

156th ANNUAL REPORT

Of The

NEW HAMPSHIRE INSURANCE DEPARTMENT

For the Fiscal Year

JULY 1, 2006 - JUNE 30, 2007

ROGER A. SEVIGNY
INSURANCE COMMISSIONER

November 1, 2007

Pursuant to RSA 400-A:26

HIS EXCELLENCY JOHN LYNCH
Governor
State of New Hampshire

*

The Honorable RAYMOND S. BURTON
Councilor, First District

*

The Honorable JOHN D. SHEA
Councilor, Second District

*

The Honorable BEVERLY A. HOLLINGWORTH
Councilor, Third District

*

The Honorable RAYMOND J. WIECZOREK
Councilor, Fourth District

*

The Honorable DEBORA B. PIGNATELLI
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 promoting competitive and safe markets and in enforcing the consumer protection provision of NH's insurance laws. 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, 2007.

In Fiscal Year 2007, the Insurance Department operated its affairs at 90% of its total operating budget with 80 full-time employees at the Department (Appendices I & II). At the same time, the Department collected \$97.7 million dollars in taxes, fees and registrations (Appendix III).

RATE & FORM FILINGS

- **Life, Accident & Health Division**

The Life, Accident and Health Examiners reviewed 3,082 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 1,841 filings submitted electronically through the National Association of Insurance Commissioners (NAIC) via *SERFF*, the system for Electronic Rate and Forms Filing.

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 Speed to Market Task Force and the New Hampshire Individual Health Plan Benefit Association.

- **Property & Casualty Division**

Property & Casualty examiner responsibilities include the analysis of insurance policy 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 analyzed to determine compliance with New Hampshire laws and rules and to ensure that they are not contrary to public policy. The Property & Casualty examiners analyzed 3,722 filings during the past Fiscal Year.

The Division is responsible for all rate-related workers' compensation oral and written inquiries 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 to 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 Board, and Safety Incentive Program.

CONSUMER SERVICES

- **Complaints and Inquiries**

The Department's Consumer Services Division responded to 1,231 formal complaints during Fiscal Year 2007. Of these, 351 were related to life, accident and health insurance, while 880 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 2007 the Division responded to 11,478 consumer inquiries. Of this total, 5,643 inquiries were related to life, accident and health insurance, and 5,835 were related to property and casualty insurance.

Also during this time period, the Division assisted consumers in obtaining \$1,216,304.72 in relief. Of this amount, \$847,688.36 was attributable to property and casualty insurance complaints, and \$368,616.36 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 91 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 website: <http://www.nh.gov/insurance>. Links to other insurance-related websites, 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 2007, the Division processed 71 requests for external review of health insurance decisions. Of these, 39 met the legal requirements to qualify for external review. Of the 39 qualifying applications, 22 of the health insurance decisions, or 56%, were overturned or partially overturned by the certified external review organization, resulting in

approximately \$170,883.32 in benefits to consumers. The Division currently certifies 4 external review organizations.

MARKET CONDUCT EXAMINATIONS

- **Property and Casualty Market Conduct Division**

The Market Conduct Property & Casualty Examinations Division performs various market conduct actions that address perceived market problems at the market or company level that may adversely affect insurance consumers and others. These actions are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers and other Department licensees. The Division also coordinates New Hampshire's participation in certain joint, multi-state market conduct actions. The purpose of these activities is to determine whether companies and other licensees comply with New Hampshire insurance laws and rules, that these entities treat claimants and policyholders fairly and that they conduct their business in accordance with appropriate procedures and law. During Fiscal Year 2007, this Division also performed management oversight of the Enforcement Unit.

During Fiscal Year 2007:

New Hampshire joined the following multi-state settlements of regulatory actions:

Liberty Life Insurance Co.	\$24,195	Administrative Payment
Aon Corporation	\$338,210	Restitution - final payments due out Sept 2007
Boston Mutual Life Insurance Co.		Corrective Action Plan

The following investigations were completed by the Division:

Universal Underwriters Insurance Co.	\$822,581	Restitution
Anti-Fraud Compliance	\$ 3,000	Administrative Payment
Westport Insurance Co.	\$ 23,250	Fines
		No adverse actions

Upon completion, the following investigations were referred to the Enforcement Unit:

Merrimack Mutual Fire Insurance Co.
Cambridge Mutual Fire Insurance Co.
National General Insurance Co.
State Farm Mutual Insurance Co.
State Farm Fire and Casualty Co.

The following examinations were completed by the Division:

Hanover Insurance Co.	NAIC # 22292
Massachusetts Bay Insurance Co.	NAIC # 22306
LM Insurance Corp.	NAIC # 33600
National Grange Mutual Insurance Co. (Personal lines)	NAIC # 14788
National Grange Mutual Insurance Co. (Commercial lines)	NAIC # 14788
Metropolitan Property & Casualty Insurance Co.	NAIC # 26298
Travelers Indemnity Co.	NAIC # 25658

Upon completion, the following examinations also resulted in the Companies collectively returning a total of \$83,082 to New Hampshire policyholders:

Nationwide Mutual Insurance Co.	NAIC # 23787
Nationwide Mutual Fire Insurance Co.	NAIC # 23779

During Fiscal Year 2007 the Division undertook 133 enforcement investigations, resulting in 25 consent orders or disciplinary actions. In addition, \$37,800 in fines were assessed as penalties for violations of New Hampshire insurance laws and Department rules. Enforcement Unit actions resulted in restitution to consumers in the amount of \$249,297.

FRAUD INVESTIGATIONS

It is reported that 10% of all insurance premiums paid by New Hampshire consumers are attributable 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 established the New Hampshire Insurance Fraud Investigation Unit. Currently, the Insurance Fraud Investigation Unit is staffed with a director, a prosecutor, two investigators and an assistant.

New Hampshire is a mandatory fraud reporting state requiring reporting by all insurers, as well as requiring that all insurers develop antifraud initiative plans or have fraud investigators. Legislation was enacted in FY2007, to take effect January 1, 2008, that would tighten the reporting requirements by requiring that all entities regulated by the Department report insurance fraud as well as all insurance related criminal activity. The new law also requires carriers to have written antifraud plans.

RSA 417:23 provides that the Fraud Unit shall investigate "insurance fraud", as well as "insurance related criminal activity". The latter category includes crimes such as theft of premiums by insurance producers, forgery by insurance producers, perjury at workers' compensation hearings before the Department of Labor, theft of health care premiums by employers, theft of money by fake insurance companies, unlicensed producers and forged insurance certificates.

Major investigations conducted during the Fiscal Year focused on misconduct by insurance producers, fraudulent automobile insurance claims, workers' compensation related crimes, health care premium theft and fraudulent insurance certificates.

The Fraud Unit is actively involved in local task forces with other law enforcement agencies and insurance industry investigators. The Unit is participating in a joint effort with the Department of Labor to address the issue of workers' compensation premium fraud. The Unit has also worked on educating other Divisions within the Insurance Department about insurance fraud and insurance related criminal activity and has already seen an increase in referrals from many sources. The Unit also works closely with insurance Fraud Units throughout the country through the National Association of Insurance Commissioners.

Additionally, the Fraud Unit has an ongoing fraud outreach program directed towards New Hampshire law enforcement agencies, the insurance industry and consumers. The Unit has published a series of handouts warning consumers of various fraudulent insurance related schemes by scam artists and the Unit provides educational presentations for law enforcement agencies, the insurance industry and consumers.

FINANCIAL EXAMINATIONS

The Examination Division reports that the New Hampshire Insurance Department currently licenses 973 insurance companies to conduct business in the State, 42 of which are domiciled in New Hampshire. Of these companies, 372 are licensed to write life and health insurance and the remaining 601 companies are licensed in the various property and casualty lines.

We licensed 30 "new-to New Hampshire" companies during Fiscal Year 2007. Six were life and health insurance companies and twenty-three were property and casualty insurance companies and one title company (Appendix IV). Twenty-four companies withdrew from New Hampshire for various reasons, including dissolution, merger or consolidation, or surrendering license.

An alphabetical listing of all New Hampshire's domestic companies with asset and liability information for calendar year-end 2006 may be found in Appendix V. The same information is provided for all companies licensed in New Hampshire (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, 2007, fifty-four unauthorized insurers qualified as eligible surplus lines carriers (Appendix VII).

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

CIGNA Healthcare of New Hampshire, Inc.	MEMIC Indemnity Company
CIGNA Insurance Group, Inc.	RSUI Indemnity Company

Financial examinations currently in progress include:

ACA Assurance	Hanover New Jersey Ins Co
Allmerica Financial Alliance Ins Co	Massachusetts Bay Ins Co
Anthem Health Plans of NH	Matthew Thornton Health Plan
Bow Mutual Fire Ins Co	North American Capacity Ins Co
Concord General Mutual Ins Co	North American Elite Ins Co
Delta Dental Plan of NH	North American Specialty Ins Co
Hanover American Ins Co	Sunapee Mutual Fire Ins Co
Hanover Insurance Company	Weare Mutual Fire Ins 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 46,000 individuals and 4,200 business entities licensed as insurance producers in this State authorized to conduct business in the life, accident & health and property & casualty lines of insurance. In addition, there are 14,600 insurance claims adjusters licensed to adjust workers' compensation, life, accident & health and property & casualty lines of insurance.

Resident producers have the ability to apply for new licenses and renew existing licenses electronically through our business partner at the National Association of Insurance Commissioners (NAIC) State Based Systems (SBS). Nonresident individual and business entity producers are able to apply for new licenses and

renew existing licenses electronically through our business partner NIPR, The National Insurance Producer Registry. Resident and non-resident adjusters can now renew electronically via SBS.

We have continued to move toward our ultimate goal of making all licensing functions available to our customers electronically. Address change requests and letters of certification of license status are now available electronically. These and other enhancements have resulted in more efficient operations. Our citizens and all insurance consumers can electronically verify the licensing status of insurance professionals licensed by the Department. This information is readily available to anyone with access to Internet service.

Our continuing education programs have been modified to insure that all producers who sell property and casualty insurance are fully trained in the availability of flood insurance through the National Flood Insurance Program. There is also a new requirement for the inclusion of ethics training in the continuing education program for producers.

The Department is now fully compliant with all aspects of the Licensing Uniformity Standards established by the NAIC.

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 2007, 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.

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. As of September 15, 2007, the Home Liquidation has an estimated \$3.6 billion in liability and an estimated value of assets to be collected of \$1.7 billion.

INSURANCE LEGISLATION & RULEMAKING

- Legislation

During the period of this Annual Report, the Department requested the introduction of six legislative proposals to the 2007 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **HB 385, Licensing & Fees: Passed by the House with Department amendments in March. Retained by House Ways & Means in April.**

This bill dealt with numerous provisions in the insurance laws including retaliatory taxes, licensing fees, insurer managerial oversight and experience; insurance claims adjusters and public adjusters; address changes by producers; statutes applicable to the high risk pool; consultant licenses; and repeal of certain sections of the law that are no longer applicable.

- **HB 532 Insurance Fraud: 2007 Chapter 37, Effective January 1, 2008**

This bill strengthened the ability of the Fraud Unit to investigate crimes; clarified how subpoenas can be served; reworked the mandatory reporting provisions on carriers that provide more guidance to the industry on when and what to report.

- **HB 696, Unclassified Positions: Passed by the House with Department amendments in March. Retained by House ED&A in April.**

This bill moved two existing classified positions to the "unclassified" category. (Property and Casualty Actuarial Analyst; Compliance and Enforcement Counsel).

- **HB 782, Reinsurance Intermediaries: 2007 Chapter 255, Effective January 1, 2008**

This bill amended RSA 402-F with the latest NAIC version. Reinsurance is a form of insurance that insurance companies buy for their own protection. A reinsurance intermediary works for or is contracted with the

insurer giving (ceding) a portion of its liability to the reinsurer. A reinsurance manager works for or is contracted with the reinsurer accepting the insurer risk for the reinsurer. Additionally, the bill contains a section clarifying the ability of the Department to contract with outside experts. Lastly, the bill clarifies that the unitary tax credit may only be taken by companies subject to the premium tax.

- **HB 858, Discount Medical Plans: Retained by House Commerce in March.**

This bill established registration and operational requirements for discount medical plan organizations.

- **HB 921, LAH Technicals: 2007 Chapter 289, Effective September 1, 2007 & January 1, 2008**

This bill realigns and clarifies the provisions of existing law as regards continuation of coverage and termination of coverage; establishes the "date of enrollment" as the key date upon which a policy is effective; makes amendments to laws regarding grievances and grievance plans; provides consistency throughout the laws with regards to preexisting conditions; addresses issues regarding stop loss coverage; corrects a deficiency in the application of Michelle's law; ensures that precertification by a primary plan is sufficient for the secondary plan; changes the reporting date on the small employer health insurance market from April to June; makes changes to the laws regarding the small employer reinsurance pool requested by the pool; and protects the individual health insurance plan from unintended consequences associated with external premium funding.

- **Rulemaking**

During the period of this Annual Report, the Department commenced and completed administrative rulemaking proceedings on the following:

- **Ins 600 Credit for Reinsurance**

This proceeding readopted Ins 600 to reflect the latest NAIC model requirements for credit for reinsurance.

Adopted: 02/21/07; Effective: 03/01/07

- **Ins 1000 Claim Settlement**

This proceeding readopted existing Ins 1001 and established Ins 1002 Property & Casualty Claim Settlement.

Adopted: 06/11/07; Effective 07/01/07

- **Ins 1100 Confidentiality of HIV Tests**

This proceeding readopted Ins 1100.

Adopted: 02/21/07; Effective 03/01/07

- **Ins 1500 Holding Companies**
This proceeding readopted Ins 1500 to reflect the latest NAIC model requirements for insurance holding companies.
Adopted: 06/18/07; Effective 07/01/07
- **Ins 2900 Hazardous Financial Condition, Licensed Companies**
This proceeding readopted Ins 2900 to reflect the latest NAIC model standards for determining when companies are in a hazardous financial condition.
Adopted: 06/22/07; Effective 07/01/07
- **Ins 3508 Recognition of Preferred Mortality Tables**
This proceeding adopted a recent NAIC model that enables the use of mortality tables that reflect differences in mortality between preferred and standard lives in determining minimum reserves.
Adopted: 05/21/07; Effective 06/01/07
- **Ins 3700 Standards for Safeguarding Customer Information**
This proceeding added section Ins 3702 to standards for safeguarding customer information, delineating breach notification requirements.
Adopted: 06/11/07; Effective 07/01/07
- **Ins 3800 Medical Professional Liability Insurance**
This rule established guidelines to be used to report detailed claim information applicable to medical professional liability insurance.
Adopted: 10/30/06; Effective 12/01/06

APPENDIX I
New Hampshire Insurance Department
ORGANIZATIONAL CHART
FISCAL YEAR 2007

APPENDIX II

NEW HAMPSHIRE INSURANCE DEPARTMENT STAFF

EXECUTIVE

ROGER SEVIGNY	COMMISSIONER
ALEXANDER FELDVEBEL	DEPUTY COMMISSIONER
BARBARA RICHARDSON	DIRECTOR OF OPERATIONS
CHIARA DOLCINO	COUNSEL
VACANT	ADMIN INDUSTRY REG
SANDRA BARLOW	PROGRAM SPECIALIST I
VACANT	ADMINISTRATIVE ASSISTANT I

BUSINESS ADMINISTRATION

DEBORAH O'LOUGHLIN	LEGAL COORDINATOR
CHARLES BURDETTE	EXAMINER IV
NORMA STALLINGS	TAX AUDITOR VI
JANET COLBY	TAXATION OFFICER
ANUSUYA LUCKOOR	BUSINESS ADMINISTRATOR
LYN HEMEON	SR. ACCOUNTING TECHNICIAN
PAULA COOK	SR. CLERK INTERVIEWER
CHERYL GAGNON	ACCOUNT CLERK III
KRISTEN AVERY	SECRETARY II

ACTUARIAL & ANALYTICAL

DAVID SKY	ACTUARY - LIFE, ACCIDENT & HEALTH
DAVID WITHERS	ACTUARY - PROPERTY & CASUALTY
DEBORAH STONE	P&C ACTUARIAL ANALYST

COMPLIANCE & ENFORCEMENT

VACANT	COMPLIANCE & ENFORCEMENT COUNSEL
JOHN TALLEY	ENFORCEMENT EXAMINER

HEALTH CARE POLICY

LESLIE LUDTKE	ANALYST
TYLER BRANNEN	STATISTICIAN

LIFE AND HEALTH DIVISION

RATE & FORM FILINGS:

VACANT	Life, A&H DIRECTOR
MAUREEN HARTSMITH	ADMINISTRATOR
SONJA BARKER	EXAMINER
CHERYL FREY	EXAMINER
THOMAS WESTON	EXAMINER
JEAN MEUSE	PROGRAM ASSISTANT I

APPENDIX II

CONSUMER SERVICES

KATHLEEN BELANGER	DIRECTOR
BARBARA ANDERSON	CLAIMS & HEARINGS OFFICER-L, A&H
PAULINE LAMY	INS. CLAIMS REPRESENTATIVE
LISA CAMPBELL	PROGRAM ASSISTANT II
KAREN CASSIN	STATISTICIAN

MARKET CONDUCT: LIFE, A&H

JOELIEN ATWATER	EXAMINER III
VACANT	EXAMINER II
JOHN MCCLELLAN	EXAMINER II
AL COUTURE	EXAMINER I
VACANT	CLAIMS & HEARINGS OFFICER

PROPERTY AND CASUALTY DIVISION

RATE & FORM FILINGS:

DENISE LAMY	ADMINISTRATOR
GAIL MATSON	EXAMINER
STEPHEN TOWNE	EXAMINER
LORETTE GENDRON	EXAMINER
CHRISTINE WENNERS	PROGRAM ASSISTANT I

CONSUMER SERVICES

MARY ELLEN SASSEVILLE	CLAIMS & HEARINGS OFFICER-P&C
CATHERINE DREW	CLAIMS & HEARINGS OFFICER-P&C
CLAIRE LAPOINTE	INS. CLAIMS REPRESENTATIVE
CAROL MACLEAN	CLAIMS & HEARINGS CLERK I

MARKET CONDUCT: PROPERTY & CASUALTY

KENT DOVER	CHIEF EXAMINER
DONALD BELANGER	EXAMINER III
EDWIN PUGSLEY	EXAMINER III
CHARLES VANASDALAN	EXAMINER II
ROD TWISS	EXAMINER II
ANDRE GAGNE	EXAMINER II
VACANT	EXAMINER I
VACANT	EXAMINER I

INSURANCE FRAUD INVESTIGATION UNIT

CATHERINE TUCKER	FRAUD ATTORNEY
VACANT	FRAUD EXAMINER
THOMAS WICKEY	SUPERVISOR
KAREN MCCALLISTER	INVESTIGATOR
HEATHER GORSE	SECRETARY II

APPENDIX II

FINANCIAL EXAMINATIONS

THOMAS BURKE DIRECTOR

FINANCIAL EXAMINATIONS

PAUL KROPP	CHIEF EXAMINER
ALAN GOODE	EXAMINER III
LARRY LUCAS	EXAMINER III
VACANT	EXAMINER III
COLIN WILKINS	EXAMINER II
TOM BEGEAL	EXAMINER II
CHRIS JEWELL	EXAMINER I
ERIC REMILLARD	EXAMINER I
DON LODGE	FINANCIAL ANALYST
PATRICIA GOSSELIN	CO LICENSING EXAMINER II
MARY VERVILLE	CO LICENSING EXAMINER I
DIANE BEAUDOIN	FINANCIAL RECORDS AUDITOR
VACANT	FINANCIAL ASSISTANT

PRODUCER LICENSING

CLINTON LANE	LICENSING SUPERVISOR
JOAN LACOURSE	ADMINISTRATIVE SUPERVISOR
MARLENA KEYSER	INSURANCE LICENSE CLERK
CHERYL MOSES	INSURANCE LICENSE CLERK
DEIRDRE FITZPATRICK	INSURANCE LICENSE CLERK

APPENDIX III

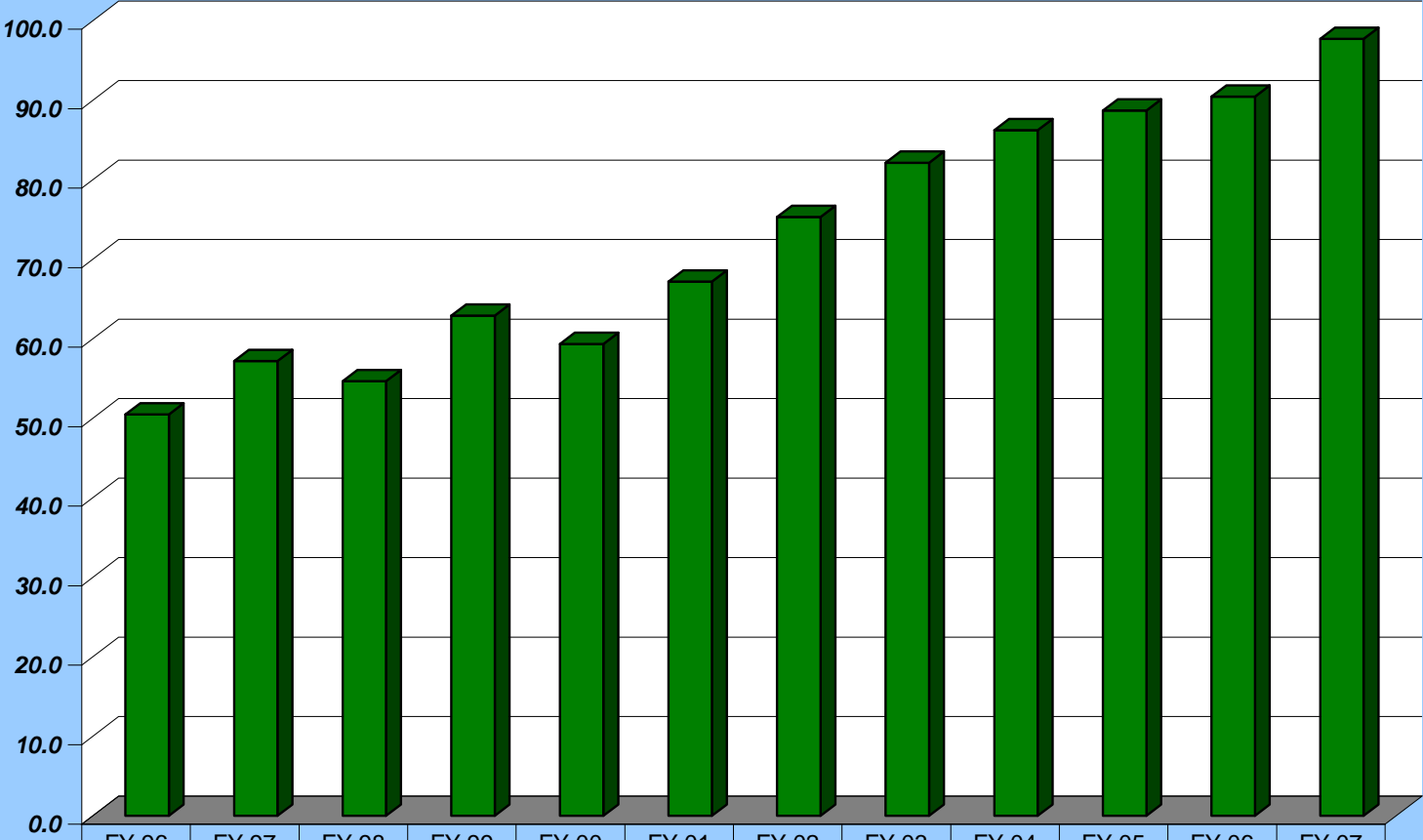
GENERAL FUND REVENUE

The following chart provides a historical overview of general fund revenue for FY 1996 through 2007. Insurance Department general fund revenue is generated from two sources: premium tax on premiums written by licensed and unlicensed companies, and fees primarily from insurance producers. For Fiscal Year 2007, premium tax produced \$87.4 million in revenue (89.4%) while producer and other fees produced \$10.3 million in revenue (10.6%).

The Department actually received \$128.4 million in premium tax \$41.0 million of which is deferred revenue that will not be earned until FY 2008, and therefore has not been recognized as revenue during FY 2007.

APPENDIX III

FISCAL YEAR GENERAL FUND REVENUE (millions)



■ TOTAL REVENUE	50.5	57.2	54.7	62.9	59.3	67.2	75.3	82.2	86.2	88.7	90.5	97.7
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NH INSURANCE DEPARTMENT

APPENDIX III

New Hampshire Insurance Department Financial Statement

<u>ADMINISTRATIVE PAU</u>	<u>FY 2007</u>	<u>FY 2006</u>	<u>FY 2005</u>
Unrestricted Revenue			
TAXES*	\$ 87,356,654	81,312,945	80,314,929
FEES & REGISTRATION	10,350,201	9,149,294	8,391,240
TOTAL GENERAL FUNDS	<u>\$ 97,706,855</u>	<u>90,462,239</u>	<u>88,706,169</u>
Restricted Revenue			
ADMIN ASSESSMENT	<u>\$ 4,189,085</u>	<u>3,474,648</u>	<u>3,704,174</u>
Expenditures:			
Permanent Per. Services	\$ 1,495,400	1,467,922	1,426,416
Unclassified Personnel	690,219	525,595	552,660
Operating Expense	596,660	634,425	279,206
Equipment	128,651	107,969	119,537
Other Personnel Services	6,961	6,728	3,659
Consultants	92,291	64,300	142,952
Employee Benefits	843,171	831,011	897,694
In-State Travel	5,773	5,098	2,547
Out-of-State Travel	34,383	35,172	22,177
Training & Education	11,407	10,668	14,339
Indirect Costs	62,283	108,616	30,000
Retiree Health Insurance	42,229	47,499	44,298
	<u>\$ 4,009,427</u>	<u>3,845,003</u>	<u>3,535,485</u>
<u>EXAMINATION PAU</u>			
Restricted Revenue			
FEES (Reimbursements)	\$ 2,811,466	2,143,511	1,870,363
Expenditures:			
Permanent Personnel Svcs	\$ 826,381	695,894	689,094
Unclassified Personnel	82,058	80,133	77,855
Operating Expense	83,513	76,431	69,645
Equipment	0	0	5,544
Employee Benefits	336,655	318,470	297,572
In-State Travel	377	182	0
Out-of-State Travel	21,456	22,866	26,555
Indirect Costs	29,000	50,574	16,900
Training & Education	13,269	8,908	17,227
Retiree Health Insurance	23,688	22,988	0
	<u>\$ 1,416,399</u>	<u>1,276,446</u>	<u>1,200,392</u>
<u>MARKET CONDUCT PAU</u>			
Expenditures:			
Permanent Personnel Svcs	\$ 699,872	645,543	623,110
Operating Expense	62,282	55,814	35,362
Equipment	0	0	8,373
Employee Benefits	253,053	232,648	229,681
In-State Travel	10,202	8,369	9,032
Out-of-State Travel	150,758	168,556	134,351
Indirect Costs	29,000	50,574	17,000
Training & Education	10,196	4,691	8,975
Retiree Health Insurance	13,516	-	-
	<u>\$ 1,228,878</u>	<u>1,166,195</u>	<u>1,065,884</u>

* Excludes Insurance Tax Payments of approximately \$41.0 million. These were recorded as deferred revenue & will be recognized in FY 08.

Note: The Summary of cash receipts & disbursements does not necessarily match the revenue earned to the expense incurred.

APPENDIX IV

COMPANIES ADMITTED TO DO BUSINESS Fiscal Year 2007

Life & Health Companies

Securian Life Insurance Company	August 28, 2006
HCC Life Insurance Company	December 4, 2006
Industrial-Alliance Pacific Life Insurance Company	January 2, 2007
American General Life and Accident Insurance Co.	March 14, 2007
Zale Life Insurance Company	May 1, 2007
Kanawha Insurance Company	May 23, 2007

Property & Casualty Companies

Strathmore Insurance Company	July 3, 2006
Roche Surety and Casualty Company, Inc.	July 21, 2006
Merchants National Insurance Company	September 26, 2006
Maine Employers Mutual Insurance Company	November 11, 2006
Nova Casualty Company	November 27, 2006
American Modern Select Insurance Company	January 2, 2007
Bond Safeguard Insurance Company	February 15, 2007
Northland Casualty Company	February 20, 2007
United Casualty & Surety Insurance Company	March 1, 2007
American Southern Home Insurance Company	March 8, 2007
Capital Indemnity Company	March 13, 2007
National Liability & Fire Insurance Company	March 22, 2007
Companion Commercial Insurance Company	March 28, 2007
Companion Property & Casualty Insurance Company	March 28, 2007
The Gray Insurance Company	April 4, 2007
Merchants Preferred Insurance company	April 18, 2007
Parker Centennial Assurance Company	April 23, 2007
Zale Indemnity Company	May 1, 2007
Tower Insurance Company of New York	May 14, 2007
Tower National Insurance Company	May 14, 2007
United States Surety Company	May 15, 2007
Harleysville Preferred Insurance Company	May 21, 2007
Old Dominion Insurance Company	June 22, 2007

Title Company

Investors Title Insurance Company	February 5, 2007
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APPENDIX V
New Hampshire Insurance Department 2005 Domestic Insurance Companies Annual Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
56529	ACA Assur	78,926,777	75,388,859	3,537,918
95237	Aetna Health Inc	818,893	6,464	812,429
10212	Allmerica Fncl Alliance Ins Co	14,513,430	13,354	14,500,076
12696	America First Ins Co	10,773,469	196,666	10,576,803
53759	Anthem Health Plans Of NH	379,953,815	111,349,274	268,604,541
	Bow Mutual Fire Ins Co	5,575	0	5,575
95493	Cigna Healthcare NH Inc	43,132,077	19,057,026	24,075,051
87980	Cigna Ins Grp Inc	2,178,046	72,793	2,105,253
20672	Concord Genrl Mut Ins Co	357,213,021	169,941,531	187,271,490
62251	Concord Heritage Life Ins Co Inc	44,523,829	38,060,325	6,463,504
47079	Delta Dental Plan of NH	33,078,423	8,752,445	24,325,978
11045	Excelsior Ins Co	42,554,199	1,503,631	41,050,568
36064	Hanover Amer Ins Co	14,887,148	13,591	14,873,557
11705	Hanover New Jersey Ins Co	24,821,542	22,760	24,747,782
22292	Hanover Ins Co	4,027,098,266	2,563,464,936	1,463,633,330
11705	Hanover NJ Ins Co	24,821,542	33,760	24,787,782
85189	Investors Consolidated Ins Co	15,367,006	9,259,959	6,107,047
10725	Liberty Surplus Ins Corp	116,537,263	52,929,733	63,607,530
22306	Massachusetts Bay Ins Co	21,909,304	7,071	21,902,233
95527	Matthew Thorton Health Plan Inc	253,846,873	61,882,716	191,964,157
11030	MEMIC Ind Co	123,442,358	72,384,853	51,057,505
23337	Merchants Ins Co Of NH Inc	196,028,758	124,357,860	71,670,898
12775	Merchants Natl Ins Co	30,455,741	149,963	30,305,778
10205	Mountain Valley Ind Co	32,916,780	20,437,716	12,479,065
43982	MT Washington Assur Corp	5,546,301	2,891,731	2,654,570
10135	MVP Health Ins Co of NH, Inc.	1,147,557	39,989	1,107,568
10141	MVP Health Plan of NH, Inc.	7,540,408	1,181,871	6,358,537
24171	Netherlands Ins Co The	290,596,203	234,175,189	56,421,014
10690	Newmarket Underwriters Ins Co	115,586,806	71,343,961	44,242,845
25038	North American Capacity Ins Co	71,241,860	28,962,275	42,279,585
29700	North American Elite Ins Co	38,669,167	4,824,693	33,844,474
29874	North American Specialty Ins Co	447,501,879	234,808,995	212,692,884
12272	Patriot Health Ins Co Inc	3,357,459	1,815,126	1,542,333
24198	Peerless Ins Co	5,707,896,863	4,488,676,760	1,219,220,103
23175	Phenix Mut Fire Ins Co	60,126,065	33,635,728	26,490,337
	Piermont Mutual Fire Ins Co	93,316	0	93,316
22314	RSUI Ind Co	2,257,889,695	1,337,250,735	920,638,960
40436	Stratford Ins Co	173,871,607	122,129,329	51,742,278
28479	Sunapee Mut Fire Ins Co	3,154,758	374,056	2,780,702
42376	Technology Ins Co Inc	306,821,121	187,227,635	119,593,486
	Weare Mutual Fire Ins Co	138,138	0	138,138

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
77879	5 Star Life Ins Co	154,752,419	103,905,917	50,846,502
71854	AAA Life Ins Co	284,692,427	228,867,808	55,824,619
22896	Aca Financial Guaranty Corp	640,900,479	367,256,722	273,643,757
60038	Acacia Life Ins Co	1,651,393,151	1,353,271,275	298,121,876
31325	Acadia Ins Co	151,266,088	91,966,164	59,299,925
10166	Accident Fund Ins Co of Amer	1,870,916,699	1,368,100,137	502,816,562
26379	Accredited Surety & Cas Co Inc	33,338,824	11,946,477	21,392,347
22667	Ace American Ins Co	7,309,316,755	5,621,249,819	1,688,066,936
20702	Ace Fire Underwriters Ins Co	79,778,334	24,128,017	55,650,317
60348	Ace Life Ins Co	17,717,581	1,791,969	15,925,612
20699	Ace Prop & Cas Ins Co	5,925,245,954	4,395,818,119	1,529,427,835
22950	Acstar Ins Co	94,885,793	63,206,101	31,679,692
33898	Aegis Security Ins Co	75,909,981	39,619,942	36,290,039
60054	Aetna Life Ins Co	32,339,161,928	29,301,959,777	3,037,202,151
10014	Affiliated Fm Ins Co	1,275,125,439	703,133,042	571,992,397
70432	AIG Annuity Ins Co	53,107,957,389	48,896,036,294	4,211,921,095
19402	AIG Casualty Company	4,146,017,133	2,812,055,608	1,333,961,525
34789	AIG Centennial Ins Co	614,108,527	293,235,609	320,872,918
43974	AIG Ind Ins Co	59,690,218	32,778,597	26,911,621
66842	AIG Life Ins Co	11,146,805,056	10,576,816,810	569,988,246
20796	AIG Premier Ins Co	360,431,755	210,922,662	149,509,093
60941	AIG SunAmerica Life Assur Co	32,726,521,863	31,937,667,781	788,854,082
19399	AIU Ins Co	3,268,183,694	2,045,754,753	1,222,428,941
24899	Alea North America Ins Co	579,221,103	400,150,545	179,070,558
20273	Alliance Assur Co Of Amer	6,905,290	0	6,905,290
35300	Allianz Global Risks US Ins Co	4,713,840,624	1,082,322,217	3,631,518,407
90611	Allianz Life Ins Co Of North Amer	62,860,993,015	60,413,127,551	2,447,865,464
41840	Allmerica Financial Benefit Ins Co	15,112,277	12,354	15,099,923
70866	Allstate Assur Co	11,206,653	2,867,330	8,339,322
19240	Allstate Ind Co	138,344,895	6,814,598	131,530,297
19232	Allstate Ins Co	47,679,723,129	28,550,562,952	19,129,160,177
60186	Allstate Life Ins Co	79,028,221,719	75,667,190,378	3,361,031,337
17230	Allstate Prop & Cas Ins Co	80,184,344	1,089,105	79,095,239
67369	Alta Health & Life Ins Co	156,549,571	97,428,935	59,120,636
60216	Amalgamated Life Ins Co	51,813,316	26,148,184	25,665,132
18708	Ambac Assur Corp	10,014,555,633	6,317,679,209	3,696,876,424
12696	America First Ins Co	10,773,469	196,666	10,576,803
19720	American Alt Ins Corp	458,302,732	318,837,248	139,465,484
10073	American Ambassador Cas Co	5,103,689	1,160,617	3,943,072
21849	American Automobile Ins Co	402,789,826	240,866,865	161,922,961
10111	American Bankers Ins Co Of FL	1,240,094,177	903,693,146	336,401,031
60275	American Bankers Life Assur Co Of FL	776,638,879	670,905,446	105,733,433
60291	American Capitol Ins Co	71,922,526	62,979,740	8,942,786
20427	American Cas Co Of Reading PA	114,347,913	17,451	114,330,461
10391	American Centennial Ins Co	39,432,625	13,194,200	26,238,425
19941	American Commerce Ins Co	343,937,928	212,411,128	131,526,800

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
19690	American Economy Ins Co	1,634,750,860	1,105,961,426	528,789,434
20613	American Employers Ins Co	35,375,438	165,348	35,210,090
92738	American Equity Invest Life Ins Co	11,471,358,118	10,478,880,614	992,477,504
60380	American Family Life Asr Co Columbus	50,298,815,355	46,112,516,890	4,186,298,465
60410	American Fidelity Assur Co	2,959,824,615	2,759,377,166	200,447,449
60429	American Fidelity Life Ins Co	474,966,844	397,419,368	77,547,476
68373	American Gen Assur Co	1,510,699,467	1,230,234,347	280,465,120
60488	American Gen Life Ins Co	34,024,822,954	28,577,295,069	5,447,527,885
26247	American Guarantee & Liability Ins	259,667,514	113,695,494	145,972,021
13331	American Hardware Mut Ins Co	319,832,901	200,705,138	119,127,764
60518	American Health & Life Ins Co	1,609,844,342	729,720,499	880,123,843
60534	American Heritage Life Ins Co	1,326,649,820	1,115,550,711	211,099,108
19380	American Home Assur Co	28,409,595,587	22,197,742,541	6,211,853,046
60577	American Income Life Ins Co	1,542,400,340	1,349,072,876	193,327,464
21857	American Ins Co	1,566,036,408	1,001,469,985	564,566,423
31895	American Interstate Ins Co	765,956,317	569,938,896	196,017,420
32220	American Intl Ins Co	1,175,349,277	817,257,943	358,091,334
60607	American Intl Life Assr Co NY	7,820,788,161	7,214,662,349	606,125,812
23795	American Intl Pacific Ins	32,724,035	1,114,602	31,609,433
40258	American Intl South Ins Co	35,527,654	220,756	35,306,898
60631	American Investors Life Ins Co	8,829,218,073	8,406,302,099	422,915,973
10200	American Live Stock Ins Co	68,483,057	14,645,004	53,838,053
30562	American Manufacturers Mut Ins Co	10,558,305	75,229	10,483,076
81213	American Maturity Life Ins Co	67,110,363	27,352,329	39,758,034
67989	American Memorial Life Ins Co	1,549,858,200	1,467,789,596	82,068,604
23469	American Modern Home Ins Co	824,293,912	551,059,565	273,234,347
22918	American Motorists Ins Co	26,900,732	1,054,655	25,846,077
12700	American Mut Share Ins Corp	214,342,112	10,249,802	204,092,310
60739	American Natl Ins Co	13,239,606,798	11,131,497,316	2,108,109,482
71773	American Natl Life Ins Co Of TX	145,558,128	102,558,255	42,999,873
28401	American Natl Prop & Cas Co	1,128,700,205	685,995,608	442,704,597
81078	American Network Ins Co	114,419,877	95,154,732	19,265,145
80624	American Progressive L&H Ins Of NY	259,057,364	224,549,646	34,507,718
60801	American Public Life Ins Co	72,347,582	56,986,563	15,361,019
19615	American Reliable Ins Co	365,749,355	278,187,227	87,562,128
60836	American Republic Ins Co	495,478,875	291,751,185	203,727,690
19631	American Road Ins Co	719,002,703	319,480,750	399,521,953
86630	American Skandia Life Assur Corp	36,963,081,395	36,635,853,985	327,227,410
84697	American Specialty Hlth Ins Co	7,847,838	1,025,802	6,822,036
19704	American States Ins Co	2,337,821,031	1,567,111,446	770,709,585
31380	American Surety Co	13,804,652	2,481,066	11,323,586
60895	American United Life Ins Co	12,879,129,074	12,218,608,059	660,521,015
40142	American Zurich Ins Co	221,187,781	12,328,016	208,859,765
61999	Americo Financial Life Annuity Ins	3,575,247,882	3,358,663,938	216,583,944
30872	Amerin Guaranty Corp	233,913,432	31,779,221	202,134,211
19488	Amerisure Ins Co	566,995,786	417,786,306	149,209,480

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
23396	Amerisure Mut Ins Co	1,632,574,355	1,086,687,214	545,887,141
61301	Ameritas Life Ins Corp	3,566,686,289	2,752,450,180	814,236,108
97977	Ameritas Variable Life Ins Co	2,563,260,897	2,421,521,291	141,739,606
61689	Amerus Life Ins Co	9,669,901,946	9,161,782,990	508,118,956
27928	Amex Assur Co	142,582,687	24,747,363	117,835,324
42390	Amguard Ins Co	239,939,666	186,606,702	53,332,964
72222	Amica Life Ins Co	891,439,131	743,989,080	147,450,051
19976	Amica Mut Ins Co	3,890,071,095	1,799,575,410	2,090,495,685
93661	Annuity Investors Life Ins Co	1,601,778,377	1,536,345,335	65,433,042
61069	Anthem Life Ins Co	258,082,868	200,310,257	57,772,611
41360	Arbella Protection Ins Co	239,913,194	143,556,819	96,356,376
11150	Arch Ins Co	1,187,699,401	668,775,498	518,923,903
10348	Arch Reins Co	1,076,174,896	384,458,340	691,716,556
19801	Argonaut Ins Co	1,280,263,409	814,446,996	465,816,413
41459	Armed Forces Ins Exchange	148,272,466	78,672,676	69,599,790
13374	Arrow Mut Liability Ins Co	48,477,582	21,105,216	27,372,366
21865	Associated Ind Corp	169,314,247	103,882,994	65,431,253
33758	Associated Industries Of MA Mut Ins	339,470,406	236,149,568	103,320,839
19305	Assurance Co Of Amer	56,771,478	36,196,870	20,574,608
30180	Assured Guaranty Corp	1,248,270,663	962,316,898	285,953,765
71439	Assurity Life Ins Co	1,327,594,289	1,191,431,482	136,162,804
41769	Athena Assur Co	190,457,055	136,499,731	53,957,324
20931	Atlanta Intl Ins Co	49,509,594	33,644,756	15,864,838
19895	Atlantic Mut Ins Co	584,544,133	462,960,126	121,584,007
27154	Atlantic Specialty Ins Co	66,652,323	18,495,766	48,156,557
25422	Atradius Trade Credit Ins Co	89,864,921	47,050,331	42,814,590
21202	Auto Club Ins Assoc	3,303,769,689	1,676,207,316	1,627,562,373
19062	Automobile Ins Co Of Hartford CT	928,690,153	644,837,952	283,852,201
10367	Avemco Ins Co	122,331,917	56,523,718	65,808,199
62898	Aviva Life Ins Co	6,656,753,040	6,238,048,514	418,704,526
29530	AXA Art Ins Corp	66,870,651	32,326,867	34,543,784
68365	AXA Corp Solutions Life Reins Co	770,302,822	294,787,449	475,515,373
62944	AXA Equitable Life Ins Co	131,779,702,127	125,282,089,097	6,497,613,031
33022	AXA Ins Co	170,142,379	78,580,079	91,562,300
62880	AXA Life & Annuity Co	541,688,094	444,069,272	97,618,822
16187	AXA Re Prop & Cas Ins Co	59,613,289	33,272,507	26,340,782
20370	AXIS Reins Co	1,831,970,659	1,281,077,712	550,892,947
24813	Balboa Ins Co	1,533,166,926	877,126,701	656,040,225
68160	Balboa Life Ins Co	38,916,509	16,526,014	22,390,495
61212	Baltimore Life Ins Co	801,539,802	737,409,278	64,130,523
61239	Bankers Fidelity Life Ins Co	115,187,349	80,720,781	34,466,568
61263	Bankers Life & Cas Co	9,887,303,830	9,257,070,645	630,233,185
18279	Bankers Standard Ins Co	271,851,923	185,467,056	86,384,867
94250	Banner Life Ins Co	1,226,386,041	1,043,189,907	183,196,134
19763	Bay State Ins Co	269,362,295	102,908,321	166,453,975
38245	BCS Ins Co	227,983,948	91,316,010	136,667,938

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
80985	BCS Life Ins Co	170,400,730	94,015,729	76,385,000
37540	Beazley Ins Co Inc	78,181,323	18,031,891	60,149,432
61395	Beneficial Life Ins Co	3,678,738,286	3,399,645,797	279,092,489
29580	Berkley Regional Ins Co	2,402,315,783	1,737,349,593	664,966,190
31295	Berkley Regional Specialty Ins Co	23,037,487	1,971,351	21,066,136
62345	Berkshire Hathaway Life Ins Co NE	3,757,507,411	2,895,523,176	861,984,235
71714	Berkshire Life Ins Co of Amer	2,139,102,208	1,793,725,858	345,376,350
24503	Blue Ridge Ins Co	186,726,000	128,838,042	57,887,958
61476	Boston Mut Life Ins Co	841,513,744	752,103,172	89,410,572
19658	Bristol West Ins Co	118,905,827	82,173,123	36,732,704
13528	Brotherhood Mut Ins Co	293,366,803	173,870,608	119,496,194
20117	California Cas Ind Exch	534,544,900	228,816,693	305,728,207
19771	Cambridge Mut Fire Ins Co	502,668,895	242,225,567	260,443,328
21946	Camden Fire Ins Assoc	78,972,108	5,317,551	73,654,557
36340	Camico Mut Ins Co	157,959,811	107,784,042	50,175,769
81060	Canada Life Ins Co Of Amer	2,183,221,239	2,002,417,856	180,803,383
10464	Canal Ins Co	1,324,256,744	738,476,056	585,780,688
20877	Capital Markets Assr Corp	87,717,512	1,352,525	86,364,987
61581	Capitol Life Ins Co	236,156,406	231,200,624	4,955,782
10510	Carolina Cas Ins Co	881,704,551	620,977,507	260,727,044
25950	Casco Ind Co	24,456,510	12,879,275	11,577,235
11255	Caterpillar Ins Co	154,633,905	120,000,571	34,633,334
58130	Catholic Assn Of Foresters	13,424,335	6,818,412	6,605,923
56022	Catholic Family Life Ins	284,363,447	272,904,075	11,459,372
57487	Catholic Order Of Foresters	573,665,629	534,328,498	39,337,133
80799	Celtic Ins Co	103,982,279	55,774,954	48,207,325
19909	Centennial Ins Co	227,431,064	157,961,637	69,469,427
20230	Central Mut Ins Co	1,137,963,177	669,759,000	468,204,170
20249	Central Natl Ins Co Of Omaha	35,867,641	25,190,627	10,677,014
61751	Central States H & L Co Of Omaha	278,123,210	183,889,829	94,233,381
34274	Central States Ind Co Of Omaha	260,853,018	53,342,757	207,510,261
61883	Central United Life Ins Co	350,237,790	317,958,886	32,278,904
34649	Centre Ins Co	554,529,190	419,940,093	134,589,097
80896	Centre Life Ins Co	1,672,561,959	1,597,436,986	75,124,972
62383	Centurion Life Ins Co	1,045,257,139	129,581,992	915,675,147
20710	Century Ind Co	882,569,407	857,569,407	25,000,000
35130	Century Rein Co	98,716,761	11,927,601	86,789,160
61808	Charter Natl Life Ins Co	269,819,315	260,489,526	9,329,789
25615	Charter Oak Fire Ins Co	805,685,829	606,716,939	198,968,889
63207	Chase Ins Life and Annuity Co	5,990,058,256	5,747,755,235	242,303,021
70661	Chase Ins Life Co	329,920,908	270,564,233	59,356,675
61832	Chesapeake Life Ins Co	98,859,957	54,039,027	44,820,930
22810	Chicago Ins Co	272,636,728	152,702,820	119,933,908
50229	Chicago Title Ins Co	1,678,679,969	1,249,212,602	429,467,367
12777	Chubb Ind Ins Co	212,135,299	158,209,288	53,926,011
61875	Church Life Ins Corp	199,385,311	164,423,737	34,961,574

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
18767	Church Mut Ins Co	1,066,334,980	737,781,334	328,553,646
25771	CIFG Assurance NA Inc	191,381,402	87,561,335	103,820,067
22004	CIM Ins Corp	20,999,696	6,500,807	14,498,889
28665	Cincinnati Cas Co	349,578,661	68,115,634	281,463,027
10677	Cincinnati Ins Co	10,917,879,475	6,167,674,403	4,750,205,072
76236	Cincinnati Life Ins Co	2,521,354,119	2,042,592,907	478,761,209
31534	Citizens Ins Co Of Amer	1,763,314,581	1,026,481,209	736,833,372
20532	Clarendon Natl Ins Co	1,430,872,998	934,847,596	496,025,403
25070	Clearwater Ins Co	1,308,348,733	647,951,974	660,396,759
93432	CM Life Ins Co	9,123,635,604	8,620,653,044	502,982,560
40266	CMG Mortgage Ins Co	323,103,861	219,404,481	103,699,380
33197	Cologne Reins Co Of Amer	68,420,201	47,955,798	20,464,403
62049	Colonial Life & Accident Ins Co	1,773,900,271	1,403,449,139	370,451,131
62065	Colonial Penn Life Ins Co	716,714,203	672,246,082	44,468,121
10758	Colonial Surety Co	22,131,781	13,401,417	8,730,361
84786	Colorado Bankers Life Ins Co	132,203,894	113,709,539	18,494,356
76023	Columbian Life Ins Co	239,025,617	224,159,850	14,865,767
62103	Columbian Mut Life Ins Co	385,179,937	341,960,657	43,219,280
99937	Columbus Life Ins Co	2,550,329,926	2,297,091,072	253,238,855
62146	Combined Ins Co Of Amer	2,878,446,370	2,069,192,939	809,253,431
19410	Commerce & Industry Ins Co	7,355,794,061	5,547,094,927	1,808,699,134
34754	Commerce Ins Co	3,113,013,778	1,907,132,356	1,205,881,422
21296	Commercial Guaranty Cas Ins Co	139,355,403	21,164,753	118,190,651
18732	Commercial Loan Ins Corp	10,919,819	502,612	10,417,207
81426	Commercial Travelers Mut Ins Co	35,551,054	23,634,198	11,916,856
84824	Commonwealth Ann & Life Ins Co	10,556,864,114	10,187,927,155	368,936,960
10220	Commonwealth Ins Co Of Amer	51,506,904	29,288,614	22,218,290
50083	Commonwealth Land Title Ins Co	779,883,887	466,110,078	313,773,809
77828	Companion Life Ins Co	95,849,600	41,486,805	54,362,795
21989	Compass Ins Co	13,255,898	1,986,488	11,269,410
34711	Computer Ins Co	38,301,658	4,098,882	34,202,776
51268	Connecticut Attorneys Title Ins Co	58,870,876	17,725,355	41,145,521
62308	Connecticut General Life Ins Co	17,765,388,250	15,775,226,278	1,990,161,972
24961	Connie Lee Ins Co	160,946,897	22,329,716	138,617,181
78174	Conseco Health Ins Co	2,187,859,114	2,082,708,062	105,151,052
60682	Conseco Ins Co	4,011,740,186	3,697,664,236	314,075,950
65900	Conseco Life Ins Co	3,983,168,849	3,822,276,339	160,892,510
76325	Conseco Senior Health Ins Co	3,201,500,332	3,084,123,676	117,376,656
32190	Constitution Ins Co	46,777,773	8,124,815	38,652,958
62359	Constitution Life Ins Co	87,464,472	72,902,035	14,562,437
62413	Continental Assur Co	4,481,613,662	3,794,974,111	686,639,551
20443	Continental Cas Co	38,198,350,519	30,258,931,766	7,939,418,752
71404	Continental General Ins Co	308,445,953	244,867,589	63,578,364
35289	Continental Ins Co	4,057,425,582	2,132,067,669	1,925,357,913
10804	Continental Western Ins Co	264,743,868	182,277,516	82,466,352
37206	Contractors Bonding & Ins Co	190,670,367	118,144,439	72,525,928

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
18686	Co-Operative Ins Co	80,941,834	41,328,607	39,613,227
21318	Coregis Ins Co	388,095,420	155,037,416	233,058,004
72052	Corporate Health Ins Co	84,281,876	56,412,867	27,869,009
10022	Countryway Ins Co	75,336,168	53,256,366	22,079,804
10062	Covenant Ins Co	62,598,386	35,945,350	26,653,036
10847	Cumis Ins Society Inc	1,172,959,823	712,067,910	460,891,913
62626	Cuna Mut Ins Society	3,393,362,314	2,603,250,652	790,111,662
65749	Cuna Mut Life Ins Co	8,188,092,089	7,912,916,198	275,175,891
10499	DaimlerChrysler Ins Co	347,816,886	163,171,447	184,645,439
21164	Dairyland Ins Co	1,238,205,402	818,308,439	419,896,963
37346	Danbury Ins Co	15,928,426	6,509,867	9,418,559
16624	Darwin Natl Assur Co	442,010,386	258,089,125	183,921,261
16705	Dealers Assur Co	52,185,600	26,573,500	25,612,100
37907	Deerbrook Ins Co	35,063,935	204,493	34,859,442
35408	Delos Ins Co	370,444,382	166,600,510	203,843,872
12210	Dentegra Ins Co of New England	5,897,423	106,141	5,791,282
12718	Developers Surety And Ind Co	117,721,937	64,601,271	53,120,666
42048	Diamond State Ins Co	170,527,895	57,533,946	112,993,949
36463	Discover Prop & Cas Ins Co	108,639,935	68,061,723	40,578,212
34495	Doctors Co An Interins Exchn	1,939,549,138	1,283,589,638	655,959,500
13706	Dorchester Mut Ins Co	47,048,328	23,865,778	23,182,550
39659	Eastern Cas Ins Co	80,463,806	55,374,536	25,089,270
14702	Eastguard Ins Co	64,288,299	48,163,449	16,124,850
21261	Electric Ins Co	1,200,095,381	868,295,545	331,799,834
62928	EMC Natl Life Co	679,905,064	627,943,884	51,961,178
21407	Emcasco Ins Co	311,458,928	227,106,719	84,352,209
21326	Empire Fire & Marine Ins Co	252,469,400	121,429,070	131,040,331
21350	Empire Ins Co	117,416,103	59,406,987	58,009,116
20648	Employers Fire Ins Co	107,472,222	46,198,139	61,274,083
21458	Employers Ins of Wausau	5,295,626,509	4,087,255,690	1,208,370,819
21415	Employers Mut Cas Co	1,976,772,516	1,185,686,301	791,086,215
68276	Employers Reassur Corp	7,644,238,062	7,223,123,232	421,114,829
39845	Employers Reins Corp	15,488,044,200	11,881,740,663	3,606,303,537
15130	Encompass Ind Co	24,406,647	4,150,182	20,256,465
10071	Encompass Ins Co Of America	23,227,413	1,070,267	22,157,146
62952	Equitable Life & Cas Ins Co	190,574,063	153,359,955	37,214,108
62510	Equitrust Life Ins Co	5,477,321,444	5,149,361,109	327,960,335
20516	Euler Hermes American Credit Ind Co	325,368,561	165,265,205	160,103,356
10120	Everest Natl Ins Co	574,664,698	409,707,001	164,957,698
26921	Everest Reins Co	9,731,935,336	7,027,814,464	2,704,120,872
12750	Evergreen Natl Ind Co	45,030,733	13,833,318	31,197,415
13722	Excess Rein Co	37,095,861	10,558,597	26,537,264
10003	Excess Share Ins Corp	53,226,207	37,826,857	15,399,350
35181	Executive Risk Ind Inc	2,633,694,022	1,823,547,765	810,146,257
21482	Factory Mut Ins Co	9,152,614,118	4,135,909,170	5,016,704,948
44784	Fairfield Ins Co	27,878,289	8,160,749	19,717,540

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
24384	Fairmont Specialty Ins Co	236,977,919	139,375,873	97,602,046
63053	Family Life Ins Co	119,119,671	101,247,464	17,872,207
13803	Farm Family Cas Ins Co	913,167,593	669,998,361	243,169,232
63126	Farm Family Life Ins Co	1,016,436,649	890,687,262	125,749,387
63193	Farmers & Traders Life Ins Co	473,361,408	441,531,306	31,830,102
21652	Farmers Ins Exch	11,919,107,149	8,770,540,085	3,148,567,064
13897	Farmers Mut Hail Ins Co Of IA	315,488,425	94,289,298	221,199,127
63177	Farmers New World Life Ins Co	6,966,390,093	6,297,838,287	668,551,806
41483	Farmington Cas Co	941,936,097	701,222,079	240,714,018
67695	Federal Home Life Ins Co	1,228,865,738	492,908,147	735,957,591
20281	Federal Ins Co	28,363,071,383	17,086,324,021	11,276,747,362
63223	Federal Life Ins Co	238,478,748	203,279,765	35,198,983
63258	Federated Life Ins Co	868,677,994	663,460,880	205,217,113
13935	Federated Mut Ins Co	3,722,360,925	2,131,456,727	1,590,904,198
43460	FFG Ins Co	283,549,831	236,203,467	47,346,364
39306	Fidelity & Deposit Co Of MD	263,243,635	68,487,376	194,756,260
35386	Fidelity & Guaranty Ins Co	18,717,718	-859,793	19,577,511
25879	Fidelity & Guaranty Ins Underwriters	31,793,092	395,655	31,397,437
93696	Fidelity Investments Life Ins Co	13,590,036,749	12,985,539,475	604,497,274
63290	Fidelity Life Assn A Legal Reserve L	553,160,770	274,103,482	279,057,288
25180	Fidelity Natl Ins Co	284,729,734	164,923,001	119,806,733
16578	Fidelity Natl Prop and Cas Ins Co	94,202,664	32,406,128	61,796,536
51586	Fidelity Natl Title Ins Co	901,185,805	627,196,193	273,989,612
71870	Fidelity Security Life Ins Co	480,230,608	411,434,068	68,796,540
12815	Financial Guaranty Ins Co	3,894,109,763	2,763,330,350	1,130,779,413
18287	Financial Security Assur Inc	3,953,513,669	2,387,278,743	1,566,234,926
21660	Fire Ins Exch	2,063,035,845	1,519,284,375	543,751,470
21873	Firemans Fund Ins Co	10,066,490,771	7,033,859,818	3,032,630,953
21784	Firemens Ins Co Of Washington DC	120,601,351	86,927,499	33,673,852
69140	First Allmerica Fin Life Ins Co	2,375,919,685	2,224,088,501	151,831,184
37710	First American Prop & Cas Ins Co	85,044,464	38,157,389	46,887,075
50814	First American Title Ins Co	2,092,698,004	1,338,986,373	753,711,631
51039	First American Title Ins Co NY	164,679,015	74,533,738	90,145,277
29980	First Colonial Ins Co	350,517,409	243,452,845	107,064,563
63401	First Colony Life Ins Co	9,578,813,910	9,022,302,910	556,511,000
11177	First Financial Ins Co	510,365,766	258,463,357	251,902,409
90328	First Health Life & Health Ins Co	350,106,342	307,025,723	43,080,619
63495	First Investors Life Ins Co	1,339,037,855	1,236,233,879	102,803,976
33588	First Liberty Ins Corp	45,620,600	24,607,092	21,013,508
24724	First Natl Ins Co Of Amer	253,514,190	175,928,221	77,585,969
67652	First Penn Pacific Life Ins Co	1,898,175,433	1,622,966,575	275,208,858
13943	Fitchburg Mut Ins Co	65,824,219	31,743,849	34,080,370
13978	Florists Mut Ins Co	168,995,892	117,857,842	51,138,050
38776	Folksamerica Rein Co	3,024,786,221	1,871,510,327	1,153,275,894
11185	Foremost Ins Co	1,812,960,024	1,225,971,133	586,988,891
11800	Foremost Property & Cas Ins Co	39,348,050	24,435,451	14,912,599

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New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
79677	Forethought Life Assur Co	3,029,212,870	2,902,633,271	126,579,599
91642	Forethought Life Ins Co	462,268,473	352,540,008	109,728,465
71129	Fort Dearborn Life Ins Co	2,105,495,206	1,662,133,926	443,361,280
13986	Frankenmuth Mut Ins Co	868,005,743	546,260,299	321,745,444
34266	Frontier Ins Co	153,474,491	252,518,723	-99,044,232
63657	Garden State Life Ins Co	90,660,732	72,160,441	18,500,291
21253	Garrison Property and Cas Ins Co	33,535,393	22,116,558	11,418,835
22969	Ge Reins Corp	3,175,224,263	2,328,152,132	847,072,131
41491	Geico Cas Co	272,005,663	162,472,611	109,533,052
35882	Geico General Ins Co	151,061,741	80,362,396	70,699,344
22055	Geico Ind Co	4,288,406,091	2,463,985,229	1,824,420,862
63665	General American Life Ins Co	14,482,980,324	12,341,304,980	2,141,675,344
30007	General Fidelity Ins Co	598,641,278	195,595,177	403,046,101
93521	General Fidelity Life Ins Co	251,963,974	106,267,562	145,696,412
24732	General Ins Co Of Amer	2,702,742,949	1,826,146,338	876,596,611
22039	General Rein Corp	15,457,707,255	6,765,528,794	8,692,178,461
11967	General Star Natl Ins Co	518,758,131	316,606,367	202,151,764
11231	Generali Us Branch	73,399,364	38,460,986	34,938,380
38962	Genesis Ins Co	219,773,948	116,068,140	103,705,808
65536	Genworth Life & Annuity Ins Co	18,729,318,177	18,141,539,841	587,778,335
80926	Genworth Life & Health Ins Co	868,136,992	614,011,063	254,125,929
70025	Genworth Life Ins Co	34,770,582,027	31,773,651,854	2,996,930,173
38458	Genworth Mortgage Ins Corp	2,790,366,705	2,545,615,943	244,750,762
29823	Genworth Residential Mrt Ins Corp NC	61,952,428	52,694,885	9,257,543
70939	Gerber Life Ins Co	1,242,846,712	1,052,078,786	190,767,926
21032	Global Reins Corp Of America	650,500,795	534,417,005	116,083,790
11266	Global Reins Corp US Branch	274,728,571	232,799,624	41,928,947
11312	Globe American Cas Co	11,895,575	6,532,157	5,363,418
91472	Globe Life & Accident Ins Co	2,403,843,248	2,065,735,603	338,107,645
62286	Golden Rule Ins Co	596,607,461	304,872,958	291,734,503
22063	Government Employees Ins Co	12,268,573,470	7,561,882,044	4,706,691,426
63967	Government Personnel Mut Life Ins Co	775,380,172	690,857,382	84,522,790
14095	Granite Mut Ins Co	3,704,313	23,170	3,681,143
23809	Granite State Ins Co	42,526,702	10,354,660	32,172,042
25984	Graphic Arts Mut Ins Co	124,838,323	80,883,563	43,954,760
26832	Great American Alliance Ins Co	25,791,230	18,435	25,772,795
26344	Great American Assur Co	15,999,743	6,348	15,993,395
16691	Great American Ins Co	5,461,795,679	3,859,159,520	1,602,636,159
22136	Great American Ins Co of NY	55,324,688	319,762	55,004,926
63312	Great American Life Ins Co	8,703,723,928	8,059,907,979	643,815,949
31135	Great American Security Ins Co	16,580,425	25,933	16,554,492
25224	Great Divide Ins Co	131,640,294	68,882,706	62,757,588
20303	Great Northern Ins Co	1,508,865,573	1,157,592,205	351,273,368
11371	Great West Cas Co	1,564,427,492	1,125,091,276	439,336,216
68322	Great West Life & Annuity Ins Co	37,320,218,977	35,457,881,082	1,862,337,895
80705	Great West Life Assur Co	145,948,718	110,965,760	34,982,958

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
22187	Greater NY Mut Ins Co	769,355,163	477,211,271	292,143,892
20680	Green Mountain Ins Co Inc	39,882,537	4,221,765	35,660,772
22322	Greenwich Ins Co	785,875,859	430,292,764	355,583,095
36650	Guarantee Co Of North America USA	64,990,130	10,366,170	54,623,960
11398	Guarantee Ins Co	74,834,226	65,078,496	9,755,730
64211	Guarantee Trust Life Ins Co	193,584,128	158,083,316	35,500,813
78778	Guardian Ins & Annuity Co Inc	10,291,227,382	10,062,647,967	228,579,415
64246	Guardian Life Ins Co Of Amer	26,706,999,118	23,216,791,649	3,490,207,469
15032	Guideone Mut Ins Co	950,709,904	652,356,461	298,353,443
10829	Harbor Point Reins US Inc	21,567,212	507,485	21,059,727
26433	Harco Natl Ins Co	464,599,972	272,802,192	191,797,780
23582	Harleysville Ins Co	105,397,994	75,034,855	30,363,139
64327	Harleysville Life Ins Co	372,676,660	349,021,476	23,655,184
14168	Harleysville Mut Ins Co	1,506,301,850	839,836,108	666,465,742
26182	Harleysville Worcester Ins Co	549,995,340	416,849,500	133,145,840
22357	Hartford Accid & Ind Co	11,193,585,525	7,415,598,044	3,777,987,481
29424	Hartford Cas Ins Co	2,115,393,752	1,210,198,672	905,195,080
19682	Hartford Fire In Co	24,589,860,907	11,568,997,535	13,020,863,372
37478	Hartford Ins Co Of The Midwest	297,358,935	107,429,107	189,929,828
70815	Hartford Life & Accident Ins Co	12,966,229,749	8,233,237,257	4,732,992,492
71153	Hartford Life & Annuity Ins Co	83,086,138,310	81,418,459,482	1,667,678,828
88072	Hartford Life Ins Co	146,277,717,289	143,002,145,578	3,275,571,711
11452	Hartford Steam Boil Inspec & Ins Co	1,203,282,364	585,694,828	617,587,536
29890	Hartford Steam Boil Inspec Ins Co CT	87,367,271	46,769,234	40,598,037
30104	Hartford Underwriters Ins Co	1,506,231,742	859,597,558	646,634,183
96717	Harvard Pilgrim Health Care New Eng	57,561,237	33,997,689	23,563,548
92711	HCC Life Ins Co	549,103,758	280,326,712	268,777,046
66141	Health Net Life Ins Co	400,410,984	196,911,260	203,499,724
39527	Heritage Ind Co	198,384,540	95,331,680	103,052,860
64394	Heritage Life Ins Co	111,605,353	62,871,975	48,733,378
14192	Hingham Mut Fire Ins Co	122,107,577	69,606,323	52,501,254
93440	HM Lfe Ins Co	284,766,826	146,092,551	138,674,274
14206	Holyoke Mut Ins Co In Salem	164,743,389	92,330,868	72,412,521
64505	Homesteaders Life Co	1,337,913,641	1,270,135,433	67,778,209
22578	Horace Mann Ins Co	413,335,551	259,318,940	154,016,611
64513	Horace Mann Life Ins Co	5,102,515,194	4,851,284,409	251,230,785
22756	Horace Mann Prop & Cas Ins Co	126,078,572	71,849,125	54,229,447
93777	Household Life Ins Co	1,043,802,238	534,721,357	509,080,881
10069	Housing Authority Prop A Mut Co	138,790,525	71,383,958	67,406,567
18975	HPHC Ins Co Inc	31,373,093	8,160,076	23,213,017
25054	Hudson Ins Co	371,337,988	255,921,807	115,416,181
70580	Humanadental Ins Co	90,382,454	26,482,664	63,899,790
97764	Idealife Ins Co	20,105,690	7,361,089	12,744,601
29068	IDS Prop Cas Ins Co	1,091,657,301	568,719,859	522,937,442
64580	Illinois Mut Life Ins Co	1,234,962,062	1,087,724,035	147,238,027
23817	Illinois Natl Ins Co	55,270,711	382,635	54,888,076

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New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
11487	Imperial Cas & Ind Co	23,333,420	12,468,912	10,864,508
43575	Indemnity Ins Co Of North Amer	325,950,819	232,029,326	93,921,493
64602	Independence Life & Annuity Co	171,919,732	120,661,804	51,257,928
58068	Independent Order Of Foresters Us Br	2,826,257,659	2,476,523,370	349,734,289
14265	Indiana Lumbermens Mut Ins Co	123,270,828	81,046,721	42,224,108
64645	Indianapolis Life Ins Co	3,485,020,582	3,288,756,319	196,264,263
12599	Infinity Standard Ins Co	28,252,427	19,493,685	8,758,742
86509	Ing Life Ins & Annuity Co	63,590,646,950	62,155,790,252	1,434,856,698
80942	ING USA Annuity and Life Ins Co	61,524,347,886	59,863,600,579	1,660,747,307
22713	Insurance Co Of North Amer	628,630,387	453,657,133	174,973,254
19429	Insurance Co Of The State Of PA	4,343,795,678	2,822,005,326	1,521,790,352
18341	Insurance Corp Of NY	101,000,702	190,386,290	-89,385,588
29742	Integon Natl Ins Co	217,436,016	134,535,606	82,900,410
31488	Integon Preferred Ins Co	28,760,918	15,895,132	12,865,786
15598	Interins Exch Of The Automobile Club	5,332,919,120	2,222,498,546	3,110,420,574
11592	International Fidelity Ins Co	149,565,807	76,318,974	73,246,833
85189	Investors Consolidated Ins Co	15,367,006	9,259,959	6,107,047
64890	Investors Guaranty Life Ins Co	7,824,692	192,468	7,632,224
63487	Investors Life Ins Co North Amer	988,927,675	945,513,353	43,414,322
65056	Jackson Natl Life Ins Co	66,835,657,480	63,158,760,994	3,676,896,486
11630	Jefferson Ins Co	130,081,302	30,687,094	99,394,208
64017	Jefferson Natl Life Ins Co	1,675,872,493	1,634,807,849	41,064,644
70254	Jefferson Pilot Financial Ins Co	12,689,403,147	11,617,850,926	1,071,552,221
67865	Jefferson Pilot Life Ins Co	17,744,020,413	16,971,152,705	772,867,708
14354	Jewelers Mut Ins Co	184,417,398	77,015,359	107,402,040
89958	JMIC Life Ins Co	239,019,154	158,514,609	80,504,545
65080	John Alden Life Ins Co	540,572,637	437,971,370	102,601,266
65099	John Hancock Life Ins Co	71,776,172,713	68,183,900,359	3,592,272,354
65838	John Hancock Life Ins Co (USA)	108,335,351,818	106,908,885,203	1,426,466,615
90204	John Hancock Variable Life Ins Co	15,050,988,875	14,374,507,435	676,481,440
15962	Kansas Bankers Surety Co	158,570,744	29,306,101	129,264,643
65129	Kansas City Life Ins Co	3,314,089,339	2,942,323,165	371,766,174
90557	Kemper Investors Life Ins Co	16,589,795,875	16,367,339,203	222,456,672
58033	Knights Of Columbus	12,986,336,963	11,303,519,233	1,682,817,730
65242	Lafayette Life Ins Co	1,806,949,888	1,689,526,526	117,423,362
26077	Lancer Ins Co	549,173,453	452,195,594	96,977,859
50024	Lawyers Title Ins Corp	695,922,438	477,921,207	218,001,231
37940	Lexington Natl Ins Corp	38,369,882	28,313,128	10,056,754
42404	Liberty Ins Corp	1,850,482,043	1,520,802,632	329,679,411
19917	Liberty Ins Underwriters Inc	117,980,703	41,888,695	76,092,008
65315	Liberty Life Assur Co Of Boston	10,457,191,093	10,007,868,435	449,322,658
61492	Liberty Life Ins Co	3,770,945,564	3,502,441,939	268,503,625
23035	Liberty Mut Fire Ins Co	3,420,760,390	2,507,229,875	913,530,515
23043	Liberty Mut Ins Co	29,920,012,089	19,967,883,060	9,952,129,029
65331	Liberty Natl Life Ins Co	4,926,694,788	4,248,907,370	677,787,418
65498	Life Ins Co Of North Amer	5,776,606,869	5,161,124,439	615,482,430

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NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
65528	Life Ins Co Of The Southwest	5,352,826,044	5,059,922,425	292,903,618
64130	Life Investors Ins Co Of Amer	10,306,216,547	9,672,324,738	633,891,809
97691	Life Of The South Ins Co	53,190,560	35,988,140	17,202,420
65595	Lincoln Benefit Life Co	3,448,631,175	3,174,219,510	274,411,664
33855	Lincoln General Ins Co	466,101,357	332,900,727	133,200,630
65927	Lincoln Heritage Life Ins Co	549,255,803	459,917,613	89,338,190
62057	Lincoln Life & Ann Co of NY	1,416,096,857	1,347,270,535	68,826,322
65676	Lincoln Natl Life Ins Co	106,799,101,564	103,763,759,803	3,035,341,761
36447	LM General Ins Co	15,508,853	10,107,503	5,401,350
33600	LM Ins Corp	67,188,909	48,207,641	18,981,268
36439	LM Personal Ins Co	10,692,208	4,897,776	5,794,432
32352	LM Property and Casualty Ins. Co.	355,438,618	197,963,976	157,474,642
76694	London Life Reins Co	1,558,651,245	1,487,271,333	71,379,912
65722	Loyal American Life Ins Co	434,856,076	389,501,878	45,354,198
56758	Loyal Christian Benefit Assn	148,784,521	143,180,685	5,603,836
14435	Lumber Mut Ins Co	45,827,270	41,219,502	4,607,775
22977	Lumbermens Mut Cas Co	2,136,458,926	1,962,866,314	173,592,612
23108	Lumbermens Underwriting Alliance	362,917,259	262,336,999	100,580,260
35769	Lyndon Property Ins Co	434,618,512	309,492,598	125,125,914
65781	Madison Natl Life Ins Co Inc	755,051,104	628,636,764	126,414,340
29939	Main St Amer Assur Co	834,117,447	589,024,457	245,092,990
19321	Maine Bonding & Cas Co	30,841,187	5,753,519	25,087,668
11149	Maine Employers Mut Ins Co	602,552,596	405,387,159	197,165,437
65870	Manhattan Life Ins Co	362,538,757	327,773,222	34,765,536
67083	Manhattan Natl Life Ins Co	254,980,275	222,784,181	32,196,094
93610	Manulife Ins Co	545,707,687	427,065,935	118,641,752
28932	Markel American Ins Co	403,368,773	294,657,697	108,711,076
38970	Markel Ins Co	614,720,963	484,535,540	130,185,423
19356	Maryland Cas Co	514,130,378	109,272,613	404,857,765
65935	Massachusetts Mut Life Ins Co	109,220,586,803	102,193,744,751	7,026,842,052
12041	MBIA Ins Corp	10,952,319,309	6,871,687,447	4,080,631,862
69515	Medamerica Ins Co	367,739,816	334,548,402	33,191,416
34231	Medical Liability Mut Ins Co	5,022,834,071	4,860,688,086	162,145,985
36277	Medical Mut Ins Co Of ME	203,379,280	131,061,481	72,317,799
11843	Medical Protective Co	1,703,798,855	1,057,913,866	645,884,989
31119	Medico Ins Co	308,119,162	276,878,010	31,241,153
22241	Medmarc Cas Ins Co	112,696,469	70,862,487	41,833,982
97055	Mega Life & Health Ins Co The	1,112,324,672	750,132,259	362,192,413
86126	Members Life Ins Co	780,096,605	750,585,928	29,510,677
31968	Merastar Ins Co	83,733,234	59,513,062	24,220,172
14494	Merchants Bonding Co (Mutual)	67,067,914	20,787,337	46,280,577
23337	Merchants Ins Co Of NH Inc	196,028,758	124,357,860	71,670,898
23329	Merchants Mut Ins Co	358,609,350	245,036,164	113,573,186
12775	Merchants Natl Ins Co	30,455,741	149,963	30,305,778
65951	Merit Life Ins Co	1,042,442,825	380,135,924	662,306,901
79022	Merrill Lynch Life Ins Co	14,297,372,147	13,879,272,479	418,099,668

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
19798	Merrimack Mut Fire Ins Co	813,371,083	348,307,075	465,064,007
87726	Metlife Ins Co of CT	66,375,626,759	62,285,937,825	4,089,688,934
39357	Metlife Ins Co of CT	66,375,626,758	62,285,937,825	4,089,688,933
61050	MetLife Investors USA Ins Co	24,029,259,139	23,454,210,358	575,048,781
80950	Metlife Life & Annuity Co of CT	19,454,674,070	18,714,603,501	740,070,569
39950	Metropolitan General Ins Co	29,659,767	821,261	28,838,506
34339	Metropolitan Grp Prop & Cas Ins Co	381,523,803	121,951,187	259,572,608
65978	Metropolitan Life Ins Co	280,557,488,204	271,359,949,377	9,197,538,827
26298	Metropolitan Property & Cas Ins Co	5,305,099,235	3,454,517,473	1,850,581,761
97136	Metropolitan Tower Life Ins Co	7,261,999,014	6,219,166,236	1,042,832,778
18740	MGIC Ind Corp	22,752,780	472,604	22,280,176
38601	MIC Prop & Cas Ins Corp	166,717,693	116,725,942	49,991,752
21687	Mid-Century Ins Co	3,198,083,569	2,587,485,969	610,597,600
23434	Middlesex Ins Co	623,576,521	413,603,303	209,973,219
14532	Middlesex Mut Assur Co	267,574,871	201,266,451	66,308,420
66044	Midland Natl Life Ins Co	21,661,560,459	20,641,557,843	1,020,002,615
23612	Midwest Employers Cas Co	298,751,782	177,854,816	120,896,965
66109	Midwestern United Life Ins Co	251,988,728	157,284,653	94,704,075
42234	Minnesota Lawyers Mut Ins Co	96,544,970	43,338,495	53,206,473
66168	Minnesota Life Ins Co	22,151,123,999	20,440,240,211	1,710,883,788
20362	Mitsui Sumitomo Ins Co of Amer	670,201,634	480,152,059	190,049,576
22551	Mitsui Sumitomo Ins USA Inc	100,552,976	53,097,775	47,455,201
82848	ML Life Ins Co Of NY	1,219,426,053	1,162,691,700	56,734,353
15997	MMG Ins Co	159,264,519	103,297,972	55,966,547
70416	MML Bay State Life Ins Co	4,549,928,237	4,338,348,552	211,579,685
57541	Modern Woodmen Of Amer	7,928,882,269	6,865,536,907	1,063,345,361
69647	Molina Healthcare Ins Co	8,569,505	547,729	8,021,776
66265	Monarch Life Ins Co	968,404,458	957,132,744	11,271,714
66281	Monumental Life Ins Co	19,898,104,945	19,022,125,261	875,979,684
66370	Mony Life Ins Co	10,270,270,039	9,200,722,642	1,069,547,397
78077	Mony Life Ins Co Of Amer	6,004,780,385	5,723,528,695	281,251,690
29858	Mortgage Guaranty Ins Corp	7,364,303,289	5,814,624,431	1,549,678,858
22012	Motors Ins Corp	7,770,566,346	4,958,412,121	2,812,154,226
26522	Mount Vernon Fire Ins Co	671,906,019	334,858,198	337,047,822
10205	Mountain Valley Ind Co	32,916,780	20,437,716	12,479,065
43982	MT Washington Assur Corp	5,546,301	2,891,731	2,654,570
66427	MTL Ins Co	1,256,787,813	1,150,057,601	106,730,212
66346	Munich American Reassur Co	4,527,185,285	3,982,911,779	544,273,506
10227	Munich Reins Amer Inc	17,207,194,585	13,433,287,204	3,773,907,382
88668	Mutual Of Amer Life Ins Co	12,437,899,386	11,625,961,132	811,938,254
71412	Mutual Of Omaha Ins Co	4,752,902,232	2,611,995,602	2,140,906,630
61409	National Benefit Life Ins Co	834,142,451	504,623,753	329,518,698
11991	National Cas Co	156,736,229	56,441,011	100,295,218
10243	National Continental Ins Co	125,830,786	84,445,434	41,385,352
16217	National Farmers Union Prop & Cas	272,939,419	156,760,125	116,179,294
20478	National Fire Ins Co Of Hartford	210,224,252	33,165,744	177,058,508

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
23728	National General Ins Co	99,603,805	60,757,520	38,846,284
66583	National Guardian Life Ins Co	1,393,703,565	1,236,299,010	157,404,554
82538	National Health Ins Co	34,908,997	26,885,889	8,023,108
20087	National Ind Co	67,168,015,588	31,605,446,680	35,562,568,908
27944	National Ins Assn	10,876,044	522,386	10,353,658
75264	National Integrity Life Ins Co	3,483,167,077	3,354,093,420	129,073,657
32620	National Interstate Ins Co	631,479,415	483,213,605	148,265,810
66680	National Life Ins Co	8,164,720,977	7,456,731,849	707,989,127
34835	National Reins Corp	849,770,747	179,029,496	670,741,251
85472	National Security Life & Annuity Co	61,244,477	41,231,061	20,013,416
22608	National Specialty Ins Co	26,650,676	15,927,269	10,723,407
21881	National Surety Corp	553,480,285	363,788,571	189,691,714
51020	National Title Ins Of NY Inc	17,287,160	8,574,997	8,712,163
19445	National Union Fire Ins Co Of Pitts	31,667,494,265	21,247,282,764	10,420,211,501
66850	National Western Life Ins Co	5,962,809,887	5,289,548,165	673,261,722
51101	Nations Title Ins Of NY Inc	22,678,361	10,895,382	11,782,979
26093	Nationwide Affinity Co of Amer	47,237,820	33,376,481	13,861,339
10723	Nationwide Assur Co	86,035,353	14,854,315	71,181,038
70750	Nationwide Life & Ann Co of Amer	909,864,018	835,802,043	74,061,975
92657	Nationwide Life And Annuity Ins Co	6,481,679,102	6,323,083,179	158,595,923
66869	Nationwide Life Ins Co	97,060,333,421	94,378,026,232	2,682,307,189
68225	Nationwide Life Ins Co of Amer	6,648,451,780	5,994,170,689	654,281,091
23779	Nationwide Mut Fire Ins Co	4,219,131,799	2,306,661,456	1,912,470,343
23787	Nationwide Mut Ins Co	28,374,752,730	17,568,790,436	10,805,962,295
37877	Nationwide Prop & Cas Ins Co	94,600,776	67,083,697	27,517,079
42307	Navigators Ins Co	1,361,848,572	837,660,585	524,187,987
15865	NCMIC Ins Co	486,729,957	338,488,718	148,241,239
25852	New England Guaranty Ins Co Inc	81,016,460	51,911,269	29,105,191
21830	New England Ins Co	293,231,895	19,922,216	273,309,678
91626	New England Life Ins Co	12,015,453,145	11,580,640,674	434,812,471
41629	New England Rein Corp	129,095,289	12,137,319	116,957,970
23833	New Hampshire Ind Co Inc	300,538,800	194,645,998	105,892,802
23841	New Hampshire Ins Co	4,001,180,436	2,971,893,484	1,029,286,952
91596	New York Life Ins & Annuity Corp	66,967,144,959	64,643,277,207	2,323,867,752
66915	New York Life Ins Co	113,703,802,057	102,403,529,292	11,300,272,765
16608	New York Marine & Gnrl Ins Co	590,818,619	409,695,095	181,123,524
14788	NGM Ins Co	1,008,556,621	448,246,610	560,310,011
23965	Norfolk & Dedham Mut Fire Ins Co	234,925,857	114,280,978	120,644,879
31470	Norguard Ins Co	310,172,823	241,418,322	68,754,501
66974	North American Co Life & Hlth Ins	5,451,981,239	5,052,321,968	399,659,271
27740	North Pointe Ins Co	113,654,679	63,813,276	49,841,403
21105	North River Ins Co	956,398,628	546,456,402	409,942,226
22047	North Star Rein Corp	21,574,735	3,338,753	18,235,982
36455	Northbrook Ind Co	37,974,299	3,267,323	34,706,976
38369	Northern Assur Co Of Amer	355,882,652	163,931,912	191,950,740
19372	Northern Ins Co Of NY	52,853,804	21,977,654	30,876,150

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New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
25992	Northern Security Ins Co Inc	6,886,957	77,410	6,809,547
24015	Northland Ins Co	1,227,413,998	660,084,674	567,329,324
69000	Northwestern Long Term Care Ins Co	217,060,584	158,753,649	58,306,935
67091	Northwestern Mut Life Ins Co	144,961,941,781	133,277,565,922	11,684,375,859
23914	Northwestern Natl Ins Co Milwaukee	79,712,678	130,490,628	-50,777,951
42552	Nova Cas Co	127,007,736	73,648,884	53,358,852
63444	Nutmeg Life Ins Co	9,849,228	17,541	9,831,687
81353	NYLife Ins Co Of AZ	155,488,504	124,192,368	31,296,136
23248	Occidental Fire & Cas Co Of NC	357,432,913	211,799,494	145,633,419
67148	Occidental Life Ins Co Of NC	250,053,607	226,309,866	23,743,741
23680	Odyssey America Reins Co	6,392,402,375	3,890,820,489	2,501,581,886
24074	Ohio Cas Ins Co	4,349,775,979	3,267,058,181	1,082,717,796
26565	Ohio Ind Co	100,617,027	60,158,295	40,458,732
89206	Ohio Natl Life Assur Corp	2,475,117,413	2,305,702,597	169,414,816
67172	Ohio Natl Life Ins Co	11,246,637,680	10,455,333,732	791,303,948
67180	Ohio State Life Ins Co	9,492,975	2,611,827	6,881,148
24139	Old Republic General Ins Corp	853,771,882	583,808,332	269,963,550
24147	Old Republic Ins Co	2,266,579,625	1,422,441,018	844,138,607
67261	Old Republic Life Ins Co	149,306,142	114,831,833	34,474,309
50520	Old Republic Natl Title Ins Co	498,358,717	379,164,834	119,193,883
35424	Old Republic Security Assur Co	112,687,796	93,385,334	19,302,462
37060	Old United Cas Co	353,425,161	236,591,003	116,834,158
63274	OM Financial Life Ins Co	19,015,444,198	18,385,873,450	629,570,748
20621	OneBeacon America Ins Co	1,056,962,287	536,071,704	520,890,583
21970	OneBeacon Ins Co	3,758,323,295	2,064,200,561	1,694,122,734
85286	OneNation Ins Co	91,463,860	879,682	90,584,177
56383	Order United Commrl Trav Of Amer	15,069,883	12,478,533	2,591,350
78026	Oxford Health Ins Inc	1,224,482,241	609,266,172	615,216,069
76112	Oxford Life Ins Co	576,319,819	463,321,545	112,998,274
22748	Pacific Employers Ins Co	2,247,176,691	1,674,198,333	572,978,358
20346	Pacific Ind Co	5,465,092,945	3,857,031,380	1,608,061,565
97268	Pacific Life & Annuity Co	1,851,759,296	1,487,226,803	364,532,494
67466	Pacific Life Ins Co	86,141,888,885	82,923,958,898	3,217,929,988
37850	Pacific Specialty Ins Co	244,141,408	118,000,358	126,141,050
70785	Pacificare Life & Health Ins Co	1,077,260,604	742,986,823	334,273,792
60003	Park Avenue Life Ins Co	444,535,795	292,364,697	152,171,097
32069	Patriot Mut Ins Co	52,213,526	29,347,051	22,866,475
67598	Paul Revere Life Ins Co	5,286,377,997	4,251,768,900	1,034,609,097
67601	Paul Revere Variable Annuity Ins Co	145,719,933	36,239,965	109,479,968
14931	Pawtucket Ins Co	22,526,227	17,109,906	5,416,321
18333	Peerless Ind Ins Co	246,151,279	78,031,214	168,120,065
14958	Peninsula Ins Co	65,459,387	32,151,686	33,307,701
14982	Penn Millers Ins Co	170,299,489	119,774,731	50,524,757
67644	Penn Mut Life Ins Co	9,972,863,314	8,677,221,652	1,295,641,662
63282	Penn Treaty Network Amer Ins Co	1,046,718,919	1,007,455,365	39,263,554
21962	Pennsylvania General Ins Co	550,337,899	326,643,153	223,694,746

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NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
67660	Pennsylvania Life Ins Co	964,047,044	851,637,295	112,409,749
14974	Pennsylvania Lumbermens Mut Ins	294,663,492	188,828,401	105,835,092
12262	Pennsylvania Manufacturers Asn Ins C	630,776,801	434,056,931	196,719,870
66605	Peoples Benefit Life Ins Co	15,496,598,790	14,663,394,987	833,203,803
85561	Perico Life Ins Co	45,424,885	17,880,768	27,544,117
12297	Petroleum Cas Co	18,048,450	7,185,566	10,862,884
13714	Pharmacists Mut Ins Co	183,415,907	118,990,685	64,425,222
67784	Philadelphia American Life Ins Co	159,970,421	143,506,998	16,463,423
18058	Philadelphia Ind Ins Co	2,674,048,760	1,783,838,194	890,210,566
93548	PHL Variable Ins Co	5,133,820,079	4,913,477,854	220,342,225
25623	Phoenix Ins Co	3,510,131,710	2,359,634,916	1,150,496,794
93734	Phoenix Life & Annuity Co	60,119,378	42,521,405	17,597,973
67814	Phoenix Life Ins Co	16,753,006,363	15,820,557,219	932,449,144
72125	Physicians Life Ins Co	1,333,763,356	1,252,815,634	80,947,722
80578	Physicians Mut Ins Co	1,301,478,635	549,525,322	751,953,313
67911	Pioneer Mut Life Ins Co	467,337,354	434,722,873	32,614,481
18619	Platte River Ins Co.	117,333,177	81,052,133	36,281,044
27251	PMI Mortgage Ins Co	3,487,286,008	2,968,951,702	518,334,306
14460	Podiatry Ins Co Of Amer A Mut Co	231,845,803	159,228,922	72,616,881
57622	Polish Natl Alliance Us Of Na	422,140,512	388,039,696	34,100,819
56839	Polish Natl Union Of Amer	25,638,530	24,194,165	1,444,365
57630	Polish Roman Catholic Union Of Amer	152,388,140	138,136,416	14,251,724
37257	Praetorian Ins Co	1,739,204,022	1,340,488,814	398,715,209
15024	Preferred Mut Ins Co	347,005,180	224,700,361	122,304,819
10800	Premier Grp Ins Co Inc	44,777,750	23,972,682	20,805,068
15586	Preserver Ins Co	106,936,966	67,654,568	39,282,398
65919	Primerica Life Ins Co	5,549,726,496	3,884,658,212	1,665,068,284
61271	Principal Life Ins Co	125,532,324,846	121,933,701,318	3,598,623,528
37095	Private Residential Mortgage Ins Co	16,304,910	6,591,076	9,713,834
29017	Professionals Advocate Ins Co	95,031,228	59,938,568	35,092,660
24260	Progressive Cas Ins Co	5,588,119,908	3,995,419,282	1,592,700,626
16322	Progressive Direct Ins Co	2,708,050,979	1,807,891,183	900,159,796
24279	Progressive Max Ins Co	222,484,362	156,064,806	66,419,556
38628	Progressive Northern Ins Co	1,269,437,962	911,857,994	357,579,968
10638	Proselect Ins Co	79,726,802	61,373,254	18,353,548
12416	Protective Ins Co	595,991,207	253,300,239	342,690,968
68136	Protective Life Ins Co	19,047,009,656	17,658,584,480	1,388,425,175
15040	Providence Mut Fire Ins Co	191,112,980	79,428,987	111,683,993
24295	Providence Washington Ins Co	191,536,831	159,959,013	31,577,818
68195	Provident Life & Accident Ins Co	7,872,145,652	6,750,381,249	1,121,764,403
68209	Provident Life & Cas Ins Co	665,245,383	564,781,009	100,464,374
79227	Pruco Life Ins Co	25,360,117,797	24,339,815,486	1,020,302,311
68241	Prudential Ins Co Of Amer	245,816,674,570	239,844,165,485	5,972,509,085
93629	Prudential Retirement Ins & Anuty Co	59,441,285,976	58,399,815,470	1,041,470,506
15059	Public Service Mut Ins Co	680,073,415	429,261,479	250,811,936
39217	QBE Ins Corp	478,982,515	341,588,368	137,394,147

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
10219	QBE Reins Corp	1,171,664,694	626,081,501	545,583,193
15067	Quincy Mut Fire Ins Co	1,259,232,244	537,324,480	721,907,764
22705	R&Q Reins Co	348,776,358	320,455,430	28,320,928
36250	Radian Asset Assur Inc	2,258,169,748	1,256,914,024	1,001,255,724
33790	Radian Guaranty Inc	3,963,742,984	3,467,692,015	496,050,969
65765	Reassure America Life Ins Co	11,440,522,179	11,102,288,927	338,233,252
37303	Redland Ins Co	149,539,054	111,475,954	38,063,100
24449	Regent Ins Co	277,903,345	193,510,891	84,392,454
68357	Reliable Life Ins Co	713,744,292	657,813,217	55,931,075
68381	Reliance Standard Life Ins Co	2,939,388,901	2,523,136,035	416,252,866
67105	Reliastar Life Ins Co	22,050,607,611	19,727,148,282	2,323,459,329
61360	Reliastar Life Ins Co Of NY	2,999,326,251	2,721,114,704	278,211,547
61700	Renaissance L & H Ins Co of Amer	14,042,803	3,803,769	10,239,034
38318	Republic Ins Co	81,923,996	65,439,295	16,484,701
28452	Republic Mortgage Ins Co	1,588,450,346	1,472,751,450	115,698,896
32174	Republic Mortgage Ins Co Of FL	41,353,691	29,073,168	12,280,523
31275	Republic Mortgage Ins Of NC	525,255,752	421,989,379	103,266,373
31089	Republic Western Ins Co	259,080,514	157,844,081	101,236,433
61506	Resource Life Ins Co	125,311,705	94,965,658	30,346,047
43044	Response Ins Co	99,532,646	28,072,142	71,460,504
65005	RiverSource Life Ins Co	74,682,920,418	71,424,862,770	3,258,057,648
28860	RLI Ind Co	41,723,923	6,326,622	35,397,301
13056	RLI Ins Co	1,366,310,095	619,404,680	746,905,415
12491	Rochdale Ins Co Of NY	118,381,113	96,959,145	21,421,968
42706	Roche Surety And Cas Inc	6,130,708	583,558	5,547,150
24678	Royal Ind Co	3,246,553,338	2,670,951,560	575,601,778
23132	RVI Natl Ins Co	15,412,344	531,784	14,880,560
24740	Safeco Ins Co Of Amer	4,522,038,349	3,366,636,926	1,155,401,423
15105	Safety Natl Cas Corp	1,522,910,476	1,106,884,224	416,026,252
40460	Sagamore Ins Co	166,683,330	66,214,945	100,468,385
60176	SBLI USA Mut Life Ins Co Inc	1,525,082,377	1,401,344,265	123,738,113
22535	Seaboard Surety Co	140,626,596	11,731,406	128,895,190
69914	Sears Life Ins Co	75,742,846	21,591,969	54,150,877
25763	Seaton Ins Co	79,479,626	39,449,177	40,030,452
37923	Seaworthy Ins Co	49,913,202	28,089,822	21,823,380
93742	Securian Life Ins Co	122,363,603	5,928,849	116,434,754
68675	Security Benefit Life Ins Co	12,169,856,810	11,595,137,844	574,718,966
68764	Security Financial Life Ins Co	831,397,404	739,782,555	91,614,849
24902	Security Ins Co Of Hartford	1,172,728,866	980,928,999	191,799,867
68713	Security Life Of Denver Ins Co	23,761,828,797	22,166,484,495	1,595,344,302
68772	Security Mut Life Ins Co Of NY	2,041,281,483	1,934,453,086	106,828,397
50784	Security Title Guarantee Corp Bltmre	15,450,112	10,961,667	4,488,445
50857	Security Union Title Ins Co	107,157,480	40,354,212	66,803,268
11867	Selective Ins Co of New England	27,314,164	15,224,071	12,090,093
10936	Seneca Ins Co Inc	307,231,311	191,193,904	116,037,407
24988	Sentry Ins A Mut Co	5,280,674,980	2,486,897,811	2,793,777,148

APPENDIX VI
New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
68810	Sentry Life Ins Co	3,096,614,850	2,846,793,768	249,821,086
21180	Sentry Select Ins Co	631,343,106	436,696,824	194,646,282
97241	Settlers Life Ins Co	373,479,054	326,481,484	46,997,572
23388	Shelter Mut Ins Co	2,004,158,752	859,837,390	1,144,321,363
11126	Sompo Japan Ins Co of Amer	534,129,051	328,017,180	206,111,871
57142	Sons Of Norway	245,721,659	235,671,035	10,050,624
19216	Southern Ins Co	8,519,478	624,416	7,895,062
24767	St Paul Fire & Marine Ins Co	20,171,993,801	13,152,114,948	7,019,878,853
24775	St Paul Guardian Ins Co	14,779,131	127,684	14,651,448
41750	St Paul Medical Liability Ins Co	190,380,929	136,684,450	53,696,479
24791	St Paul Mercury Ins Co	25,568,452	-443,706	26,012,157
19224	St Paul Protective Ins Co	504,764,671	273,347,553	231,417,117
19070	Standard Fire Ins Co	3,599,560,790	2,323,342,559	1,276,218,231
42986	Standard Guaranty Ins Co	141,972,910	102,312,063	39,660,847
69019	Standard Ins Co	12,148,124,273	11,211,376,810	936,747,463
69051	Standard Life Ins Co Of IN	1,643,066,036	1,550,600,327	92,465,709
69078	Standard Security Life Ins Co Of NY	344,282,872	236,364,785	107,918,087
18023	Star Ins Co	468,216,067	303,108,714	165,107,354
40045	Starnet Ins Co	157,047,893	54,432,373	102,615,520
25143	State Farm Fire And Cas Co	24,413,590,236	15,465,481,326	8,948,108,911
25151	State Farm General Ins Co	4,192,497,656	2,341,786,332	1,850,711,324
69108	State Farm Life Ins Co	42,209,001,818	37,147,123,798	5,061,878,020
25178	State Farm Mut Auto Ins Co	98,348,108,897	40,313,841,036	58,034,267,860
69116	State Life Ins Co	2,386,102,556	2,254,451,822	131,650,734
12831	State Natl Ins Co Inc	176,295,019	83,711,261	92,583,758
77399	Sterling Life Ins Co	204,136,706	101,984,680	102,152,026
50121	Stewart Title Guaranty Co	1,039,874,920	531,366,222	508,508,698
10952	Stonebridge Casualty Ins Co	292,597,667	189,283,426	103,314,241
65021	Stonebridge Life Ins Co	1,885,014,104	1,759,024,460	125,989,644
10340	Stonington Ins Co	355,546,154	261,758,971	93,787,183
79065	Sun Life Assur Co Of Canada US	42,552,001,902	41,125,527,907	1,426,473,995
69256	Sunamerica Life Ins Co	46,889,646,418	42,427,077,950	4,462,568,468
28479	Sunapee Mut Fire Ins Co	3,154,758	374,056	2,780,702
69310	Surety Life Ins Co	13,326,012	1,088,102	12,237,910
82627	Swiss Re Life & Health Amer Inc	11,973,008,192	9,832,945,746	2,140,062,446
25364	Swiss Rein America Corp	11,369,549,606	8,354,790,210	3,014,759,396
68608	Symetra Life Ins Co	18,364,578,031	17,098,356,071	1,266,221,960
12866	T.H.E. Ins Co	167,968,883	117,921,598	50,047,285
69345	Teachers Ins & Ann Assoc Of Amer	183,697,731,614	168,415,566,624	15,282,164,990
22683	Teachers Ins Co	302,137,693	192,402,141	109,735,552
69396	Texas Life Ins Co	1,910,465,484	1,870,769,400	39,696,084
70435	The Savings Bank Life Ins Co Of MA	1,934,276,549	1,738,880,188	195,396,361
56014	Thrivent Financial For Lutherans	52,538,896,550	48,422,047,119	4,116,849,431
60142	TIAA Cref Life Ins Co	3,208,373,412	2,867,820,497	340,552,915
50067	Ticor Title Ins Co	258,183,631	205,285,113	52,898,518
51535	Ticor Title Ins Co of FL	119,638,355	89,780,366	29,857,989

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NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
25534	TIG Ins Co	2,191,152,602	1,507,776,422	683,376,180
69477	Time Ins Co	820,779,019	582,215,630	238,563,390
13242	Titan Ind Co	148,045,471	55,018,158	93,027,313
32301	TNUS Ins Co	112,908,268	70,478,794	42,429,474
42439	Toa-Re Ins Co Of Amer	1,369,524,260	964,924,999	404,599,261
12904	Tokio Marine & Nichido Fire Ins Co	1,585,465,065	1,125,826,328	459,638,737
37621	Toyota Motor Ins Co	166,791,693	116,878,911	49,912,782
70688	Transamerica Financial Life Ins Co	16,802,679,275	15,914,602,280	888,076,995
86231	Transamerica Life Ins Co	73,929,534,848	71,886,756,678	2,042,778,170
67121	Transamerica Occidental Life Ins Co	30,344,061,307	27,451,913,244	2,892,148,063
20486	Transcontinental Ins Co	99,217,823	202,856	99,014,967
50012	Transnation Title Ins Co	175,500,578	112,664,160	62,836,418
33014	Transport Ins Co	47,490,107	29,842,761	17,647,346
20494	Transportation Ins Co	88,273,001	317,928	87,955,073
28188	Travco Ins Co	191,082,262	127,363,853	63,718,409
19038	Travelers Cas & Surety Co	14,358,336,770	9,900,242,744	4,458,094,025
31194	Travelers Cas & Surety Co Of Amer	3,291,414,536	2,163,513,785	1,127,900,751
36170	Travelers Cas Co Of CT	305,129,610	223,043,291	82,086,319
19046	Travelers Cas Ins Co Of Amer	1,750,762,269	1,302,925,597	447,836,672
40282	Travelers Commercial Cas Co	309,549,983	228,668,731	80,881,252
27998	Travelers Home & Marine Ins Co	190,558,007	127,243,759	63,314,248
25658	Travelers Ind Co	19,419,086,591	12,017,570,231	7,401,516,361
25666	Travelers Ind Co Of Amer	494,404,429	362,926,487	131,477,942
25682	Travelers Ind Co Of CT	949,212,297	644,759,036	304,453,261
36145	Travelers Personal Security Ins Co	185,962,122	127,657,125	58,304,997
25674	Travelers Property Cas Co Of Amer	256,735,805	167,052,878	89,682,927
34894	Trenwick Amer Reins Corp	221,839,597	181,339,994	40,499,603
24350	Triad Guaranty Ins Corp	794,359,344	625,920,456	168,438,888
41211	Triton Ins Co	715,673,522	268,925,095	446,748,427
21709	Truck Ins Exch	1,641,531,367	1,170,372,731	471,158,636
61425	Trustmark Ins Co	1,282,004,018	1,042,196,456	239,807,562
62863	Trustmark Life Ins Co	564,631,467	424,185,468	140,445,999
60117	Tufts Ins Co Inc	18,939,768	8,274,177	10,665,591
29459	Twin City Fire Ins Co Co	615,891,197	322,198,624	293,692,573
67423	UBS Life Ins Co USA	45,535,384	12,039,005	33,496,379
80314	Unicare Life & Health Ins Co	1,491,396,476	1,213,294,784	278,101,692
91529	Unimerica Ins Co	94,297,787	56,131,327	38,166,460
69701	Union Bankers Ins Co	99,578,413	86,507,136	13,071,279
80837	Union Central Life Ins Co	7,093,697,509	6,766,614,335	327,083,174
62596	Union Fidelity Life Ins Co	18,253,645,474	17,480,849,856	772,795,619
25844	Union Ins Co	78,526,953	52,169,393	26,357,560
21423	Union Ins Co Of Providence	85,094,124	47,827,199	37,266,925
69744	Union Labor Life Ins Co	3,496,021,007	3,356,664,699	139,356,308
25860	Union Mut Fire Ins Co	121,979,179	52,980,797	68,998,381
70408	Union Security Ins Co	7,494,681,143	6,979,575,808	515,105,335
92916	United American Ins Co	1,192,630,072	1,014,458,383	178,171,689

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NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
85766	United Concordia Ins Co	65,836,742	25,012,594	40,824,148
91693	United Family Life Ins Co	84,423,450	58,882,372	25,541,078
11770	United Fncl Cas Co	1,609,180,752	1,182,809,329	426,371,423
51624	United General Title Ins Co	90,533,195	66,605,340	23,927,855
15873	United Gty Residential Ins Co	1,903,313,089	1,770,278,211	133,034,878
16667	United Gty Residential Ins Co Of NC	371,198,568	305,352,317	65,846,251
26999	United Guaranty Mtg Indem Co	163,962,029	151,345,570	12,616,459
79413	United Healthcare Ins Co	10,260,186,346	7,795,920,740	2,464,265,606
69930	United Ins Co Of Amer	2,032,677,846	1,823,873,595	208,804,251
94099	United Investors Life Ins Co	3,046,829,441	2,660,095,592	386,733,849
41335	United Natl Specialty Ins Co	84,018,882	27,325,171	56,693,712
69868	United Of Omaha Life Ins Co	12,866,252,859	11,646,350,802	1,219,902,057
21113	United States Fire Ins Co	3,328,674,930	2,354,769,514	973,905,416
70106	United States Life Ins Co In NYC	4,251,949,618	3,861,887,560	390,062,058
72850	United World Life Ins Co	79,650,354	59,660,998	19,989,356
25909	Unitrin Preferred Ins Co	50,324,192	35,887,848	14,436,345
70114	Unity Mut Life Ins Co	333,443,629	316,392,696	17,050,933
41181	Universal Underwriters Ins Co	681,557,264	149,961,391	531,595,873
70173	Universal Underwriters Life Ins Co	387,156,602	344,726,123	42,430,479
62235	Unum Life Ins Co Of Amer	16,025,916,619	14,445,772,556	1,580,144,063
84654	US Branch Assumption Mut Life Ins Co	11,445,086	91,709	11,353,378
80802	US Branch SunLife Assur Co Of Canada	13,566,226,303	13,105,372,423	460,853,880
80675	US Bus of Crown Life Ins Co	375,017,886	325,122,571	49,895,315
80659	US Bus of the Canada Life Assur Co	1,672,487,593	1,532,646,738	139,840,855
25887	US Fidelity & Guaranty Co	4,390,091,740	2,158,185,287	2,231,906,453
84530	US Financial Life Ins Co	503,890,389	464,088,722	39,801,668
29599	US Specialty Ins Co	786,650,462	588,128,952	198,521,510
25941	USAA	16,868,906,203	5,175,998,479	11,692,907,724
25968	USAA Cas Ins Co	5,724,190,749	3,228,532,559	2,495,658,189
18600	USAA General Ind Co	343,470,773	180,357,813	163,112,960
69663	USAA Life Ins Co	10,177,338,295	9,252,025,699	925,312,596
94358	USABLE Life	204,996,793	107,271,972	97,724,821
25976	Utica Mut Ins Co	2,141,896,215	1,449,906,500	691,989,715
26611	Valiant Ins Co	21,890,636	5,434,489	16,456,147
20508	Valley Forge Ins Co	55,922,000	14,211	55,907,789
70211	Valley Forge Life Ins Co	4,464,294,037	4,003,091,443	461,202,593
21172	Vanliner Ins Co	439,095,092	326,356,530	112,738,562
68632	VantisLife Ins Co	684,449,028	617,580,814	66,868,214
70238	Variable Annuity Life Ins Co	61,980,055,161	58,851,281,983	3,128,773,178
18759	Verex Assure Inc	26,101,445	16,480,041	9,621,404
10815	Verlan Fire Ins Co MD	27,812,854	10,856,847	16,956,007
13110	Vermont Accident Ins Co Inc	6,046,368	323,927	5,722,441
26018	Vermont Mut Ins Co	395,341,804	233,021,451	162,320,353
81027	Veterans Life Ins Co	291,075,389	236,810,831	54,264,558
20397	Vigilant Ins Co	382,130,596	243,773,045	138,357,551
40827	Virginia Surety Co Inc	1,162,968,174	907,240,552	255,727,624

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New Hampshire Insurance Department 2005 Foreign Insurance Companies Annual Report

NAIC #	Company Name	ASSETS	LIABILITIES	SURPLUS
39616	Vision Service Plan Ins Co	340,046,415	50,831,998	289,214,417
84549	Vista Life Ins Co	22,586,104	2,937,870	19,648,234
32778	Washington Intl Ins Co	117,503,062	68,041,123	49,461,939
70319	Washington Natl Ins Co	2,609,704,584	2,023,937,819	585,766,765
26069	Wausau Business Ins Co	165,353,821	118,073,760	47,280,061
26042	Wausau Underwriters Ins Co	215,128,601	129,101,231	86,027,370
25011	Wesco Ins Co	38,534,489	12,553,208	25,981,281
44393	West American Ins Co	264,562,056	48,539,983	216,022,073
70335	West Coast Life Ins Co	3,004,311,465	2,666,318,009	337,993,455
21121	Westchester Fire Ins Co	2,297,673,069	1,639,895,506	657,777,563
30830	Western Diversified Cas Ins Co	10,679,495	64,883	10,614,612
91413	Western Reserve Life Assur Co of OH	11,528,514,436	11,061,416,832	467,097,604
13188	Western Surety Co	959,642,190	610,627,018	349,015,172
34207	Westport Ins Corp	1,002,226,296	718,445,743	283,780,553
60704	Wilton Reassurance Life Co of NY	1,208,438,021	1,124,405,757	84,032,285
56170	Womans Life Ins Society	183,100,768	151,529,400	31,571,368
57320	Woodmen World Life Ins Soc	7,465,154,497	6,589,628,04	875,526,451
70629	World Ins Co	228,911,193	120,568,744	108,342,449
20311	XL Capital Assurance Inc	429,072,978	222,060,220	207,012,758
24554	XL Ins Amer Inc	542,656,747	339,929,183	202,727,564
88080	XL Life Ins and Annuity Co	810,809,518	718,484,274	92,325,244
80586	XL Re Life Amer Inc	58,955,541	3,762,508	55,193,033
20583	XL Reins America Inc	4,939,769,901	2,806,163,942	2,133,605,959
37885	XL Specialty Ins Co	432,856,446	271,257,841	161,598,605
31267	York Ins Co of ME	31,295,912	180,343	31,115,569
26220	Yosemite Ins Co	514,049,658	90,983,382	423,066,276
16535	Zurich American Ins Co	31,513,418,125	25,476,622,353	6,036,795,772

APPENDIX VII
New Hampshire Insurance Department Surplus Lines Insurers

Effective November 1, 2006

NAIC#	COMPANY NAME	NAIC#	COMPANY NAME
24856	Admiral Insurance Company	34452	Homeland Insurance Company of New York
19489	Allied World Assurance Company (U.S.) Inc.	37079	Hudson Specialty Insurance Company
35351	American Empire Surplus Lines Ins Co	27960	Illinois Union Insurance Company
26883	American Int'l Specialty Lines Ins Co	22829	Interstate Fire & Casualty Company
35912	American Western Home Insurance Co	33138	Landmark American Insurance Company
21199	Arch Specialty Insurance Company	19437	Lexington Insurance Company
42846	Atlantic Casualty Insurance Company		Lloyd's Underwriters at London
26620	Axis Surplus Insurance Company	37974	Mt. Hawley Insurance Company
23620	Burlington Insurance Company	20079	National Fire & Marine Insurance Company
10328	Capitol Specialty Insurance Corporation	17370	Nautilus Insurance Company
36951	Century Surety Company	36056	Navigators Specialty Insurance Company (formerly NIC Insurance Company)
38989	Chubb Custom Insurance Company	17400	Noetic Specialty Insurance Company
39993	Colony Insurance Company	39608	Nutmeg Insurance Company
31127	Columbia Casualty Company	32859	Penn-America Insurance Company
44520	Crum & Forster Specialty Insurance Co	23850	Philadelphia Insurance Company
10213	Discover Specialty Insurance Company	10786	Princeton Excess and Surplus Lines Ins Co
39020	Essex Insurance Company	16551	Savers Property & Casualty Insurance Co
10851	Everest Indemnity Insurance Company	41297	Scottsdale Insurance Company
44792	Executive Risk Specialty Insurance Co	30481	St. Paul Surplus Lines Insurance Company
10657	First Mercury Insurance Company	26387	Steadfast Insurance Company
34916	First Specialty Insurance Corporation	29696	Travelers Excess and Surplus Lines Ins Co
10833	Gemini Insurance Company	13064	United National Insurance Company
37362	General Star Indemnity Company	25895	United States Liability Insurance Company
25569	Gotham Insurance Company	19607	XL Select Insurance Company
37532	Great American E&S Insurance Co		

Add to the approved list, effective November 1, 2006

20010	Acceptance Indemnity Insurance Company	17159	USF Insurance Company
41394	Benchmark Insurance Company	37150	Western Heritage Insurance Company
41718	Endurance American Specialty Insurance Co		

Removed from the approved list, effective November 1, 2006

NAIC#	COMPANY NAME	NAIC#	COMPANY NAME
42811	Gulf Underwriters Insurance Company		

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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)

INSURANCE FRAUD

What is Health Care Insurance Fraud? (NHID)
Insurance Fraud (NICB)
Don't be Victimized Twice - Avoid Disaster Fraud (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)
COBRA (Consolidated Omnibus Budget Reconciliation Act) (USDOL)
Employer's Guide to COBRA (USDOL)
Employee's Guide to COBRA (USDOL)
Managed Care Consumer Guide to External Review (NHID)
Request for Independent External Appeal of a Health Care Decision (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)
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)
Life Insurance information for Military Personnel (NAIC)
Investor Alert - Should You Exchange Your Life Insurance Policy (NASD)

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LONG TERM CARE INSURANCE

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

PROPERTY & CASUALTY INFORMATION

Auto Insurance-After Market Parts Know Your Rights (NHID)
Your Guide to Understanding Automobile Insurance in the Granite State (NHID)
Understanding How Insurers Use Credit Information (NAIC)
Consumers Guide to Auto Insurance (NAIC)
Home Inventory Form (NHID)
Automobile Insurance - Know your Rights (NHID)
Renters Insurance: A Smart Buy (NHID)
Insuring Your Teen Driver (NAIC)
Title Insurance Tips For Consumers (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)
Medicare Part D Information and Resources (CMS & Medicare)
Choosing a Medigap Policy (CMS)
Do You Have A Medigap Policy With Prescription Drug Coverage? (CMS)
Medicare Summary of Benefits- How to Read (CMS)
All the Information You Need to Know about Medicare (CMS)
Your Medicare Benefits (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)
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Fraud Against New Hampshire Seniors (NHID)
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)
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Medicare Healthcare Coverage Directory (CMS)
Medicare Hospice Benefits (CMS)
Where to Get Your Medicare Questions Answered (CMS)

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MEDICARE PART D

Important information regarding Medicare Part D (CMS)
Medicare D Stand Alone Drug Plan Phone Numbers (CMS)
Medicare Prescription Drug Coverage: How to Join (CMS)
Medicare RX Drug Coverage: How to File a Complaint, Coverage Determination, or Appeal (CMS)
Medicare Part D Complaint Tip Sheet (CMS)
Medicare Part D-A Guide to Getting Started (CMS)
Medicare Plan D Prescription Drug Program - Information from AARP
For Federal Information about Medicare Part D (CMS)
Medicare D Quick Facts (CMS)
Medicare D Advantage Plans (CMS)
Medicare D Stand Alone Drug Plans (CMS)
Medicare Part D Fraud Prevention Tips (CMS)

OTHER

Finding a Lost Pension (English & Spanish)
The New England Pension Assistance Project
Consumer Guaranty Contract (FAQ)
Consumer Guaranty Contracts Laws