Surplus Lines Insurers

Effective November 3, 2003

NAIC #	COMPANY NAME	NAIC #	COMPANY NAME
24856	Admiral Insurance Company	22829	Interstate Fire & Casualty Company
19489	Allied World Assurance Company (US) Inc.	33138	Landmark American Insurance Company
35351	American Empire Surplus Lines Ins Co	19437	Lexington Insurance Company
26883	American Int'l Specialty Lines Ins Co		Lloyd's Underwriters at London
42846	Atlantic Casualty Insurance Company	37974	Mt. Hawley Insurance Company
23620	Burlington Insurance Company	20079	National Fire & Marine Insurance Co.
36951	Century Surety Company	17370	Nautilus Insurance Company
38989	Chubb Custom Insurance Company	36056	NIC Insurance Company
43095	Clarendon America Insurance Co.	17400	Noetic Specialty Insurance Co.
31127	Columbia Casualty Company	39608	Nutmeg Insurance Company
44520	Crum & Forster Specialty Insurance Co	32859	Penn-America Insurance Company
39020	Essex Insurance Company	41807	Royal Surplus Lines Insurance Company
10851	Everest Indemnity Insurance Company	16551	Savers Property & Casualty Insurance Co
44792	Executive Risk Specialty Company	41297	Scottsdale Insurance Company
34916	First Specialty Insurance Corporation	30481	St. Paul Surplus Lines Insurance Co.
37362	General Star Indemnity Company	26387	Steadfast Insurance Company
37532	Great American E&S Insurance Co	25445	TIG Specialty Insurance Company
42811	<u>Gulf Underwriters Insurance Company</u>	<u>13064</u>	United National Insurance Company
34452	Homeland Insurance Company of NY	25895	United States Liability Insurance Co.
27960	Illinois Union Insurance Company	19607	XL Select Insurance Company

Add to the approved list, effective November 3, 2003

21199	Arch Specialty Insurance Company	10786	Princeton Excess & Surplus Lines Ins Co
26620	Axis Surplus Insurance Company	29696	Travelers Excess & Surplus Lines Ins Co
10328	Capitol Specialty Insurance Corp.	24317	ZC Specialty Insurance Company

Removed from the approved list, effective November 3, 2003

27790	Canal Indemnity Company	11100	Safeco Surplus Lines Insurance Co.
37338	Pacific Insurance Company	11622	Specialty Surplus Insurance Company

APPENDIX VIII
New Hampshire Insurance Department
Consumer Brochures

ANNUITY INFORMATION

Buyer's Guide to Annuities (Ins 306.04, Table 300.05)
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 how about Annuities (Wiser)

INSURANCE FRAUD

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) (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

Your HMO and You - What You Need to Know About Your HMO (NHID)
Health Benefits under COBRA (USDOL)
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 (NHID)
HMO Insurance in New Hampshire (NHID)
Companies that sell Individual Health Insurance in New Hampshire (NHID)
Companies that sell Small Group Health Companies (NHID)
Companies that sell Short Term Medical Plans (NHID)
Companies that sell Long-Term Care Insurance (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)

LIFE INSURANCE INFORMATION

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)
Long Term Care Companies in New Hampshire (NHID)
The Long Term Care Ombudsman Program (AOA)
Choosing Long-Term Care (CMS)

PROPERTY & CASUALTY INFORMATION

Understanding How Insurers Use Credit Information (NAIC)
Consumers Guide to Auto Insurance (NAIC)
Automobile Insurance - Know your Rights (NHID)
Renters Insurance: A Smart Buy (NHID)
Pleasure Boat Insurance Coverage (NHID)
Insuring your Home Business (III)
Insuring your Business against a Catastrophe (III)
A Consumer's Guide to Home Insurance (NAIC)
Condominium Coverage (flood) (NFIP)
Flood Insurance – various brochures available (FEMA)
Nine Ways to Lower Your Auto Insurance Costs (III)
New Hampshire Insurance Guaranty Association (NHIGA)
Property and Casualty Companies - Toll Free Numbers
Worker's Compensation Claims (Employer & Employee) (NHDOL)

SENIOR INFORMATION

Medicare & You (CMS)
Choosing a Medigap Policy (CMS)
All the Information You Need to Know about Medicare (CMS)
New Hampshire Buyer's Guide to Medicare Supplement Insurance (NHID)
Your Medicare Benefits (NHID)
Explanation of the 10 Standard Medicare Supplement Plans (NHID)
Medicare Supplement Rates approved by NHID (NHID)
Companies that sell Medicare Supplement Coverage (NHID)
Medicare and Other Health Benefits: Your Guide to who Pays First (CMS)
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)

OTHER

Personal Health Care Journal (AOA)
MEWAS - Multiple Employer Welfare Arrangements (USDOL)
Finding a Lost Pension (English & Spanish)
The New England Pension Assistance Project
Now is a Good Time to "GET SMART" About Insurance (NHID/NAIC)