



THE NEW HAMPSHIRE

INSURANCE DEPARTMENT



2009 ANNUAL REPORT

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THE 158th REPORT158TH ANNUAL REPORT OF THE
STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

FOR FISCAL YEAR 2009
JULY 1, 2008 - JUNE 30, 2009

Roger A. Sevigny
Insurance Commissioner

His Excellency, Governor John Lynch

The Honorable Raymond S. Burton
Executive Councilor, First District

The Honorable John D. Shea
Executive Councilor, Second District

The Honorable Beverly A. Hollingworth
Executive Councilor, Third District

The Honorable Raymond J. Wieczorek
Executive Councilor, Fourth District

The Honorable Debora B. Pignatelli
Executive Councilor, Fifth District

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INTRODUCTION

This annual report provides a brief summary of the Insurance Department's activities during Fiscal Year 2009. During Fiscal Year 2009 the Insurance Department had 80 full time staff positions and collected total general fund revenues of \$94.1 million.

INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION

The New Hampshire Insurance Department was established in 1851, the first insurance regulator in the nation. Title XXXVII of the New Hampshire Revised Statutes Annotated codifies New Hampshire's Insurance Laws and creates and defines the Insurance Department and its functions and duties. The Insurance Commissioner is charged under Title XXXVII with the enforcement and execution of the insurance laws of New Hampshire, with the collection of premium taxes and fees, and the regulation of the insurance marketplace to ensure fair treatment of policyholders and claimants. The Department is also charged with promoting competitive and safe insurance markets.

MISSION STATEMENT

The mission of the Insurance Department is to promote 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 strive to uphold the highest professional, ethical and quality standards.



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INSURANCE DEPARTMENT STAFF BY DIVISION



Executive Office

- Roger A. Sevigny Insurance Commissioner
- Alexander K. Feldvebel Deputy Insurance Commissioner
- Vacant Administrator of Industry Regulation & Licensing
- Sandra L. Barlow..... Program Specialist I
- Karen J. Cassin Program Specialist I

Health Care Policy Unit

- Leslie J. Ludtke..... Health Care Policy Analyst
- Tyler J. Brannen Statistician

Legal Division

- Chiara G. Dolcino General Counsel
- Deborah J. O’Loughlin Legal Coordinator

Enforcement Unit

- Richard P. McCaffrey Compliance & Enforcement Counsel
- John M. Talley Enforcement Examiner
- Carolyn R. Petersen Paralegal II

Financial Examinations Division

- Thomas S. Burke Director
- Paul D. Kropp Financial Examiner V

Financial Analysis

- Patricia M. Gosselin Financial Examiner II
- Donald G. Lodge Financial Examiner II
- Mary F. Verville Financial Examiner I
- Diane T. Cygan Financial Records Auditor

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INSURANCE DEPARTMENT STAFF BY DIVISION

Field Examiners

Alan P. Goode..... Financial Examiner III
Larry Lucas Financial Examiner III
Colin D. Wilkins..... Financial Examiner II
Thomas J. Begeal..... Financial Examiner II
Christopher J. Jewell..... Financial Examiner I
W. Kurt Gillies Financial Examiner I

Administration Division

Kathleen L. Belanger Director
Ruju A. Dave Business Supervisor I
Lisa M. Campbell..... Program Assistant II
Linda A. Hemeon..... Senior Account Technician
Paula R. Cook Senior Clerk Interviewer
Jennifer A. Goodwin Account Clerk III
Kristin S. Avery Secretary II

Life Accident and Health Division

Michael O. Wilkey..... Director
David C. Sky Actuary
Deidre E. Fitzpatrick..... Program Assistant II
Marion J. Meuse Program Assistant I

Market Conduct Examination Unit

Joelien J. Atwater..... Chief LAH Market Conduct Examiner
Keith E. Nyhan..... Ins. Co. Examiner III – Life and Annuities
John D. McClellan..... Insurance Company Examiner II
Alain J. Couture Insurance Company Examiner II
Cheryl B. Frey Insurance Company Examiner I
Karen L. McCallister LAH Insurance Examiner



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INSURANCE DEPARTMENT STAFF BY DIVISION

Forms and Filings Unit

Maureen Hartsmith Administrator II
 Thomas Weston..... Life & Health Insurance Examiner
 Sonya J. Barker Life & Health Insurance Examiner
 Diana M. Lavoie..... Life & Health Insurance Examiner

Consumer Services Unit

Barbara J. Anderson Consumer Services Officer
 Pauline F. Lamy Insurance Claims Representative

Property and Casualty Division

David A. Withers Director and P&C Actuary
 Carol A. MacLean Claims & Hearings Clerk I

Market Conduct Examination Unit

G. Kent Dover Chief P&C Market Conduct Examiner
 Donald L. Belanger Ins. Co. Examiner III
 Edwin Pugsley Ins. Co. Examiner III
 Roderick D. Twiss..... Ins. Co. Examiner II
 Andre U. Gagne Ins. Co. Examiner I
 Ellen M. Walsh..... Ins. Co. Examiner I

Forms and Filings and Consumer Services Unit

Denise C. Lamy Dir. of P&C Cons. & Compliance Svcs.
 Gail R. Matson Casualty Insurance Examiner
 Steven P. Towne Casualty Insurance Examiner
 Mary Ellen Sasseville..... Consumer Services Officer
 Catherine H. Drew Consumer Services Officer
 Claire L. LaPointe Insurance Claims Representative
 Christine A. Wenners..... Program Assistant I



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INSURANCE DEPARTMENT STAFF BY DIVISION

Market Analysis Unit

Deborah L. Stone P&C Assistant Actuary
Lorette D. Gendron Insurance Rate Analyst II (Workers Comp.)
Charles W. Vanasdalan Ins. Co. Examiner II
James B. Young Ins. Co. Examiner I

Operations Division

Barbara D. Richardson Director

Producer Licensing Unit

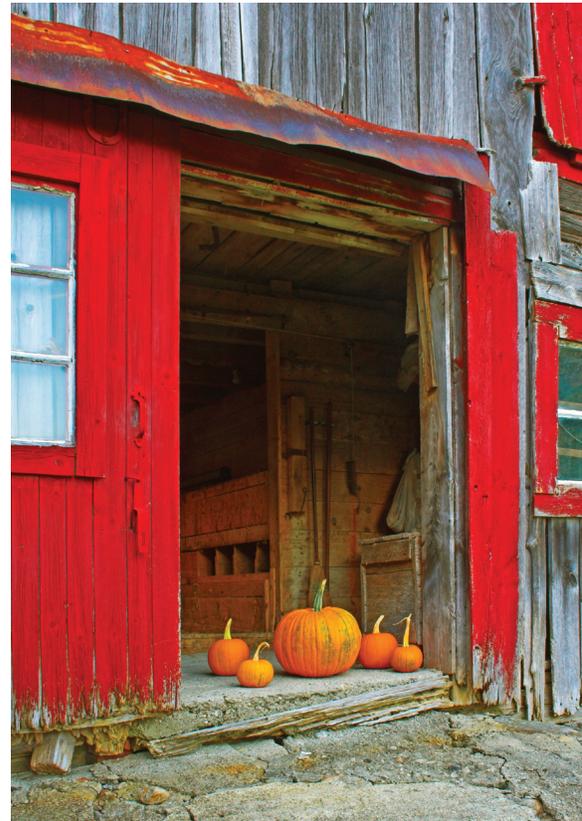
Clinton W. Lane Insurance License Supervisor
Joan D. Lacourse Administrative Supervisor
Marlena A. Keyser Insurance License Clerk
Cheryl J. Moses Insurance License Clerk
Cheryl L. Gagnon Insurance License Clerk

Fraud Unit

Catherine E. Tucker Fraud Attorney
Brendhan B. Harris Senior Insurance Fraud Investigator
Thomas P. Wickey Supervisor V
Vacant Insurance Fraud Investigator
Heather E. Gorse Secretary II

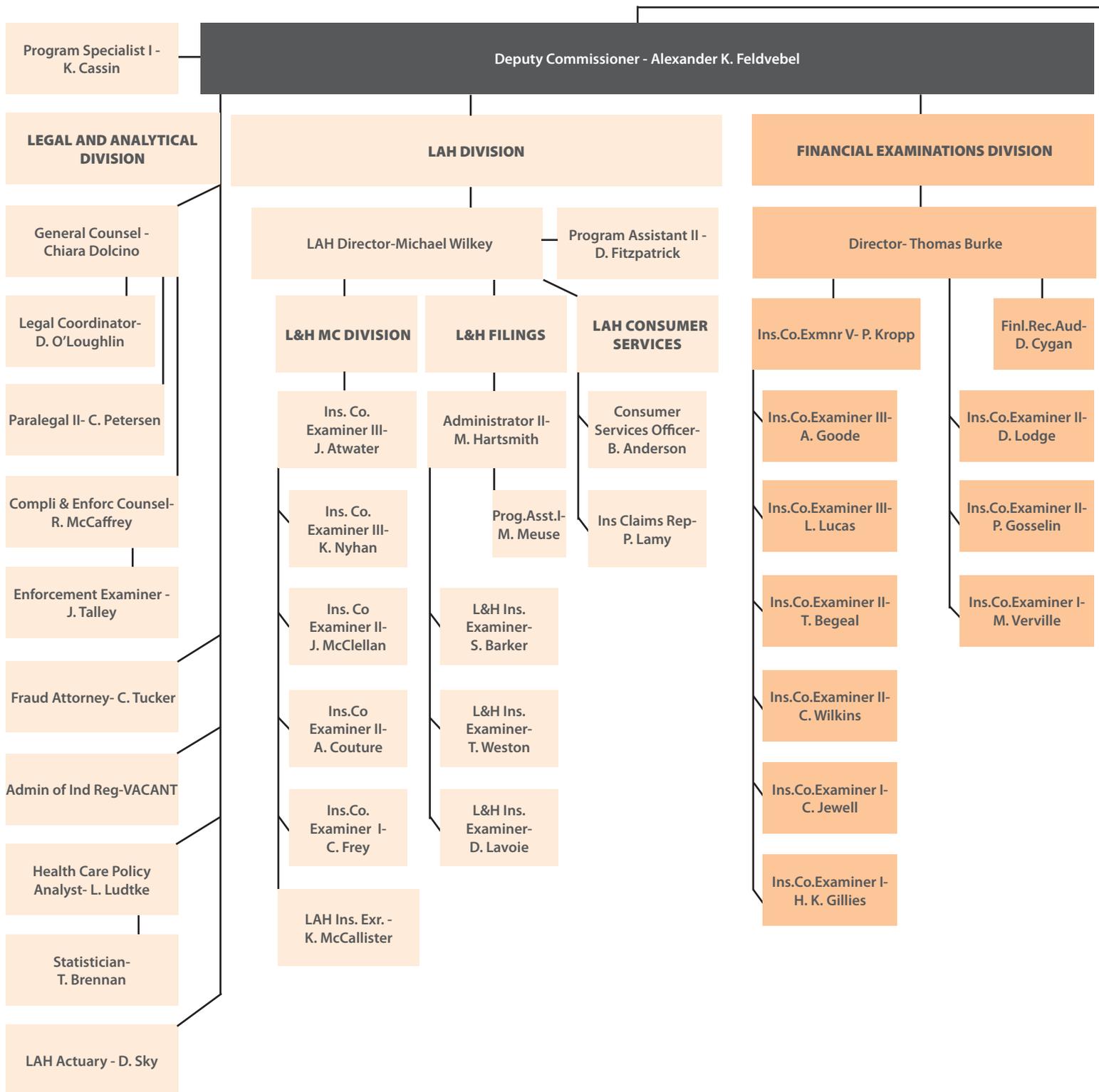
Premium Tax Unit

Charles E. Burdette Ins. Co. Examiner IV
Norma J. Stallings Insurance Tax Auditor VI
Janet B. Colby Insurance Taxation Officer



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ORGANIZATION CHART



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COMMISSIONER - ROGER A. SEVIGNY

Program Specialist I -
S. Barlow

ADMINISTRATION DIVISION

Director of Administration
- Kathleen Belanger

Business Admin. I -
R. Dave

Prog. Assist II -
L. Campbell

Senior Account Tech -
L. Hemeon

Senior Clerk Interviewer -
P. Cook

Account Clerk III -
J. Goodwin

Secretary II -
K. Avery

P&C DIVISION

P&C Director and Actuary - David Withers

P&C Asst. Actuary -
D. Stone

Insurance Rate Analyst -
L. Gendron

Ins.Co. Examiner II -
C. Vanasdalan

Ins.Co. Examiner I -
J. Young

P&C FILINGS & CONSUMER SVCS.

Director of P&C Consumer & Compliance Services - D. Lamy

Casualty Ins. Examiner -
G. Matson

Casualty Ins. Examiner -
S. Towne

Prog.Assist I - C. Wenners

Consumer Services Officer - M. Sasseville

Consumer Services Officer - C. Drew

Ins Clms Rep - C. Lapointe

P&C MC DIVISION

Ins.Co. Examiner IV -
G. K. Dover

Ins. Co. Examiner III -
D. Belanger

Ins. Co. Examiner III -
E. Pugsley

Ins. Co. Examiner II -
R. Twiss

Ins.Co. Examiner I -
A. Gagne

Ins.Co. Examiner I -
E. Walsh

C.& Hr.Clerk I -
C. MacLean

OPERATIONS DIVISION

Dir. of Oper's. - Barbara Richardson

TAXATION

Ins. Co.Examiner IV -
C. Burdette

Tax Auditor VI -
N. Stallings

Ins.Tax. Officer -
J. Colby

PRODUCER LICENSING

Supervisor V - C. Lane

Admin. Supervisor -
J. Lacourse

Ins.Lic.Clerk -
M. Keyser

Ins.Lic.Clerk -
C. Moses

Ins.Lic.Clerk -
C. Gagnon

FRAUD UNIT

Sr Ins Fraud Invest -
B. Harris

Supervisor -
T. Wicque

Ins Fraud Extr. -
VACANT

Secretary II -
H. Gorse

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LIFE, ACCIDENT & HEALTH (LAH) DIVISION

The mission of the LAH Division is the protection of New Hampshire residents in the sale and administration of individual and group life, health, annuity, disability and similar insurance products issued in the state. To support the mission, the LAH Division's primary functions are to provide consumer service to the public, review carrier rate and form filings and to conduct market conduct (compliance) examinations.

LAH MARKET CONDUCT EXAMINATION UNIT

The LAH market conduct unit performs two important functions: market conduct examinations and market analysis of life, accident and health insurers. Market conduct examinations address perceived market problems or violations of New Hampshire's insurance laws that affect New Hampshire's insurance consumers. Examiners review insurance company market activity to insure compliance with New Hampshire rules and laws. Findings, indicating violations of law or Department rules, may be referred to the Department's enforcement unit for administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers and other department licensees.

FY 2009 Investigations conducted:

Company Name	NAIC #	Fines ordered
Assurant Inc., Group (John Alden Life Insurance Company, Time Insurance Company f/k/a Fortis Insurance Company)	65080, 69477	\$900,000

FY 2009 Examinations conducted:

Company Name	NAIC #	Fines ordered
Anthem Health Plans of NH, Inc	53759	\$150,000
Guardian Life Insurance Company of America	64246	\$30,000
Various - re: Medical Dir. Requirements	N/A	\$0

FY 2009 Multi-state Regulatory Actions:

Company Name	NAIC #	Fines ordered
Bankers Life and Casualty Company	561263	\$16,542
United Healthcare Insurance Companies	79413 et al.	\$25,582

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Company Name	TPA #	Fines ordered
Caremark, LLC and CaremarkPCS Health LLC	T3209 &T3132	\$12,500

FY 2009 Market Conduct Complaint Assistance:

Consumers	Restitution
Approx 20 Complaints	\$98,000
1 Complaint	\$27,000 policy rescission and reinstated with prior company

The LAH market conduct examination unit also performs a market analysis function. Market conduct analysis is conducted to review and compare statistics of those insurers licensed to write life, accident and health insurance in the state of New Hampshire. The market analysis function is used to establish baseline data to develop and prioritize a list of companies targeted for additional in-depth market conduct review, analysis and/or examination.

The unit supported the National Association of Insurance Commissioners (NAIC) Market Conduct Annual Statement (MCAS) initiative by conducting an in-depth review of 203 life and annuity companies. In addition, the unit established, and annually updates, statistics from all licensed accident and health insurers in New Hampshire. The unit conducted an in-depth review of 652 accident and health

insurers writing seven major lines of business in New Hampshire, which includes health insurance, long term disability insurance, short term disability insurance, medicare supplement insurance, dental insurance, long term care insurance and home healthcare insurance.

FY 2009 Market Analysis Level 1 Performed:

Company	NAIC #
MVP Health Plan of NH, Inc.	10141
Lincoln Financial	65676
Chesapeake Life Insurance Company	61832

Additionally, the Market Conduct unit provides technical assistance to and are participants of the Council for Children and Adolescents with Chronic Health Conditions, New Hampshire Interagency Coordination Council, Health Benefits Advisory Committee Workgroup, State of New Hampshire Wellness Program and Departmental liaison with Centers for Medicare and Medicaid Services on Senior Product lines. The unit also participated in the agent licensing examination review committee.

The LAH market conduct examination unit was instrumental in the drafting and adoption of Insurance Department rule INS 305 on Suitability, and in the introduction of 3 pieces of legislation on life settlement viaticals (tabled). In addition, the unit actively participates in the NAIC Working Group for Suitability.

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LAH CONSUMER SERVICES UNIT

In Fiscal Year 2009 the LAH consumer services unit responded to 5,642 consumer inquiries, processed 430 formal complaints and 35 external reviews of health care decisions. The types of inquiries and complaints addressed range from educating and guiding consumers seeking to purchase various types LAH insurance, to questions and disputes on issues regarding coverage, to inquiries about the impact of new legislation, to reviews of complaints regarding the suitability of sales of life and annuity products to senior citizens.

Over \$1,000,000 in relief resulted from intervention by Consumer Services staff on behalf of NH residents. Over \$600,000 in payments were made by insurance companies as a result of 17 external review decisions in favor of the consumer.

The Department publishes and distributes consumer brochures designed to assist and educate New Hampshire insurance consumers about a wide range of LAH insurance topics. The Department currently offers over 60 different brochures related to life, accident, disability, health and Medicare topics. All brochures published or distributed by the Department are available free of charge upon request, and all are available to be downloaded or printed from the department's web site at www.nh.gov/insurance.

The Department maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information.

LAH FORMS AND FILINGS UNIT

The Life, Accident and Health Examiners reviewed 3,280 filings during Fiscal Year 2009. The unit reviews all individual and group health policies, life insurance products, disability policies, individual Medicare supplement policies, health maintenance organization filings, and long-term care, life, annuity, accident, credit, disability and blanket insurance.

NH continues to receive most filings electronically through the National Association of Insurance Commissioners' System for Electronic Rate and Forms Filing, (SERFF), and receives filing fees through Electronic Fund Transfers, (EFT).

In addition, the unit's examiners provided technical assistance to, or were active participants in, the Council for Children and Adolescents with Chronic Health Conditions, the Governor's Task Force on Persons with Disabilities, New Hampshire Inter-Agency Council, Health Benefits Advisory Committee - State of NH Wellness Program, Agent Licensing Exam Review Committee, Board of Directors for SERFF, Association of Insurance Compliance Professionals (AICP), the NAIC Speed to Market Task Force, Operational Efficiencies Working Group, Product Requirements Locator Subgroup, and the New Hampshire Individual Health Plan Benefit Association.

The total LAH forms filing activity for Fiscal Year 2009 was 3,280 filings received. Of this number, 101 were interstate compact filings. The unit closed a total of 3,199 filings during FY 2009. Of this number, 1,681 were approved, 111 were interstate compact filings, 646 were disapproved, 369 were rejected and 54 were withdrawn. The total number of forms received by the unit in FY 2009 is 9,106. The total number of forms filings closed during FY 2009 is 10,119.

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PROPERTY AND CASUALTY DIVISION

The Property and Casualty Division has four primary functions in the regulation of property and casualty insurance company products and services - market conduct examination, review of rate, rule and forms filings, consumer services and market analysis. In addition, the Division is responsible for workers compensation analysis.

P&C MARKET CONDUCT EXAMINATION UNIT

The primary function of the P & C market conduct examination unit is to conduct market conduct examinations of property and casualty insurers. These examinations address perceived market problems or violations of New Hampshire's insurance laws and department regulations. Examiners review whether the carriers' procedures and processes treat claimants and policyholders fairly. Findings indicating violations of law, rule or regulatory standards may be referred to the Department's enforcement unit for administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include inquiries, investigations and examinations of insurers, producers and other Department licensees. The unit also participates in certain joint and multi-state market conduct actions.

The following multi-state regulatory actions were joined by the NH Insurance Department, and continue in progress:

Company	NAIC Group #
American International Group (AIG)	12
LandAmerican Financial Group	99
Allstate	08

The following inquiries were referred to the Department's Enforcement Unit:

Company	NAIC #
Vanliner Insurance Company	21172

The following examinations were completed by the P&C market conduct examination unit:

Company	NAIC #
Mt. Washington Assurance Corporation	43982
Vermont Mutual Insurance Company	26018
Northern Security Insurance Company	25992
Universal Underwriters Insurance Company	41181
Geico General Insurance Company	35882
Government Employees Insurance Company	22063
Geico Indemnity Company	22055
Geico Casualty Company	41491
Stewart Title Insurance Company	50121

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P&C CONSUMER SERVICES UNIT

The property and casualty consumer services unit provides New Hampshire consumers with assistance by answering questions, investigating complaints, and distributing educational materials.

During Fiscal Year 2009 the P&C consumer services unit responded to 850 formal property and casualty complaints. This data reflects consumer complaints for which the unit took action to intervene on behalf of the consumer. During Fiscal Year 2009 the unit also responded to 3957 property and casualty insurance inquiries. In addition, the Consumer Services unit researched and responded to 125 inquiries from a variety of Department customers in 2009. During FY 2009 the consumer services unit helped consumers to obtain \$642,074 in relief.

The Department maintains a toll-free telephone number, 1-800-852-3416, for consumers seeking assistance or information.

The P&C Division publishes and distributes up-to-date consumer brochures and related informational material designed to assist and educate New Hampshire insurance consumers about a wide range of property and casualty insurance topics, including automobile and homeowners insurance. Hardcopies of all brochures published or distributed by the Division are available free of charge upon request, and are also available online at our website: <http://www.nh.gov/insurance>. Quick links to other insurance-related resources, including the National Flood Insurance Program and material distributed by the National Association of Insurance Commissioners (NAIC) can also be found on the Department's web site.

P&C FORMS AND FILINGS UNIT

Property & Casualty forms and filings unit responsibilities include the analysis of insurance policy form/rule/rate filings for personal and commercial lines of business. These insurance lines include automobile, homeowners, general liability, professional liability and workers' compensation. Company and advisory organization filings are analyzed to determine compliance with New Hampshire's insurance laws and Department administrative rules, and are also reviewed to ensure that they conform with public policy (RSA 412:5 I). The use of the National Association of Insurance Commissioners' SERFF system (System for Electronic Rate and Form Filing) and EFT (Electronic Fund Transfer) is mandatory for all P&C filings submitted by insurers and advisory organizations (Chapter Ins 3100). P&C examiners perform an initial review and correspond with filers within 30 days of submission, ensuring quick filing disposition. This allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner. The Property & Casualty examiners analyzed 5107 filings during Fiscal Year 2009. In addition, P&C examiners researched and responded to 240 inquiries from a variety of Department customers in Fiscal year 2009.

The forms and filings examiners also participate in various working groups and serve on a number of commissions and boards at the request of the Commissioner. These include the Commercial Automobile Insurance Plan and the New Hampshire Reinsurance Facility.

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P&C MARKET ANALYSIS UNIT

The P&C market analysis unit is responsible for market analysis, maintenance of statistical databases and analytics, tracking competition among insurers in NH and actuarial functions, including review of rate filings, forecasting, and studying financial performance of insurers.

The market analysis unit maintains the web-based premium comparison tool introduced in 2008 that is applicable to personal automobile insurance and homeowners insurance. In FY 2009, this tool allowed 1,700 auto insurance consumers and 1,275 homeowner insurance consumers to obtain comparative pricing information for the 20 to 25 leading insurers in New Hampshire, allowing for a more informed purchasing decision.

In Fiscal Year 2009, the unit completed reviews on competition in 8 separate insurance markets, including personal auto, homeowners, general liability and commercial multi-peril. The results of these reviews are posted on the Insurance Department's web site at www.nh.gov/insurance. A separate review of the medical malpractice insurance market was conducted and, following a public hearing, the Insurance Commissioner found once again that this market was not competitive in accordance with RSA 412:13. It remains the only insurance market in NH determined by the Commissioner to be non-competitive.

In addition to handling all rate-related workers' compensation inquiries and correspondence (28 complaints; 58 consumer assistance situations; 440 inquiries) the unit is involved in other issues associated with this line of business. Of note is the Task Force to Study Employee Misclassification, established by the legislature in 2008 (SB 500). The

Insurance Commissioner's designee was elected chairman of the task force, which consists of state legislators, representatives from other state agencies, business leaders inside and outside of the construction industry, labor union representatives and insurance company representatives. In addition, a designee of the commission serves on the New Hampshire Workers' Compensation Advisory Council, Workers' Compensation Classification & Rating Appeals Board, and Safety Incentive Program.

This unit's examiners also provide technical and other assistance to the P&C consumer services unit.



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FINANCIAL EXAMINATIONS DIVISION

The financial examinations division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing/registering all domestic and foreign companies. The New Hampshire Insurance Department currently licenses 1,010 insurance companies to conduct business in the State, 43 of which are domiciled in New Hampshire. Of these companies, 358 are licensed to write life and health insurance, and the remaining 652 companies are licensed in various property and casualty lines.

The division processed and issued 34 new company licenses during Fiscal Year 2008. Fourteen were life and health insurance companies and twenty were property and casualty insurance companies. (See Appendix A). Ten companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2009 may be found in Appendix B. The same information is provided for all companies licensed in New Hampshire in Appendix C.

While New Hampshire does not license surplus lines companies, it does qualify unauthorized insurers as eligible surplus lines carriers in the state pursuant to RSA 405:26). As of June 30, 2009 sixty-four unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

In-depth financial examinations of the following domestic companies were completed during Fiscal Year 2009:

- Acadia Insurance Company
- CIGNA Healthcare of NH, Inc.
- CIGNA Insurance Group, Inc.
- Investors Consolidated Ins. Co.
- Mt. Washington Assurance Corp.
- Stratford Insurance Company
- Technology Insurance Company
- Tudor Insurance Company
- Western World Insurance Co.

Financial examinations in progress as of fiscal year-end 2009 include:

- America First Insurance Co.
- American European Insurance Company
- Anthem Health Plans of NH, Inc.
- Covington Specialty Insurance Co.
- Excelsior Insurance Company
- Matthew Thornton Health Plan, Inc.
- MVP Health Insurance Co. of NH, Inc.
- MVP Health Plan of NH, Inc.
- Netherlands Insurance Company
- Peerless Insurance Company

The financial examination division is additionally responsible for continually reviewing the financial health of all insurance companies licensed in the State of New Hampshire.

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OPERATIONS DIVISION

INSURANCE FRAUD
INVESTIGATION UNIT

The department's insurance fraud investigation unit is responsible for the investigation and prosecution of the crime of insurance fraud. The unit's investigators work directly with the department's fraud prosecution attorney. The fraud prosecution attorney is a hybrid insurance department employee who works solely on insurance fraud cases under the direction of the Attorney General's office. The fraud attorney has authority to prosecute insurance fraud cases in court.

The fraud unit opened 298 insurance fraud investigations in Fiscal Year 2009, of which 11 were referred for prosecution through the state Attorney General's office, all of which resulted in successful penalties, fines and/or jail time. The fraud unit anticipates an increase in cases opened of 15 to 20% in fiscal years 2010 and 2011 due to the poor economic times. While most cases result in confessions and guilty findings that include restitution prior to reaching the trial phase, the unit expects that the number of prosecutions will also rise in conjunction with the new case openings over the next couple of years.

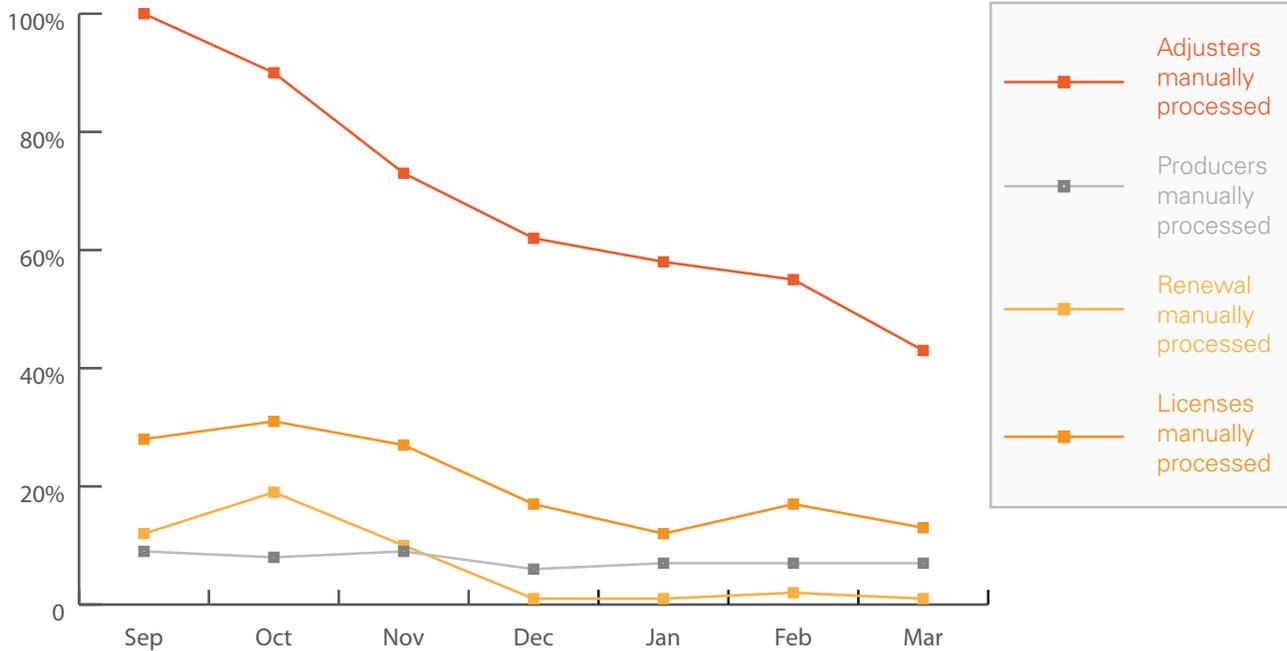
Over the last two years the unit has established working ties to other law enforcement units throughout the state and the New England region to pursue a statewide strategy to combat insurance fraud. The unit has also established a working relationship with counterparts at the U.S. Attorney General's office to help coordinate and investigate multi jurisdictional cases of insurance fraud in an attempt to keep criminals from crossing state lines in order to escape prosecution.

PRODUCER LICENSING UNIT

The producer licensing unit currently licenses approximately 53,000 individuals as insurance producers and 4,700 business entities as insurance producers. In addition, the unit licenses over 22,000 claims adjusters, who are licensed to adjust workers' compensation and property & casualty lines of insurance. These numbers continue to grow. The majority of this growth has been due to large increases in the number of non-resident claims adjusters.

Our partnerships with National Association of Insurance Commissioners' (NAIC) affiliates - the National Insurance Producer Registry (NIPR) and State Based Systems (SBS) - have continued to result in increased services and efficiencies. The number of applications processed manually has continued to decrease as our electronic systems mature. The chart (below) and graph (next page) are a mid-year sample of manually processed licenses by percentage and category.

	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Adjusters							
manually processed	100%	90%	73%	62%	58%	55%	43%
Producers							
manually processed	9%	8%	9%	6%	7%	7%	7%
Renewal							
manually processed	12%	19%	10%	1%	1%	2%	1%
Licenses							
manually processed	28%	31%	27%	17%	12%	17%	13%

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We have continued to pursue systems enhancements for the benefit of our licensees and the insurance buying public. This year, verification of producer active company appointments was made available through our Online Verification Service.

The department has simplified distribution of hard copy paper licenses. Licensees now have the ability to print their own license without charge, and the department no longer mails paper licenses. In addition to the obvious cost savings to the department, the license gets into the hands of the licensee sooner. This initiative has been met with a positive response.

The Department continues to take an active leadership role in the various NAIC producer licensing uniformity groups. The objective of which is to create

and refine national standards by which NH resident licensees can more easily obtain licenses in other states or jurisdictions.

PREMIUM TAX UNIT

The premium tax unit is responsible for the accounting and auditing of all general fund and restricted revenue received by the department. During fiscal year 2009, the department received total revenue of \$100.1 million, of which \$94.1 million was general fund revenue. The unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources – a premium tax on premiums written, and fees from companies, producers, and other sources. Premium

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tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.

The unit also administers the department's administrative assessment that provides reimbursement for the administrative expenditures of the department. In addition, the unit is responsible for billing insurance companies under examination for

the department's per diem charges for financial and market conduct examinations.

In fiscal year 2009 the unit collected \$81.7 million in premium tax revenue and \$12.4 million in licensing and other fee revenue, totaling \$94.1 million that was credited to the general fund. Also see Appendix E – General Fund Revenue



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ADMINISTRATION DIVISION

The administration division is responsible for the day to day operations of the department, including administration of all human resources functions, budget development and oversight, cash receipts and accounts payable, payroll and leave, purchasing, inventory and other similar business functions. In addition, the division is responsible for the department's public information function, including administration and development of the department's web site.

BUSINESS OFFICE AND HUMAN RESOURCES UNIT

During FY 2009 the division developed and prepared the department's FY 2010 and 2011 operating budget of approximately \$9.7 and \$9.9 million respectively. In addition, the division processed in excess of \$100 million in revenue, \$94.1 million of which was credited to the General Fund. The unit processes all accounts payable and receivable, and maintains the inventory of department equipment and furnishings totaling approximately \$970,000. The unit is responsible for the purchasing functions for all the department's supplies and equipment. The unit is also responsible for mail distribution and processing, and public reception functions.

The division prepares and submits Governor and Executive Council agenda items, prepares and submits position reclassification and upgrade requests and administers all personnel matters. The Division is responsible for employee wellness and safety programs, as well as workers' compensation and unemployment compensation administration. The unit administers and coordinates employee hiring and retirement processes, and staff training.

PUBLIC INFORMATION UNIT

The public information unit is responsible for the department's reorganized and redesigned web site at www.nh.gov/insurance. The web site contains information designed to address the needs of all the department's customers, including carriers, consumers, producers, attorneys and others. The site contains numerous links to other insurance-related websites.

In addition, the unit participates in outreach events as an exhibitor or participant, reaching senior citizens, teachers and the general public. In FY 2009 the unit participated in 8 outreach events.

In FY 2009 the unit entered into a contract to redesign the department's consumer brochures and the department's annual report, to make these publications more attractive to the public, and to reorganize their content.

The unit also drafted and issued an average of 3 press releases per month in FY 2009. During FY 2009, the unit fielded approximately 55 press inquiries and arranged for department staff appearances on approximately 10 television and radio broadcasts.

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LEGAL DIVISION

ENFORCEMENT UNIT

The Enforcement Unit assists the NHID in meeting its mission of promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the enforcement of the New Hampshire's insurance laws. The results the Enforcement Unit obtained during Fiscal Year 2009 include:

Adjudicative Hearings

Total conducted: 8
 Decisions resulting in revocation of license: 1
 Decisions resulting in suspension of license: 1
 Decisions resulting in administrative fines: 4
 Decisions resulting in finding for Respondent: 2

Consent Orders

Total Consent Orders executed: 46
 Amount of administrative fines assessed:
 \$1,113,400.00
 Amount of NHID expenses recovered: \$200,000

Consumer Restitution

Amount of money recovered on behalf of New Hampshire consumers: \$1,224,338.53.

REHABILITATIONS AND LIQUIDATIONS**ACA Assurance in Rehabilitation**

On October 11, 2006, on petition of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing ACA Assurance into rehabilitation. At that time numerous successful changes were made to ACA's operation and the rehabilitation was closed July 6, 2007. Since then, the filing of several large claims have necessitated a subsequent Department request to reopen the rehabilitation. That request was granted by the Court on September 8, 2008. All Court documents and other information regarding ACA Assurance in Rehabilitation may be found on the department's website at www.nh.gov/insurance

The Home Insurance Company in Liquidation

On June 13, 2003, on petition of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. Respective state guaranty associations were notified, and since that time have been processing statutorily approved claims payments. The June 15, 2004 deadline for filing proofs of claim(s) with the estate has passed. All court documents and other information regarding The Home Insurance Company in Liquidation may be found at www.hicilclerk.org, or through a link on the department's web site at www.nh.gov/insurance

THE 158th REPORT**Patriot Health Insurance Company in Liquidation**

On January 18, 2008, on petition of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing Patriot Health Insurance Company into liquidation. At that time, the New Hampshire Life and Health Insurance Guaranty Association was notified that it is required to process statutorily approved claims payments. All court documents and other information regarding Patriot Health Insurance Company in Liquidation may be found on the department's website at www.nh.gov/insurance

Tufts Health Plan of New England Inc. in Liquidation

On November 22, 1999, on petition of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing Tufts Health Plan of New England, Inc. into liquidation. The liquidation is currently in the final stages. All court documents and other information regarding Tufts Health Plan of New England, Inc. in Liquidation may be found on the department's website at www.nh.gov/insurance

LEGISLATION

During Fiscal Year 2009 the department requested the introduction of 12 legislative proposals for the 2009 legislative session. Following is a summary of the disposition of the department's 2009 legislative initiatives:

HB 144, Title Insurance - Chapter 38 of the laws of 2009, Effective July 14, 2009. This bill clarified the licensing provisions of the title insurance code.

HB 237, Short-Term Policies: - Chapter 177 of the laws of 2009, Effective September 11, 2009. This bill clarified the timeline on short-term accident and health insurance policies.

HB 238, Market Conduct - Chapter 178 of the laws of 2009, Effective September 11, 2009. This bill added a time frame for responding to requests from the department, and clarified record retention issues for foreign insurance companies.

HB 286, Life Form Disapproval - Retained by House Commerce Committee, March 12, 2009. This bill established procedures to allow the commissioner to disapprove forms for group life insurance.

HB 329, Civil Unions - Inexpedient to Legislature, March 24, 2009. This bill was intended to clarify insurance laws concerning civil unions. Because of the potential passage of other laws, the department requested the bill be found inexpedient to legislate.

HB 330, Definition of "Dependent" - Chapter 235 of the laws of 2009, Effective September 14, 2009. This bill added a provision inadvertently deleted in previous legislation regarding the term "dependents" for purposes of health insurance.

HB 331, Property & Casualty Insurer Advertising - Inexpedient to Legislature, March 24, 2009. This bill established standards of conduct for the advertising of property and casualty insurance.

HB 416 Examination Law - Chapter 186 of the laws of 2009, Effective January 1, 2010. This bill updates and amends examination provisions found in RSA 400-A:37.

HB 507, Insurance Fees and Taxes - Retained by House Commerce Committee, February 17, 2009.

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This bill amends provisions relative to fees and taxes collected by the department.

HB 659, Insurance Fraud - Inexpedient to Legislate, March 24, 2009. This bill amended the insurance fraud laws, including penalty provisions.

HB 660, Life Settlements - Retained by House Commerce Committee, March 17, 2009. This bill established standards and licensing for life settlements based on the NAIC model and NCOIL model amendments.

HB 680, Property and Casualty Technical Bill - Chapter 215 of the laws of 2009, various effective dates. This bill provides a series of technical changes to the property and casualty insurance laws, in particular requiring affirmative action by the insured for policy changes at mid-term and on renewal.

RULEMAKING

During Fiscal Year 2009 the department commenced or completed administrative rulemaking proceedings on the following:

Ins 305 - Suitability in Annuity Transactions. Establishes standards and procedures for recommendations made to consumers that result in a transaction involving annuity products. *Adopted: 01/29/09; Effective: 01/30/09*

Ins 307 - Mortality Tables for Use in Determining Reserve Liabilities for Annuities. Readoption of Ins 307 recognizing mortality tables used for reserving. *Adopted: 06/23/09; Effective: 06/29/09*

Ins 309 - Life Insurance Illustrations. Readoption of Ins 309 establishing standards for illustrations used

in the sale of life insurance. *Adopted: 03/03/09; Effective: 03/09/09*

Ins 311 - Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities. Establishes standards to protect consumers from misleading and fraudulent marketing practices in the sale of annuity and life insurance products to senior citizens. *Adopted: 02/24/09; Effective: 03/01/09*

Ins 400 - Filings for Life Accident and Health Insurance. Readoption of Ins 400 establishing standards and procedures for LAH filings, and introduces electronic filing through NAIC SERFF. *Adopted: 11/16/08; Effective: 12/05/08*

Ins 1700 - NH Medical Malpractice Joint Underwriters Association. Readoption of Ins 1700 ensuring that medical malpractice insurance is readily available. *Adopted: 01/29/09; Effective: 01/30/09*

Ins 2200 - Health Maintenance Organizations. Readoption of Ins 2200 delineating a system for regulation of HMO's. *Adopted: 11/26/08; Effective: 12/05/08*

Ins 2300 - Third Party Administrators. Readoption of Ins 2300 providing for the regulation and licensing of Third Party Administrators. *Adopted: 07/07/09; Effective: 07/10/09*

Ins 2600 - Advertisements of Insurance. Readoption of Ins 2600 establishing minimum criteria for advertising of life, accident and health insurance, with amendments reorganizing the rule by product type. *Adopted: 11/26/08 (02/24/09); Effective: 12/05/08 (03/01/09)*

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Ins 3100 - Electronic Filings. Amendments to an existing rule on document filings. *Adopted: 09/25/08; Effective: 10/01/08*

Ins 3509 – Pre-need Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values. Adoption of Ins 3509 establishing minimum mortality standards for reserves and nonforfeiture values. *Adopted: 08/26/08; Effective: 09/02/08.*

Ins 4000 - Uniform Reporting System for Health Care Claims Data Sets. Readoption of Ins 4000 establishing uniform reporting, with amendments

concerning regional requirements and parameters. *Adopted: 06/30/09; Effective: 07/06/09*

Ins 4400 - Stop Loss Insurance. Adoption of Ins 4400 establishing criteria for actuarial certification of compliance with RSA 415-H. *Adopted: 08/22/08; Effective: 09/02/08*

Ins 4500 - Annual Financial Reporting. Adoption of Ins 4500, an NAIC model clarifying filing requirements and monitoring of insurer financial condition. *Adopted: 08/26/08; Effective: 01/01/09*

HEALTH POLICY UNIT

The Health Policy Unit provides analytical and policy advice and recommendations to the Insurance Commissioner on various health insurance issues such as managed care, federal and state health insurance reform, consumer assistance, public insurance, the uninsured and special needs populations. The health policy analyst acts as the department's representative on health policy matters, including drafting of legislative initiatives

related to managed care, health data, and other health insurance market issues. The health policy analyst serves on various boards and represents the Insurance Department in various health care forums. The unit also provides statistical support for various legislative initiatives and health policy matters and manages the NH HealthCost website, which provides innovative health care cost information to the public.

THE 158th REPORTEXTERNAL REVIEW OF HEALTH CARE
DECISIONS

The Insurance Department is responsible for processing appeals of health insurance decisions under RSA 420-J:5. The Department fulfills this responsibility by assisting the public with preparing appeals, by processing those appeals and by certifying external review organizations as third party reviewers. During Fiscal Year 2009, the Department processed 60 requests for external review of health insurance decisions. A chart showing external appeal trends for the last five years appears below.

FY 2009 saw a decrease of 17 applications compared to FY 2008. Of the applications received during 2009, 36 met the legal requirements to qualify for external review. Of the 36 qualifying applications, 17 health insurance decisions were overturned or partially overturned by the certified external review organizations, resulting in approximately \$600,000 in benefits to consumers. The Department currently certifies 3 external review organizations.



THE 158th REPORTINFORMATIONAL BROCHURES AVAILABLE,
BY SUBJECT

1,285 Property and Casualty and Life Accident and Health brochures were sent to consumers in FY 2009 as a result of inquiries or complaints. Additional significant numbers were distributed at various outreach events.

ANNUITIES

- Buyer's Guide to Annuities (NHID)
- Variable Annuities: What You Should Know (SEC)
- Equity-Indexed Annuities – A Complex Choice (NASD)
- Should You Exchange Your Variable Annuity? (NASD)

HEALTH INSURANCE

- Your HMO and You – What You Need to Know (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 Policies in NH (NHID)
- Companies That Sell Small Group Health Plans (NHID)
- Companies That Sell Short Term Medical Plans (NHID)

- Guide to State Continuation of Health Insurance Benefits (NHID)
- Buyers Beware – Information to Review Before Purchasing a Health Plan (NHID)
- Self Funded Health Plans – Things to Consider (NHID)
- How Private Health Coverage Works (Kaiser Family Foundation)
- 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 Benefits?(USDOL)
- Compliance Assistance for Group Health Plans (USDOL)
- New Hampshire Healthy Kids (NHHK)
- HIV Antibody Testing Consent Form (NHID)
- New Hampshire Health Plan (NHHP)
- Pension and Healthcare Coverage – Q&As for Dislocated Workers (USDOL)
- New Hampshire Medication Assistance Guide (FHC)
- Health Related Insurance Mandates (NHID)
- Limited Open Enrollment Periods for Groups of One (NHID)
- Prescription Assistance Program – A Quick Overview (NHID)

THE 158th REPORT**INSURANCE FRAUD**

- What is Health Care Insurance Fraud? (NHID)
- 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 – Pyramid Schemes (NHID)
- Fraudulent Group Health Plans (NHID)
- Viatical Fraud Information (NHID)

LIFE INSURANCE

- Life Insurance Buyer's Guide (NAIC)
- Life Insurance Information for Military Personnel (NAIC)
- Investor Alert – Should You Exchange Your Life Insurance Policy? (NASD)

LONG TERM CARE

- 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)
- Understanding Long-Term Care Insurance (NAIC)

PROPERTY AND CASUALTY

- 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)
- Renters Insurance: A Smart Buy (NHID)
- Insuring Your Teen Driver (NAIC)
- Title Insurance Tips for Consumers (NHID)
- Pleasure Boat Insurance Coverage (NHID)
- A Consumer's Guide to Home Insurance (NAIC)
- 9 Ways to Lower Your Auto Insurance Costs (III)
- New Hampshire Insurance Guaranty Association (NHIGA)
- Condo Coverage (FEMA)
- Worker's Compensation Claims (Employer & Employee) (NHDOL)
- Before and After the Storm (NHID)
- Flood Insurance Information and FAQ's (NHID)
- Commercial Storm Information (NHID)
- FAQ's – Homeowner Insurance (NHID)
- FAQ's – Commercial Insurance (NHID)

SENIORS

- 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)
- Medicare Info – Your Medicare Benefits (CMS)
- Medicare Supplement Rates (NHID)
- Companies That Sell Medicare Supplement Coverage (NHID)
- Medicare and Other Health Benefits: Your Guide to Who Pays First (CMS)
- Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)

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- Fraud Against New Hampshire Seniors (NHID)
- Medicare Preventive Benefit Checklist (CMS)
- Medicare's Preventive Services (CMS)
- Medicare Information – Comparing Quality, Plans & Providers (CMS)
- Enrolling in Medicare (CMS)
- Your Medicare Rights and Protection (CMS)
- Medicare and Home Health Care (CMS)
- If You Have Cancer and Medicare (CMS)
- Medicare Basics Guide (CMS)
- Medicare Healthcare Coverage Database (CMS)
- Medicare Hospice Benefits (CMS)
- Protecting Medicare and You From Fraud (CMS)
- Where to Get Your Medicare Questions Answered (CMS)
- Medicare Plan Choices – Medigap Plans A Through J (NHID)
- Medicare Plans Offered by Company (NHID)
- Medicare Supplement Consumer Tips (NHID)
- NH Guide to Medicare Supplement Insurance (NHID)
- Your Medicare Benefits for 2009 (NHID)

OTHER

- Finding a Lost Pension (English) (USDOL)
- The New England Pension Assistance Project (USDOL)
- Protecting Pension and Health Care Benefits After Job Loss (USDOL)
- MEWAS – Multiple Employer Welfare Arrangements (USDOL)
- Consumer Guaranty Contract (FAQ)
- Consumer Guaranty Contract Laws
- NH Legal Assistance (NHILA)
- NH Pro Bono Referral Program (NHBA)
- ServiceLink (NHDHHS)

- Elder Abuse (NHDHHS)
- NH Judicial Self Help Center

DISASTER

- Are You Ready? – In Depth Guide to Citizen Preparedness (FEMA)
- Help After a Disaster (FEMA)

SPANISH LANGUAGE BROCHURES

- Finding a Lost Pension (En Espanol) (USDOL)
- Cerca De La Mitad De Los Estadounidenses No Esta Preparada Para
- Enfrentar Las Perdidas Ocasionadas Por Una Catastrofe, Segun Una Nueva
- Encuesta De La NAIC (NAIC)
- Nueva Subvención de Ingresos Baja (LIS) Folletos de SSA (NAIC)
- Insure U Online Espanol (NAIC)
- 10 Cosas que Debe Saber Antes de Comprar Seguro de Automóvil (NAIC)
- 10 Cosas que Debe Conocer al Adquirir una Póliza de Cáncer (NAIC)
- 10 Cosas que Debe Conocer Sobre Comprar Seguro para su Hogar (NAIC)
- 10 Cosas que Debe Conocer Antes de Adquirir Seguro de Vida (NAIC)
- 10 Cosas que debe conocer antes de adquirir seguro de cuidado prolongado de salud (NAIC)
- 10 Cosas que debe Saber al Adquirir una Póliza Complementaria de Medicare ("Medigap") (NAIC)
- 10 cosas que debe conocer antes de adquirir anualidades fijas diferidas (NAIC)
- Anualidades y Personas de Edad Avanzada (NAIC)

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APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2009

Life & Health Companies

Anthem Insurance Company, Inc.	June 12, 2008	Plans Liability Insurance Company	January 27, 2009
Fox Insurance Company	July 21, 2008	FirstComp Insurance Company	February 3, 2009
Unified Life Insurance Company	December 11, 2008	Cincinnati Indemnity Company	February 3, 2009
Security Life Insurance Company of America	February 27, 2009	Progressive Advanced Insurance Company	February 5, 2009
MetLife Investors Insurance Company	March 23, 2009	Safety First Insurance Company	February 11, 2009
Envision Insurance Company	March 23, 2009	Insurance Company of Greater New York	February 19, 2009
Arcadian Health Plans, Inc.	April 8, 2009	Crum & Forster Indemnity Company	February 24, 2009
Family Heritage Life Insurance Company of America	May 26, 2009	Seabright Insurance Company	February 27, 2009
American Retirement Life Insurance Company	May 29, 2009	Sentry Casualty Company	February 27, 2009
Red Tree Insurance Company, Inc.	June 8, 2009	Axis Insurance Company	March 5, 2009
Principal National Life Insurance Company	June 9, 2009	Envision Insurance Company	March 23, 2009
Pan-American Life Insurance Company	June 17, 2009	Chubb National Insurance Company	April 8, 2009
Express Scripts Insurance Company	June 19, 2009	Acceptance Casualty Insurance Company	April 8, 2009

Property & Casualty Companies

Professionals Direct Insurance Company	July 31, 2008
Nationwide Agribusiness Insurance Company	September 9, 2008
Homesite Insurance Company of the Midwest	January 12, 2009

Bankers Insurance Company

Fraternal Companies

Supreme Council of the Royal Arcanum	April 21, 2009
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APPENDIX B

2009 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
31325	ACADIA INSURANCE COMPANY	136,558,954	79,612,040	56,946,916
10690	ALLIED WORLD NATIONAL ASSURANCE CO	195,872,234	88,922,122	106,950,109
10212	ALLMERICA FINANCIAL	16,680,461	1,585	16,678,876
12696	AMERICA FIRST INSURANCE CO	11,999,063	472,438	11,526,625
23337	AMERICAN EUROPEAN INSURANCE CO	196,563,396	131,816,453	64,746,943
53759	ANTHEM HEALTH PLAN OF NH	306,864,162	151,984,112	154,880,050
	BOW MUTUAL FIRE INSURANCE	5,731	0	5,731
95493	CIGNA HEALTHCARE	23,449,000	5,028,182	18,420,818
87980	CIGNA INSURANCE GROUP (CIG)	2,271,989	8,387	2,263,602
20672	CONCORD GENERAL MUTUAL	326,576,821	173,732,601	152,844,220
13027	COVINGTON SPECIALTY INSURANCE COMPANY	25,981,574	355,543	25,626,031
53279	DELTA DENTAL PLAN OF NH	35,001,945	8,767,518	26,234,427
11045	EXCELSIOR INSURANCE	56,153,662	11,845,641	44,308,021
36064	HANOVER AMERICAN CO	16,769,763	693,773	16,075,990
22292	HANOVER INSURANCE	4,451,171,429	2,913,565,525	1,537,605,904
13147	HANOVER NATIONAL INSURANCE CO	10,223,425	22,607	10,200,818
11705	HANOVER NEW JERSEY INSURANCE CO	25,888,348	2,113	25,886,235
85189	INVESTORS CONSOLIDATED	15,745,960	8,846,056	6,899,904
10725	LIBERTY SURPLUS INSURANCE	106,914,232	35,096,228	71,818,004
22306	MASSACHUSETTS BAY INS	46,737,366	198,950	46,538,416
95527	MATTHEW THORNTON HEALTH	191,831,782	100,414,318	91,417,464
11030	MEMIC INDEMNITY COMPANY	146,356,411	88,632,912	57,723,499
12775	MERCHANTS NATIONAL INSURANCE COMPANY	56,935,032	32,426,923	24,508,109
10205	MOUNTAIN VALLEY INDEMNITY	48,784,481	36,060,831	12,723,647
43982	MT WASHINGTON ASSURANCE	4,524,251	1,685,241	2,839,010
10141	MVP HEALTH PLAN OF NEW HAMPSHIRE, INC.	6,344,993	115,306	5,229,687
10135	MVP HEALTH INSURANCE COMPANY OF NH, INC.	16,059,339	14,905,308	1,154,031
24171	NETHERLANDS INSURANCE COMPANY	460,107,121	339,895,749	120,211,372
25038	NORTH AMERICAN CAPACITY	63,207,818	18,744,867	44,462,951
29700	NORTH AMERICAN ELITE	40,165,475	6,135,983	34,029,492

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2009 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
29874	NORTH AMERICAN SPECIALTY	505,793,379	232,379,608	273,413,771
24198	PEERLESS INSURANCE COMPANY	7,069,023,987	5,049,956,580	2,019,067,407
23175	PHENIX MUTUAL FIRE INSURANCE COMPANY	47,634,816	28,276,362	19,358,454
	PIERMONT MUTUAL FIRE INS	98,447	0	98,447
22314	RSUI INDEMNITY COMPANY	2,490,912,606	1,489,045,561	1,001,867,045
40436	STRATFORD INSURANCE	174,162,301	116,130,672	58,031,629
28479	SUNAPEE MUTUAL FIRE	2,509,662	124,663	2,384,999
42376	TECHNOLOGY INSURANCE COMPANY	483,218,265	336,519,508	146,698,757
37982	TUDOR INSURANCE COMPANY	438,887,865	344,236,610	94,651,255
10815	VERLAN FIRE INSURANCE COMPANY	329,988,629	12,630,806	20,357,823
32778	WASHINGTON INTERNATIONAL INSURANCE CO	112,244,867	51,462,242	60,782,625
	WEARE MUTUAL FIRE INSURANCE	148,482	0	148,482
13196	WESTERN WORLD INS	1,014,985,625	704,797,930	310,187,696



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APPENDIX C

2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
77879	5 Star Life Ins Co	174,786,203	126,379,446	48,406,758
71854	AAA Life Ins Co	369,388,891	297,501,266	71,887,625
22896	Aca Fin Guar Corp	441,209,412	339,923,018	101,286,394
60038	Acacia Life Ins Co	1,544,345,029	1,221,939,842	322,405,187
10166	Accident Fund Ins Co of Amer	1,988,926,769	1,411,654,175	577,272,594
26379	Accredited Surety & Cas Co Inc	28,330,787	7,865,259	20,465,529
22667	Ace Amer Ins Co	8,051,108,526	6,261,468,819	1,789,639,707
20702	Ace Fire Underwriters Ins Co	91,544,052	30,241,100	61,302,952
60348	Ace Life Ins Co	34,323,909	14,346,860	19,977,049
20699	Ace Prop & Cas Ins Co	5,785,088,136	4,314,926,492	1,470,161,644
22950	Acstar Ins Co	84,855,142	54,013,739	30,841,403
40517	Advantage Workers Comp Ins Co	116,272,822	56,738,682	59,534,140
33898	Aegis Security Ins Co	68,862,750	31,399,592	37,463,158
60054	Aetna Life Ins Co	20,880,603,860	17,137,056,971	3,743,546,890
10014	Affiliated Fm Ins Co	1,470,531,711	774,996,920	695,534,791
19402	AIG Cas Co	4,125,709,073	2,669,045,691	1,456,663,382
34789	AIG Centennial Ins Co	815,538,640	510,629,380	304,909,260
43974	AIG Ind Ins Co	83,510,789	57,074,793	26,435,996
66842	AIG Life Ins Co	9,429,399,300	9,065,012,154	364,387,146
20796	AIG Premier Ins Co	513,298,169	369,526,048	143,772,121
19399	AIU Ins Co	3,156,749,740	2,431,064,477	725,685,263
24899	Alea North America Ins Co	326,899,807	190,281,412	136,618,395
35300	Allianz Global Risks US Ins Co	4,846,432,401	1,125,058,083	3,721,374,318
90611	Allianz Life Ins Co Of N Amer	66,374,756,517	64,365,447,994	2,009,308,524
10212	Allmerica Fin Alliance Ins Co	16,680,461	1,585	16,678,876
70866	Allstate Assur Co	11,274,711	2,322,496	8,952,216
29688	Allstate Fire & Cas Ins Co	59,110,700	1,802,296	57,308,404
19240	Allstate Ind Co	154,837,970	7,818,203	147,019,766
19232	Allstate Ins Co	39,944,580,178	26,923,505,105	13,021,075,073
60186	Allstate Life Ins Co	67,552,094,308	64,303,206,188	3,248,888,120
17230	Allstate Prop & Cas Ins Co	161,545,090	6,284,569	155,260,521
67369	Alta Hlth & Life Ins Co	28,614,867	11,626,201	16,988,666
60216	Amalgamated Life Ins Co	62,441,254	31,579,840	30,861,414
18708	Ambac Assur Corp	10,781,055,521	9,226,607,110	1,554,448,411
19720	American Alt Ins Corp	461,830,983	316,086,826	145,744,157
10073	American Ambassador Cas Co	9,519,727	1,304,404	8,215,323
21849	American Automobile Ins Co	468,296,528	255,720,827	212,575,701
10111	American Bankers Ins Co Of FL	1,270,172,340	820,307,907	449,864,433

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
60275	American Bankers Life Assur Co Of FL	653,076,516	546,369,872	106,706,644
60291	American Capitol Ins Co	66,829,623	59,483,704	7,345,919
20427	American Cas Co Of Reading PA	115,388,829	936,254	114,452,575
10391	American Centennial Ins Co	28,998,179	10,548,625	18,449,554
19941	American Commerce Ins Co	346,613,144	207,240,478	139,372,666
19690	American Economy Ins Co	1,438,460,340	1,129,311,330	309,149,010
92738	American Equity Invest Life Ins Co	13,593,939,946	12,610,614,706	983,325,240
60380	American Family Life Assur Co of Col	71,782,957,526	67,181,643,541	4,601,313,985
60410	American Fidelity Assur Co	3,311,754,204	3,072,619,921	239,134,283
60429	American Fidelity Life Ins Co	469,804,898	396,595,530	73,209,368
68373	American Gen Assur Co	193,922,668	119,055,621	74,867,047
66672	American Gen Life & Acc Ins Co	9,134,530,742	8,571,028,271	563,502,471
60488	American Gen Life Ins Co	38,638,399,451	33,446,053,987	5,192,345,464
26247	American Guar & Liab Ins	215,450,215	59,154,814	156,295,400
13331	American Hardware Mut Ins Co	333,588,639	231,251,812	102,336,827
60534	American Heritage Life Ins Co	1,326,474,365	1,134,332,437	192,141,928
60518	American Hlth & Life Ins Co	1,519,632,486	862,837,866	656,794,620
19380	American Home Assur Co	25,392,496,030	19,979,324,971	5,413,171,059
60577	American Income Life Ins Co	1,828,070,321	1,600,004,607	228,065,714
21857	American Ins Co	1,449,214,188	1,054,695,264	394,518,924
31895	American Interstate Ins Co	903,396,577	627,058,473	276,338,104
32220	American Intl Ins Co	1,726,157,341	1,352,454,059	373,703,282
60607	American Intl Life Assur Co of NY	6,660,685,021	6,290,148,169	370,536,852
23795	American Intl Pacific Ins	35,976,451	574,897	35,401,554
40258	American Intl S Ins Co	38,419,725	135,319	38,284,406
60631	American Investors Life Ins Co	14,336,683,809	13,406,570,766	930,113,044
30562	American Manufacturers Mut Ins Co	11,326,964	215,690	11,111,274
81213	American Maturity Life Ins Co	57,672,030	15,264,497	42,407,533
67989	American Memorial Life Ins Co	1,996,140,858	1,910,085,562	86,055,296
23469	American Modern Home Ins Co	908,788,100	636,107,935	272,680,165
38652	American Modern Select Ins Co	104,027,469	81,146,100	22,881,368
22918	American Motorists Ins Co	19,249,251	480,834	18,768,417
12700	American Mut Share Ins Corp	185,592,689	15,215,280	170,377,409
60739	American Natl Ins Co	13,586,040,658	11,780,370,450	1,805,670,208
71773	American Natl Life Ins Co Of TX	137,691,451	101,596,485	36,094,966
28401	American Natl Prop & Cas Co	1,107,184,828	720,945,152	386,239,676
81078	American Ntwrk Ins Co	123,182,578	119,040,798	4,141,780
80624	American Progressive L&H Ins Of NY	368,566,649	263,110,353	105,456,296

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
60801	American Public Life Ins Co	74,493,796	61,632,854	12,860,942
19615	American Reliable Ins Co	321,191,886	221,335,717	99,856,169
60836	American Republic Ins Co	475,459,537	239,535,661	235,923,876
19631	American Road Ins Co	590,367,961	319,300,735	271,067,226
41998	American Southern Home Ins Co	94,079,050	69,261,784	24,817,266
19704	American States Ins Co	2,077,124,323	1,535,875,738	541,248,585
31380	American Surety Co	13,633,472	2,243,292	11,390,180
60895	American United Life Ins Co	12,526,176,189	11,869,964,236	656,211,953
40142	American Zurich Ins Co	188,048,789	21,540,982	166,507,807
61999	Americo Fin Life & Ann Ins Co	3,439,011,820	3,267,973,160	171,038,660
30872	Amerin Guar Corp	119,355,238	99,772,384	19,582,854
19488	Amerisure Ins Co	622,385,409	445,122,535	177,262,874
23396	Amerisure Mut Ins Co	1,658,951,920	1,146,876,294	512,075,626
61301	Ameritas Life Ins Corp	5,142,387,540	4,431,762,431	710,625,109
27928	Amex Assur Co	283,384,055	63,159,937	220,224,117
42390	Amguard Ins Co	269,061,009	210,577,214	58,483,795
72222	Amica Life Ins Co	940,141,890	783,788,213	156,353,677
19976	Amica Mut Ins Co	3,582,231,857	1,672,630,969	1,909,600,888
93661	Annuity Investors Life Ins Co	1,746,238,792	1,663,830,964	82,407,828
28207	Anthem Ins Co Inc	2,204,027,435	1,731,851,961	472,175,474
61069	Anthem Life Ins Co	288,278,043	222,844,288	65,433,755
41360	Arbella Protection Ins Co	255,470,326	158,349,737	97,120,589
30830	Arch Ind Ins Co	21,623,088	141,148	21,481,940
11150	Arch Ins Co	1,563,183,065	986,171,777	577,011,288
10348	Arch Reins Co	1,142,493,497	376,485,511	766,007,986
19801	Argonaut Ins Co	1,385,285,128	1,096,566,645	288,718,483
41459	Armed Forces Ins Exch	134,248,509	72,904,251	61,344,258
13374	Arrow Mut Liab Ins Co	45,031,206	17,969,110	27,062,096
24678	Arrowood Ind Co	2,510,706,039	2,179,245,665	331,460,374
21865	Associated Ind Corp	178,762,805	103,016,351	75,746,454
33758	Associated Industries Of MA Mut Ins	354,947,570	230,777,723	124,169,847
19305	Assurance Co Of Amer	30,830,372	12,148,112	18,682,260
30180	Assured Guar Corp	1,803,146,295	1,425,012,944	378,133,351
71439	Assurity Life Ins Co	2,161,104,707	1,937,953,311	223,151,397
41769	Athena Assur Co	196,695,147	137,768,890	58,926,258
20931	Atlanta Intl Ins Co	36,015,596	19,483,853	16,531,743
44326	Atlantic Charter Ins Co	148,038,619	93,659,122	54,379,497
19895	Atlantic Mut Ins Co	287,224,570	261,498,895	25,725,675

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
27154	Atlantic Specialty Ins Co	66,158,315	16,171,568	49,986,747
25422	Atradius Trade Credit Ins Co	115,776,181	64,528,149	51,248,033
21202	Auto Club Ins Assoc	2,990,787,682	1,615,265,005	1,375,522,678
19062	Automobile Ins Co Of Hartford CT	954,984,281	670,822,414	284,161,867
10367	Avemco Ins Co	119,303,230	49,506,489	69,796,741
61689	Aviva Life & Ann Co	24,683,212,443	23,416,762,347	1,266,450,096
29530	AXA Art Ins Corp	56,629,022	22,219,543	34,409,479
68365	AXA Corp Solutions Life Reins Co	1,540,933,420	1,286,394,123	254,539,297
62880	AXA Equitable Life & Ann Co	512,844,208	464,073,312	48,770,896
62944	AXA Equitable Life Ins Co	111,795,877,883	108,640,852,082	3,155,025,801
33022	AXA Ins Co	183,323,248	85,448,138	97,875,110
16187	AXA Re Prop & Cas Ins Co	39,798,658	12,830,866	26,967,792
20370	AXIS Reins Co	1,862,490,455	1,342,824,700	519,665,755
24813	Balboa Ins Co	2,581,547,121	1,326,491,888	1,255,055,233
68160	Balboa Life Ins Co	43,254,992	12,562,725	30,692,267
61212	Baltimore Life Ins Co	834,793,548	763,255,861	71,537,687
61239	Bankers Fidelity Life Ins Co	110,664,444	80,788,399	29,876,044
61263	Bankers Life & Cas Co	11,442,368,846	10,835,237,653	607,131,192
18279	Bankers Standard Ins Co	315,446,730	192,298,452	123,148,278
94250	Banner Life Ins Co	1,335,174,553	1,123,902,609	211,271,944
19763	Bay State Ins Co	293,936,371	113,756,068	180,180,304
38245	BCS Ins Co	221,788,448	81,231,426	140,557,022
80985	BCS Life Ins Co	180,558,066	100,831,430	79,726,636
37540	Beazley Ins Co Inc	199,301,750	87,757,661	111,544,089
61395	Beneficial Life Ins Co	3,437,233,989	2,985,912,537	451,321,452
64890	Berkley Life & Hlth Ins Co	26,100,130	383,400	25,716,730
29580	Berkley Regional Ins Co	2,665,456,179	2,055,155,543	610,300,636
13070	Berkshire Hathaway Assur Corp	1,584,617,787	618,012,807	966,604,980
62345	Berkshire Hathaway Life Ins Co NE	3,528,028,348	2,717,619,606	810,408,742
71714	Berkshire Life Ins Co of Amer	2,455,454,678	2,031,605,084	423,849,594
24503	Blue Ridge Ins Co	142,318,786	98,878,794	43,439,992
27081	Bond Safeguard Ins Co	63,476,556	44,765,084	18,711,472
61476	Boston Mut Life Ins Co	929,127,283	851,404,948	77,722,334
19658	Bristol W Ins Co	178,952,598	144,172,485	34,780,113
13528	Brotherhood Mut Ins Co	312,428,301	181,748,355	130,679,946
20117	California Cas Ind Exch	540,945,993	236,261,612	304,684,380
19771	Cambridge Mut Fire Ins Co	559,931,537	274,567,646	285,363,890
21946	Camden Fire Ins Assoc	67,087,345	2,704,829	64,382,516

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
36340	Camico Mut Ins Co	168,544,121	133,427,810	35,116,312
81060	Canada Life Ins Co Of Amer	1,801,045,578	1,676,414,430	124,631,148
10464	Canal Ins Co	1,043,988,432	578,899,004	465,089,428
20877	Capital Markets Assur Corp	126,245,991	1,488,464	124,757,527
10472	Capitol Ind Corp	405,546,996	235,737,763	169,809,233
61581	Capitol Life Ins Co	209,479,863	201,206,636	8,273,227
10510	Carolina Cas Ins Co	797,378,744	586,792,916	210,585,828
25950	Casco Ind Co	22,865,526	13,015,488	9,850,038
11255	Caterpillar Ins Co	323,578,180	214,679,479	108,898,701
58130	Catholic Assn Of Foresters	13,040,289	6,633,652	6,406,637
56022	Catholic Family Life Ins	275,582,288	269,400,589	6,181,699
57487	Catholic Order Of Foresters	632,920,706	597,247,942	35,672,764
80799	Celtic Ins Co	66,799,544	44,421,317	22,378,227
19909	Centennial Ins Co	99,490,013	87,207,428	12,282,585
20230	Central Mut Ins Co	1,244,621,285	761,534,328	483,086,957
20249	Central Natl Ins Co Of Omaha	31,867,084	19,510,844	12,356,240
61751	Central States H & L Co Of Omaha	320,029,944	234,884,756	85,145,189
34274	Central States Ind Co Of Omaha	222,709,816	30,250,068	192,459,748
61883	Central United Life Ins Co	321,380,867	283,291,155	38,089,712
34649	Centre Ins Co	266,164,660	215,104,297	51,060,364
80896	Centre Life Ins Co	2,021,720,012	1,930,956,330	90,763,680
62383	Centurion Life Ins Co	1,620,996,244	627,681,980	993,314,264
20710	Century Ind Co	1,111,084,028	1,086,084,028	25,000,000
35130	Century Reins Co	104,773,460	12,637,721	92,135,739
61808	Charter Natl Life Ins Co	150,134,763	140,110,328	10,024,435
25615	Charter Oak Fire Ins Co	865,457,244	643,502,924	221,954,320
61832	Chesapeake Life Ins Co	83,771,467	41,310,591	42,460,876
22810	Chicago Ins Co	301,156,239	156,384,594	144,771,645
50229	Chicago Title Ins Co	1,322,539,965	983,869,401	338,670,564
10499	Chrysler Ins Co	223,296,495	118,574,570	104,721,925
12777	Chubb Ind Ins Co	255,180,452	182,688,504	72,491,948
61875	Church Life Ins Corp	205,902,317	174,426,786	31,475,531
18767	Church Mut Ins Co	1,142,234,217	792,786,095	349,448,122
25771	CIFG Assur N Amer Inc	306,035,605	2,924,792,305	-2,618,756,700
22004	CIM Ins Corp	17,753,768	2,186,334	15,567,434
28665	Cincinnati Cas Co	297,501,111	34,817,770	262,683,341
10677	Cincinnati Ins Co	8,636,086,821	5,275,789,114	3,360,297,707
76236	Cincinnati Life Ins Co	2,477,627,096	2,187,537,737	290,089,358

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
31534	Citizens Ins Co Of Amer	1,528,008,735	889,721,410	638,287,325
20532	Clarendon Natl Ins Co	791,752,437	450,426,300	341,326,137
25070	Clearwater Ins Co	1,283,449,946	647,917,586	635,532,360
93432	CM Life Ins Co	7,539,867,050	6,832,093,729	707,773,321
40266	CMG Mortgage Ins Co	385,551,582	299,046,670	86,504,912
18686	Co Operative Ins Co	85,378,347	44,952,222	40,426,125
33197	Cologne Reins Co Of Amer	109,621,360	69,858,676	39,762,684
62049	Colonial Life & Accident Ins Co	1,988,845,937	1,609,256,862	379,589,075
62065	Colonial Penn Life Ins Co	692,246,216	654,671,154	37,575,062
10758	Colonial Surety Co	32,670,856	20,061,914	12,608,942
84786	Colorado Bankers Life Ins Co	144,870,640	127,386,147	17,484,493
76023	Columbian Life Ins Co	245,169,660	225,941,885	19,227,775
62103	Columbian Mut Life Ins Co	846,268,987	766,845,415	79,423,572
99937	Columbus Life Ins Co	2,500,565,968	2,291,608,376	208,957,592
62146	Combined Ins Co Of Amer	2,382,484,051	1,788,971,026	593,513,025
19410	Commerce & Industry Ins Co	8,665,878,148	5,987,894,151	2,677,983,997
34754	Commerce Ins Co	2,579,440,310	1,601,612,726	977,827,584
18732	Commercial Loan Ins Corp	12,132,513	485,730	11,646,783
81426	Commercial Travelers Mut Ins Co	35,203,207	22,785,444	12,417,762
84824	Commonwealth Ann & Life Ins Co	5,334,785,643	4,944,163,804	390,621,839
10220	Commonwealth Ins Co Of Amer	54,001,588	30,317,654	23,683,934
50083	Commonwealth Land Title Ins Co	610,012,350	439,617,365	170,394,985
10794	Companion Commercial Ins Co	14,022,158	5,382,633	8,639,525
77828	Companion Life Ins Co	130,401,935	62,902,861	67,499,073
12157	Companion Prop & Cas Ins Co	506,569,049	327,082,448	179,486,600
21989	Compass Ins Co	13,230,411	1,625,144	11,605,267
34711	Computer Ins Co	43,864,865	2,305,273	41,559,592
62251	Concord Heritage Life Ins Co Inc	49,244,268	40,359,004	8,885,264
51268	Connecticut Attorneys Title Ins Co	57,350,717	17,610,018	39,740,699
62308	Connecticut Gen Life Ins Co	17,733,120,846	15,702,892,702	2,030,228,144
24961	Connie Lee Ins Co	184,186,216	27,211,286	156,974,930
78174	Conseco Hlth Ins Co	2,472,317,011	2,343,707,188	128,609,823
60682	Conseco Ins Co	1,044,458,188	885,379,982	159,078,205
65900	Conseco Life Ins Co	4,529,498,626	4,367,148,722	162,349,904
32190	Constitution Ins Co	42,736,710	30,575,762	12,160,948
62359	Constitution Life Ins Co	87,357,878	68,302,809	19,055,069
71730	Continental Amer Ins Co	104,026,853	71,380,800	32,646,053
62413	Continental Assur Co	3,333,559,595	2,846,271,142	487,288,453
20443	Continental Cas Co	38,649,524,338	30,830,559,889	7,818,964,450

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
71404	Continental Gen Ins Co	227,247,174	182,669,793	44,577,381
28258	Continental Ind Co	47,876,500	27,057,936	20,818,565
35289	Continental Ins Co	3,747,589,719	2,238,279,801	1,509,309,918
10804	Continental Western Ins Co	256,553,914	169,026,562	87,527,352
37206	Contractors Bonding & Ins Co	213,947,889	115,839,257	98,108,632
10022	Countryway Ins Co	62,387,481	42,304,194	20,083,287
26492	Courtesy Ins Co	420,597,931	292,298,955	128,298,976
10062	Covenant Ins Co	64,827,484	39,551,805	25,275,679
10847	Cumis Ins Society Inc	1,323,508,066	874,748,563	448,759,503
62626	Cuna Mut Ins Society	11,002,453,773	10,017,275,577	985,178,196
21164	Dairyland Ins Co	1,213,138,075	741,248,994	471,889,080
37346	Danbury Ins Co	18,318,499	10,690,296	7,628,203
16624	Darwin Natl Assur Co	690,460,275	434,961,950	255,498,325
16705	Dealers Assur Co	59,210,179	26,559,910	32,650,269
37907	Deerbrook Ins Co	21,918,740	140,717	21,778,023
35408	Delos Ins Co	539,667,000	339,199,080	200,467,920
12210	Dentegra Ins Co of New England	6,079,846	294,116	5,785,730
12718	Developers Surety & Ind Co	128,061,135	56,715,279	71,345,855
42048	Diamond State Ins Co	165,059,577	52,275,256	112,784,321
36463	Discover Prop & Cas Ins Co	145,539,640	94,238,527	51,301,113
34495	Doctors Co An Interins Exch	2,011,894,805	1,226,198,389	785,696,416
13706	Dorchester Mut Ins Co	47,997,445	24,083,368	23,914,077
39659	Eastern Cas Ins Co	28,218,794	25,589,266	2,629,528
14702	Eastguard Ins Co	92,427,049	72,511,176	19,915,873
21261	Electric Ins Co	1,250,575,618	900,532,648	350,042,970
62928	EMC Natl Life Co	682,705,305	641,434,277	41,271,028
21407	Emcasco Ins Co	356,181,874	264,883,787	91,298,087
21326	Empire Fire & Marine Ins Co	202,722,645	147,621,761	55,100,884
21350	Empire Ins Co	70,572,599	38,274,149	32,298,450
20648	Employers Fire Ins Co	92,956,242	39,847,368	53,108,874
21458	Employers Ins of Wausau	3,719,919,033	2,770,468,781	949,450,252
21415	Employers Mut Cas Co	1,994,712,847	1,270,954,752	723,758,095
68276	Employers Reassur Corp	9,697,674,241	9,016,473,786	681,200,455
15130	Encompass Ind Co	23,322,372	1,003,246	22,319,126
10071	Encompass Ins Co Of Amer	23,070,567	1,482,349	21,588,218
10664	Endeavour Ins Co	4,715,541	32,433	4,683,108
62952	Equitable Life & Cas Ins Co	214,516,767	176,439,250	38,077,517
62510	Equitrust Life Ins Co	7,779,918,913	7,362,941,370	416,977,543
37915	Essentia Ins Co	52,582,423	13,627,975	38,954,448

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
20516	Euler Hermes Amer Credit Ind Co	426,412,845	257,981,871	168,430,974
10120	Everest Natl Ins Co	466,404,011	281,681,946	184,722,065
26921	Everest Reins Co	8,344,643,244	6,002,267,829	2,342,375,415
12750	Evergreen Natl Ind Co	50,052,086	18,239,273	31,812,813
10003	Excess Share Ins Corp	67,572,059	47,655,002	19,917,057
35181	Executive Risk Ind Inc	2,710,071,025	1,788,343,192	921,727,833
21482	Factory Mut Ins Co	8,602,605,288	3,868,394,188	4,734,211,100
44784	Fairfield Ins Co	26,399,234	7,275,470	19,123,764
24384	Fairmont Specialty Ins Co	218,040,754	82,406,882	135,633,872
63053	Family Life Ins Co	126,179,062	100,808,000	25,371,062
13803	Farm Family Cas Ins Co	944,171,219	672,007,445	272,163,774
63126	Farm Family Life Ins Co	990,963,390	899,673,849	91,289,541
21652	Farmers Ins Exch	13,367,987,570	10,114,104,513	3,253,883,058
13897	Farmers Mut Hail Ins Co Of IA	605,259,580	345,320,522	259,939,057
63177	Farmers New World Life Ins Co	6,443,865,590	5,892,389,617	551,475,973
41483	Farmington Cas Co	983,165,956	714,723,048	268,442,908
20281	Federal Ins Co	28,856,589,086	16,720,780,138	12,135,808,948
63223	Federal Life Ins Co	219,092,776	189,268,672	29,824,104
63258	Federated Life Ins Co	954,854,181	736,893,927	217,960,254
13935	Federated Mut Ins Co	3,828,952,933	2,019,681,155	1,809,271,776
43460	FFG Ins Co	149,322,481	110,034,173	39,288,308
39306	Fidelity & Deposit Co Of MD	223,717,718	45,091,979	178,625,738
35386	Fidelity & Guar Ins Co	28,619,954	9,046,670	19,573,284
25879	Fidelity & Guar Ins Underwriters Inc	86,491,879	51,382,634	35,109,246
93696	Fidelity Investments Life Ins Co	11,892,930,175	11,244,808,726	648,121,449
63290	Fidelity Life Assn A Legal Reserve L	514,696,992	257,877,361	256,819,631
25180	Fidelity Natl Ins Co	258,210,749	121,585,612	136,625,137
16578	Fidelity Natl Prop & Cas Ins Co	265,341,001	183,013,430	82,327,571
51586	Fidelity Natl Title Ins Co	747,445,737	557,187,370	190,258,367
71870	Fidelity Security Life Ins Co	538,361,909	453,747,366	84,614,543
12815	Financial Guar Ins Co	2,985,773,105	2,480,239,141	505,533,964
18287	Financial Security Assur Inc	4,434,173,982	3,813,821,537	620,352,445
21660	Fire Ins Exch	2,344,648,797	1,798,726,543	545,922,254
21873	Firemans Fund Ins Co	10,673,023,155	7,811,393,427	2,861,629,728
21784	Firemens Ins Co Of Washington DC	93,122,638	59,500,358	33,622,280
69140	First Allmerica Fin Life Ins Co	1,714,061,985	1,600,365,087	113,696,898
37710	First Amer Prop & Cas Ins Co	83,567,598	41,508,609	42,058,989
50814	First Amer Title Ins Co	2,168,532,627	1,566,496,193	602,036,434
29980	First Colonial Ins Co	382,676,477	276,345,241	106,331,236

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
11177	First Fin Ins Co	498,550,986	191,516,231	307,034,755
90328	First Hlth Life & Hlth Ins Co	682,069,387	467,408,546	214,660,841
63495	First Investors Life Ins Co	1,011,132,298	891,468,289	119,664,009
33588	First Liberty Ins Corp	47,456,214	25,781,134	21,675,080
24724	First Natl Ins Co Of Amer	243,578,782	173,783,074	69,795,708
67652	First Penn Pacific Life Ins Co	1,890,903,210	1,698,444,799	192,458,411
13943	Fitchburg Mut Ins Co	68,346,878	34,681,610	33,665,268
13978	Florists Mut Ins Co	153,290,443	101,732,426	51,558,017
11185	Foremost Ins Co	1,919,240,013	1,335,860,295	583,379,718
11800	Foremost Prop & Cas Ins Co	43,362,559	27,451,546	15,911,013
91642	Forethought Life Ins Co	3,870,189,824	3,680,472,655	189,717,169
71129	Fort Dearborn Life Ins Co	2,616,352,008	2,326,015,801	290,336,207
13986	Frankenmuth Mut Ins Co	948,800,874	634,579,811	314,221,063
34266	Frontier Ins Co	95,917,761	186,471,525	-90,553,764
63657	Garden State Life Ins Co	91,014,034	73,336,329	17,677,705
21253	Garrison Prop & Cas Ins Co	200,448,559	131,509,503	68,939,056
41491	Geico Cas Co	251,552,904	124,348,748	127,204,155
35882	Geico Gen Ins Co	163,779,917	75,332,646	88,447,271
22055	Geico Ind Co	4,872,856,055	3,098,621,108	1,774,234,947
63665	General Amer Life Ins Co	11,734,937,216	10,655,479,883	1,079,457,333
30007	General Fidelity Ins Co	731,247,502	352,412,790	378,834,712
93521	General Fidelity Life Ins Co	210,242,444	46,132,360	164,110,084
24732	General Ins Co Of Amer	2,302,042,774	1,854,423,971	447,618,803
22039	General Reins Corp	14,446,149,055	5,509,301,032	8,936,848,023
11967	General Star Natl Ins Co	344,869,744	102,611,966	242,257,778
11231	Generali Us Branch	61,471,052	30,212,228	31,258,827
38962	Genesis Ins Co	216,158,224	91,541,605	124,616,619
37095	Genworth Financial Assur Corp	23,524,584	17,275,080	6,249,504
65536	Genworth Life & Ann Ins Co	25,963,875,507	24,032,955,529	1,930,919,978
70025	Genworth Life Ins Co	34,733,533,488	31,406,698,646	3,326,834,842
38458	Genworth Mortgage Ins Corp	3,023,086,316	2,746,271,414	276,814,902
29823	Genworth Residential Mortgage Ins Co	229,763,395	90,377,264	139,386,131
70939	Gerber Life Ins Co	1,567,858,828	1,407,440,281	160,418,547
21032	Global Reins Corp Of Amer	529,339,560	396,960,706	132,378,854
11266	Global Reins Corp US Branch	266,643,129	221,622,663	45,020,466
11312	Globe Amer Cas Co	9,201,161	799,898	8,401,263
91472	Globe Life & Accident Ins Co	2,736,764,128	2,344,077,082	392,687,046
62286	Golden Rule Ins Co	613,698,501	345,887,067	267,811,434
22063	Government Employees Ins Co	12,495,523,030	8,364,374,705	4,131,148,326

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
63967	Government Personnel Mut Life Ins Co	787,153,402	703,594,264	83,559,138
14095	Granite Mut Ins Co	3,952,013	16,809	3,935,204
23809	Granite State Ins Co	35,250,256	484,913	34,765,343
25984	Graphic Arts Mut Ins Co	128,711,737	82,325,638	46,386,098
36307	Gray Ins Co	333,677,543	236,717,781	96,959,759
26832	Great Amer Alliance Ins Co	27,580,917	159,914	27,421,003
26344	Great Amer Assur Co	16,784,872	8,012	16,776,860
16691	Great Amer Ins Co	5,641,637,675	4,355,164,963	1,286,472,712
22136	Great Amer Ins Co of NY	58,290,034	395,685	57,894,349
63312	Great Amer Life Ins Co	9,648,623,417	8,854,366,222	794,257,195
31135	Great Amer Security Ins Co	17,343,346	1,530	17,341,816
25224	Great Divide Ins Co	149,260,902	80,371,094	68,889,808
20303	Great Northern Ins Co	1,554,236,716	1,168,361,657	385,875,059
68322	Great W Life & Ann Ins Co	33,279,542,439	32,375,166,929	904,375,510
11371	Great West Cas Co	1,472,475,325	1,100,354,654	372,120,671
71480	Great Western Ins Co	403,031,878	370,606,222	32,425,656
22187	Greater NY Mut Ins Co	809,757,735	452,665,989	357,091,746
20680	Green Mountain Ins Co Inc	9,204,305	452,604	8,751,701
22322	Greenwich Ins Co	901,898,678	457,388,173	444,510,505
36650	Guarantee Co Of N Amer USA	175,492,202	62,629,773	112,862,428
11398	Guarantee Ins Co	130,806,666	112,513,933	18,292,736
64211	Guarantee Trust Life Ins Co	218,660,484	176,612,155	42,048,329
78778	Guardian Ins & Ann Co Inc	7,502,709,014	7,290,150,574	212,558,440
64246	Guardian Life Ins Co Of Amer	28,973,450,194	25,314,581,981	3,658,868,212
15032	Guideone Mut Ins Co	1,010,863,395	650,791,658	360,071,737
34037	Hallmark Ins Co	153,273,062	102,688,869	50,584,193
10829	Harbor Point Reins US Inc	740,322,597	225,921,138	514,401,459
26433	Harco Natl Ins Co	321,731,891	191,482,364	130,249,527
23582	Harleysville Ins Co	132,249,603	103,110,288	29,139,315
64327	Harleysville Life Ins Co	341,302,625	320,983,272	20,319,353
14168	Harleysville Mut Ins Co	1,310,505,498	567,898,200	742,607,298
35696	Harleysville Preferred Ins Co	691,477,877	546,702,107	144,775,770
26182	Harleysville Worcester Ins Co	545,818,340	424,495,691	121,322,649
22357	Hartford Accident & Ind Co	10,935,301,173	8,099,467,500	2,835,833,673
29424	Hartford Cas Ins Co	2,105,667,528	1,268,363,660	837,303,869
19682	Hartford Fire In Co	24,453,612,866	11,962,155,637	12,491,457,229
37478	Hartford Ins Co Of The Midwest	355,996,368	115,844,341	240,152,028
70815	Hartford Life & Accident Ins Co	14,413,998,308	8,368,266,979	6,045,731,328
71153	Hartford Life & Ann Ins Co	65,460,546,378	63,282,687,968	2,177,858,411

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
88072	Hartford Life Ins Co	133,562,466,341	129,491,082,139	4,071,384,202
11452	Hartford Steam Boil Inspec & Ins Co	1,111,728,398	669,175,518	442,552,880
29890	Hartford Steam Boil Inspec Ins Co CT	96,636,695	50,259,290	46,377,405
30104	Hartford Underwriters Ins Co	1,561,206,434	926,874,040	634,332,394
96717	Harvard Pilgrim Health Care New Eng	81,024,853	47,312,718	33,712,135
92711	HCC Life Ins Co	584,804,063	239,433,832	345,370,231
66141	Health Net Life Ins Co	650,111,162	281,308,859	368,802,303
39527	Heritage Ind Co	190,829,690	119,731,868	71,097,822
64394	Heritage Life Ins Co	32,673,486	8,522,652	24,150,834
22489	Highlands Ins Co			
14192	Hingham Mut Fire Ins Co	102,527,517	62,679,811	39,847,706
10200	Hiscox Ins Co Inc	68,108,348	16,743,940	51,364,408
93440	HM Life Ins Co	350,111,256	201,619,113	148,492,143
14206	Holyoke Mut Ins Co In Salem	188,495,457	113,392,990	75,102,467
64505	Homesteaders Life Co	1,602,424,615	1,523,217,034	79,207,580
22578	Horace Mann Ins Co	356,918,314	229,155,533	127,762,781
64513	Horace Mann Life Ins Co	4,540,833,757	4,270,401,147	270,432,610
22756	Horace Mann Prop & Cas Ins Co	168,949,442	106,980,073	61,969,369
93777	Household Life Ins Co	829,108,046	499,594,916	329,513,129
10069	Housing Authority Prop A Mut Co	153,488,566	64,774,386	88,714,180
18975	HPHC Ins Co Inc	60,075,810	39,234,866	20,840,944
25054	Hudson Ins Co	424,831,512	289,725,930	135,105,582
73288	Humana Ins Co	4,063,225,370	1,873,754,687	2,189,470,683
70580	Humanadental Ins Co	93,909,031	30,119,319	63,789,712
91693	IA Amer Life Ins Co	31,054,191	2,507,462	28,546,729
97764	Idealife Ins Co	21,067,335	6,449,079	14,618,256
29068	IDS Prop Cas Ins Co	956,155,611	519,918,669	436,236,942
64580	Illinois Mut Life Ins Co	1,268,230,015	1,135,830,665	132,399,352
23817	Illinois Natl Ins Co	59,820,234	231,867	59,588,367
11487	Imperial Cas & Ind Co	30,905,144	19,001,522	11,903,622
43575	Indemnity Ins Co Of North Amer	371,754,503	250,846,910	120,907,593
11984	Independence Cas Ins Co	3,628,248	38,363	3,589,885
64602	Independence Life & Ann Co	131,606,779	78,897,712	52,709,067
58068	Independent Order Of Foresters Us Br	2,636,433,320	2,492,885,335	143,547,985
14265	Indiana Lumbermens Mut Ins Co	113,178,874	80,145,219	33,033,655
84514	Industrial Alliance Pacific Ins & Fi	386,291,013	368,089,020	18,201,993
12599	Infinity Standard Ins Co	11,954,290	2,260,115	9,694,175
86509	Ing Life Ins & Ann Co	57,306,157,519	55,781,601,669	1,524,555,850
80942	ING USA Ann & Lfe Ins Co	64,089,976,787	62,217,310,834	1,872,665,953

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
22713	Insurance Co of N Amer	718,804,135	471,116,949	247,687,186
19429	Insurance Co OfThe State Of PA	4,694,114,833	2,682,177,196	2,011,937,637
27847	Insurance Co OfThe West	825,553,208	451,078,211	374,474,997
18341	Insurance Corp Of NY	62,200,374	175,710,853	-113,510,479
29742	Integon Natl Ins Co	174,494,046	119,265,252	55,228,794
31488	Integon Preferred Ins Co	29,903,156	17,856,072	12,047,084
15598	Interins Exch OfThe Automobile Club	5,391,756,715	2,229,716,745	3,162,039,970
11592	International Fidelity Ins Co	206,530,260	114,037,382	92,492,878
63487	Investors Life Ins Co N Amer	754,802,435	720,609,736	34,192,699
50369	Investors Title Ins Co	96,658,268	56,056,429	40,601,839
65056	Jackson Natl Life Ins Co	68,327,270,883	64,581,585,371	3,745,685,512
11630	Jefferson Ins Co	36,496,670	26,074,179	10,422,491
64017	Jefferson Natl Life Ins Co	1,325,644,638	1,302,304,200	23,340,438
14354	Jewelers Mut Ins Co	195,079,943	83,008,285	112,071,658
89958	JMIC Life Ins Co	95,858,771	48,643,061	47,215,711
65080	John Alden Life Ins Co	490,584,218	396,256,652	94,327,566
93610	John Hancock Life & Hlth Ins Co	2,573,744,215	2,380,497,541	193,246,674
65099	John Hancock Life Ins Co	62,943,519,220	60,359,961,144	2,583,558,076
65838	John Hancock Life Ins Co (USA)	103,890,941,060	101,910,344,510	1,980,596,550
90204	John Hancock Variable Life Ins Co	12,432,478,298	11,887,671,219	544,807,079
65110	Kanawha Ins Co	823,102,774	763,532,135	59,570,639
15962	Kansas Bankers Surety Co	162,481,750	22,272,186	140,209,564
65129	Kansas City Life Ins Co	2,998,063,230	2,691,816,113	306,247,115
90557	Kemper Investors Life Ins Co	13,886,167,063	13,719,303,723	166,863,340
13722	Knightbrook Ins Co	30,874,444	5,830,022	25,044,421
58033	Knights Of Columbus	14,051,334,507	12,432,518,015	1,618,816,492
65242	Lafayette Life Ins Co	2,017,159,154	1,914,263,659	102,895,495
26077	Lancer Ins Co	641,639,035	508,628,405	133,010,631
50024	Lawyers Title Ins Corp	729,325,929	620,204,966	109,120,963
37940	Lexington Natl Ins Corp	52,131,475	36,157,091	15,974,384
42404	Liberty Ins Corp	1,044,251,579	788,841,631	255,409,948
19917	Liberty Ins Underwriters Inc	143,350,547	54,246,536	89,104,011
65315	Liberty Life Assur Co Of Boston	11,605,062,479	11,144,614,720	460,447,759
61492	Liberty Life Ins Co	3,597,209,364	3,362,958,199	234,251,165
23035	Liberty Mut Fire Ins Co	3,569,946,982	2,601,953,831	967,993,151
23043	Liberty Mut Ins Co	32,549,788,186	22,215,055,768	10,334,732,418
65331	Liberty Natl Life Ins Co	5,149,123,339	4,474,990,722	674,132,617
65498	Life Ins Co Of N Amer	5,464,298,158	4,835,682,793	628,615,365
65528	Life Ins Co OfThe Southwest	6,525,364,390	6,105,243,023	420,121,367

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
97691	Life OfThe South Ins Co	64,454,269	49,090,674	15,363,594
65595	Lincoln Benefit Life Co	2,184,805,272	1,905,989,634	278,815,638
33855	Lincoln Gen Ins Co	386,704,142	307,476,182	79,227,960
65927	Lincoln Heritage Life Ins Co	621,699,291	535,635,642	86,063,649
62057	Lincoln Life & Ann Co of NY	8,440,912,301	7,645,741,199	795,171,102
65676	Lincoln Natl Life Ins Co	119,849,816,757	115,264,381,572	4,585,435,185
36447	LM Gen Ins Co	9,584,817	2,712,136	6,872,681
33600	LM Ins Corp	73,861,799	53,481,112	20,380,687
36439	LM Personal Ins Co	8,006,471	1,118,170	6,888,301
32352	LM Prop & Cas Ins Co	128,825,751	62,391,603	66,434,148
76694	London Life Reins Co	713,238,810	642,829,469	70,409,341
65722	Loyal Amer Life Ins Co	483,898,561	446,200,556	37,698,005
56758	Loyal Christian Benefit Assn	152,870,102	148,561,706	4,308,396
14435	Lumber Mut Ins Co	38,503,841	33,783,884	4,719,962
22977	Lumbermens Mut Cas Co	1,407,872,250	1,294,700,035	113,172,215
23108	Lumbermens Underwriting Alliance	336,085,680	242,292,731	93,792,949
35769	Lyndon Prop Ins Co	447,345,077	304,014,233	143,330,844
65781	Madison Natl Life Ins Co Inc	799,124,077	660,881,297	138,242,780
29939	Main St Amer Assur Co	115,132,309	16,743,883	98,388,426
19321	Maine Bonding & Cas Co	6,484,154	68,459	6,415,695
11149	Maine Employers Mut Ins Co	644,357,850	427,481,598	216,876,252
65870	Manhattan Life Ins Co	354,152,164	322,135,272	32,016,892
67083	Manhattan Natl Life Ins Co	213,681,320	205,803,782	7,877,538
28932	Markel Amer Ins Co	447,792,201	350,368,669	97,423,532
38970	Markel Ins Co	616,621,319	524,644,996	91,976,323
19356	Maryland Cas Co	399,462,769	-33,556,425	433,019,194
65935	Massachusetts Mut Life Ins Co	114,294,058,643	105,831,127,623	8,462,931,020
21296	Max Amer Ins Co	20,034,382	10,133	20,024,250
12041	MBIA Ins Corp	13,532,648,478	10,030,226,254	3,502,422,224
69515	Medamerica Ins Co	451,587,873	433,758,199	17,829,672
34231	Medical Liab Mut Ins Co	5,018,013,871	4,730,572,312	287,441,559
36277	Medical Mut Ins Co Of ME	209,827,775	130,063,854	79,763,921
11843	Medical Protective Co	1,938,168,156	1,306,485,683	631,682,473
31119	Medico Ins Co	117,815,637	72,287,907	45,527,730
22241	Medmarc Cas Ins Co	103,213,626	69,679,105	33,534,521
97055	Mega Life & Hlth Ins Co The	708,328,398	517,338,039	190,990,359
86126	Members Life Ins Co	45,950,414	33,719,158	12,231,256
31968	Merastar Ins Co	28,442,714	14,157,188	14,285,526
14494	Merchants Bonding Co a Mut	76,431,216	22,882,920	53,548,296

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
23329	Merchants Mut Ins Co	344,116,053	219,313,335	124,802,718
12901	Merchants Preferred Ins Co	33,216,818	20,129,964	13,086,854
65951	Merit Life Ins Co	776,732,894	368,539,217	408,193,677
79022	Merrill Lynch Life Ins Co	10,341,870,685	9,985,735,260	356,135,425
19798	Merrimack Mut Fire Ins Co	921,026,795	394,566,983	526,459,813
87726	Metlife Ins Co of CT	69,829,132,876	64,357,668,143	5,471,464,733
61050	MetLife Investors USA Ins Co	26,939,324,432	26,178,790,041	760,534,391
39950	Metropolitan Gen Ins Co	32,652,838	802,931	31,849,907
34339	Metropolitan Grp Prop & Cas Ins Co	402,631,073	102,609,476	300,021,597
65978	Metropolitan Life Ins Co	289,578,008,962	277,985,745,657	11,592,263,305
26298	Metropolitan Prop & Cas Ins Co	4,855,641,812	3,093,307,069	1,762,334,742
97136	Metropolitan Tower Life Ins Co	5,511,566,500	4,626,740,144	884,826,356
18740	MGIC Ind Corp	24,297,586	487,225	23,810,361
38601	MIC Prop & Cas Ins Corp	135,376,571	82,919,276	52,457,295
21687	Mid Century Ins Co	3,272,662,942	2,669,092,122	603,570,820
23434	Middlesex Ins Co	657,339,354	419,479,588	237,859,766
14532	Middlesex Mut Assur Co	251,546,273	195,633,349	55,912,924
66044	Midland Natl Life Ins Co	25,408,811,511	24,168,467,221	1,240,344,289
23612	Midwest Employers Cas Co	326,472,431	201,526,255	124,946,175
66109	Midwestern United Life Ins Co	244,724,061	148,600,810	96,123,251
42234	Minnesota Lawyers Mut Ins Co	107,897,342	64,898,460	42,998,882
66168	Minnesota Life Ins Co	19,697,080,174	18,265,090,357	1,431,989,817
20362	Mitsui Sumitomo Ins Co of Amer	700,079,141	470,617,783	229,461,358
22551	Mitsui Sumitomo Ins USA Inc	106,398,971	53,150,607	53,248,364
82848	ML Life Ins Co of NY	835,361,800	783,433,514	51,928,286
15997	MMG Ins Co	168,416,631	110,356,609	58,060,022
70416	MML Bay State Life Ins Co	4,176,228,348	3,984,452,657	191,775,691
57541	Modern Woodmen Of Amer	8,479,197,610	7,374,242,554	1,104,955,056
69647	Molina Hlthcare Ins Co	9,048,339	634,102	8,414,237
66265	Monarch Life Ins Co	827,646,578	818,150,572	9,496,006
66281	Monumental Life Ins Co	35,531,177,773	34,295,024,371	1,236,153,402
66370	Mony Life Ins Co	9,161,875,840	8,641,143,720	520,732,120
78077	Mony Life Ins Co Of Amer	4,198,939,578	4,007,234,100	191,705,478
29858	Mortgage Guar Ins Corp	7,624,463,520	6,095,461,274	1,529,002,246
22012	Motors Ins Corp	5,407,464,314	3,715,100,779	1,692,363,535
26522	Mount Vernon Fire Ins Co	390,809,385	174,762,563	216,046,825
66427	MTL Ins Co	1,319,361,181	1,230,136,446	89,224,735
66346	Munich Amer Reassur Co	5,506,149,849	4,856,914,713	649,235,136
10227	Munich Reins Amer Inc	16,355,173,043	12,808,528,181	3,546,644,863

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
88668	Mutual Of Amer Life Ins Co	10,971,697,228	10,187,865,530	783,831,698
71412	Mutual Of Omaha Ins Co	4,700,083,910	2,601,506,329	2,098,577,581
61409	National Benefit Life Ins Co	721,467,027	404,607,925	316,859,102
11991	National Cas Co	144,388,489	37,824,829	106,563,660
10243	National Continental Ins Co	235,600,719	183,502,093	52,098,626
16217	National Farmers Union Prop & Cas	239,465,040	143,821,841	95,643,199
20478	National Fire Ins Co Of Hartford	141,414,958	30,020,356	111,394,601
23728	National Gen Ins Co	96,443,613	61,058,198	35,385,415
66583	National Guardian Life Ins Co	1,651,188,852	1,490,349,295	160,839,555
82538	National Hlth Ins Co	25,797,942	8,937,032	16,860,910
20087	National Ind Co	61,719,540,501	34,106,408,747	27,613,131,754
27944	National Ins Assn	11,549,348	173,074	11,376,274
75264	National Integrity Life Ins Co	4,037,542,029	3,852,994,239	184,547,790
32620	National Interstate Ins Co	730,057,838	539,924,332	190,133,506
20052	National Liab & Fire Ins Co	1,055,650,404	508,905,942	546,744,463
66680	National Life Ins Co	7,964,828,384	7,172,633,193	792,195,190
34835	National Reins Corp	699,890,734	158,305,524	541,585,210
85472	National Security Life & Ann Co	81,703,017	64,954,830	16,748,186
22608	National Specialty Ins Co	28,535,755	12,377,479	16,158,276
21881	National Surety Corp	622,268,717	389,978,004	232,290,713
51020	National Title Ins Of NY Inc	22,550,810	12,229,712	10,321,098
19445	National Union Fire Ins Co Of Pitts	33,706,843,733	21,881,420,678	11,825,423,055
66850	National Western Life Ins Co	6,126,953,883	5,418,906,823	708,047,060
51101	Nations Title Ins Of NY Inc	21,234,855	8,341,135	12,893,720
26093	Nationwide Affinity Co of Amer	48,053,876	37,052,361	11,001,515
28223	Nationwide Agribusiness Ins Co	181,904,056	140,269,215	41,634,841
10723	Nationwide Assur Co	65,253,081	9,786,386	55,466,695
70750	Nationwide Life & Ann Co of Amer	530,311,563	489,364,552	40,947,011
92657	Nationwide Life & Ann Ins Co	4,348,939,787	4,267,214,590	81,725,197
66869	Nationwide Life Ins Co	77,309,925,077	75,048,437,670	2,261,487,407
68225	Nationwide Life Ins Co of Amer	4,993,628,853	4,505,183,175	488,445,678
23779	Nationwide Mut Fire Ins Co	4,318,670,361	2,209,284,123	2,109,386,238
23787	Nationwide Mut Ins Co	28,842,763,545	17,956,216,734	10,886,546,811
37877	Nationwide Prop & Cas Ins Co	153,598,669	114,924,249	38,674,420
42307	Navigators Ins Co	1,687,014,075	1,105,847,701	581,166,374
15865	NCMIC Ins Co	456,380,678	321,404,221	134,976,457
25852	New England Guar Ins Co Inc	32,276,471	483,955	31,792,516
21830	New England Ins Co	298,943,886	12,213,722	286,730,164
91626	New England Life Ins Co	8,966,118,072	8,496,753,779	469,364,293

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
41629	New England Reins Corp	137,590,449	11,833,315	125,757,134
23833	New Hampshire Ind Co Inc	337,984,435	198,220,484	139,763,951
23841	New Hampshire Ins Co	4,585,584,395	2,933,505,866	1,652,078,529
91596	New York Life Ins & Ann Corp	74,943,575,014	71,347,757,567	3,595,817,447
66915	New York Life Ins Co	117,305,625,370	105,512,150,912	11,793,474,458
16608	New York Marine & Gen Ins Co	580,336,762	404,885,509	175,451,253
14788	NGM Ins Co	1,787,822,996	1,180,331,590	607,491,406
23965	Norfolk & Dedham Mut Fire Ins Co	240,199,057	125,625,375	114,573,682
31470	Norguard Ins Co	381,096,128	288,532,831	92,563,297
66974	North Amer Co Life & Hlth Ins	8,446,861,995	7,920,303,030	526,558,965
27740	North Pointe Ins Co	111,226,065	78,893,785	32,332,280
21105	North River Ins Co	1,095,457,075	654,188,025	441,269,050
22047	North Star Reins Corp	22,364,472	2,865,353	19,499,119
36455	Northbrook Ind Co	39,133,605	264,775	38,868,831
38369	Northern Assur Co Of Amer	284,255,397	132,489,467	151,765,930
19372	Northern Ins Co Of NY	36,404,635	7,461,826	28,942,809
25992	Northern Security Ins Co Inc	7,433,963	139,782	7,294,181
24031	Northland Cas Co	100,221,372	67,831,058	32,390,314
24015	Northland Ins Co	1,166,855,891	606,040,385	560,815,505
69000	Northwestern Long Term Care Ins Co	402,674,628	339,271,872	63,402,756
67091	Northwestern Mut Life Ins Co	154,834,649,226	142,433,365,940	12,401,283,286
23914	Northwestern Natl Ins Co Milwaukee	60,070,880	55,570,345	4,500,535
42552	Nova Cas Co	160,022,555	101,292,380	58,730,175
81353	NYLife Ins Co Of AZ	189,616,873	151,643,722	37,973,151
23248	Occidental Fire & Cas Co Of NC	207,499,575	105,338,006	102,161,569
67148	Occidental Life Ins Co Of NC	259,020,973	230,017,958	29,003,015
23680	Odyssey Amer Reins Co	7,312,408,949	4,361,073,528	2,951,335,421
24074	Ohio Cas Ins Co	4,869,258,495	3,833,853,459	1,035,405,036
26565	Ohio Ind Co	99,728,929	54,561,378	45,167,551
89206	Ohio Natl Life Assur Corp	2,739,296,027	2,471,830,591	267,465,436
67172	Ohio Natl Life Ins Co	12,159,782,370	11,402,590,393	757,191,973
67180	Ohio State Life Ins Co	10,242,320	3,408,833	6,833,487
40231	Old Dominion Ins Co	26,297,000	147,525	26,149,475
24139	Old Republic Gen Ins Corp	999,174,439	743,964,597	255,209,842
24147	Old Republic Ins Co	2,318,453,972	1,513,623,363	804,830,609
67261	Old Republic Life Ins Co	153,974,550	118,913,862	35,060,688
50520	Old Republic Natl Title Ins Co	480,588,809	369,225,052	111,363,757
35424	Old Republic Security Assur Co	109,351,408	50,820,543	58,530,865
37060	Old United Cas Co	371,985,783	213,938,491	158,047,292

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
63274	OM Fin Life Ins Co	17,450,041,446	16,647,346,653	802,694,793
20621	OneBeacon Amer Ins Co	731,111,202	434,822,149	296,289,053
21970	OneBeacon Ins Co	2,965,273,146	1,801,052,018	1,164,221,128
56383	Order of United Commerical Travelers	20,818,222	13,159,007	7,659,215
76112	Oxford Life Ins Co	502,891,224	373,189,083	129,702,141
22748	Pacific Employers Ins Co	2,446,274,268	1,644,657,821	801,616,447
20346	Pacific Ind Co	5,687,697,888	3,855,961,363	1,831,736,525
97268	Pacific Life & Ann Co	2,503,716,835	2,215,899,379	287,817,456
67466	Pacific Life Ins Co	83,652,571,306	80,516,784,038	3,135,787,268
37850	Pacific Specialty Ins Co	227,644,817	107,358,559	120,286,258
70785	Pacificare Life & Hlth Ins Co	778,583,742	135,794,533	642,789,209
60003	Park Avenue Life Ins Co	417,793,811	273,456,493	144,337,317
71099	Parker Centennial Assur Co	64,675,789	25,150,639	39,525,150
32069	Patriot Ins Co	60,704,219	36,505,697	24,198,522
67598	Paul Revere Life Ins Co	4,710,076,613	4,369,773,466	340,303,147
67601	Paul Revere Variable Ann Ins Co	110,191,120	15,465,495	94,725,625
14931	Pawtucket Ins Co	12,022,229	9,699,468	2,322,761
18333	Peerless Ind Ins Co	747,941,304	568,003,769	179,937,535
14958	Peninsula Ins Co	70,452,421	31,315,290	39,137,131
14982	Penn Millers Ins Co	181,552,661	138,725,918	42,826,743
67644	Penn Mut Life Ins Co	9,688,538,432	8,402,818,395	1,285,720,037
63282	Penn Treaty Ntwrk Amer Ins Co	1,001,190,990	1,225,228,645	-224,037,655
21962	Pennsylvania Gen Ins Co	394,061,637	265,919,845	128,141,792
67660	Pennsylvania Life Ins Co	1,102,684,796	977,194,160	125,490,636
14974	Pennsylvania Lumbermens Mut Ins	306,466,132	217,532,684	88,933,448
12262	Pennsylvania Manufacturers Assoc Ins	691,367,164	489,438,071	201,929,093
85561	Perico Life Ins Co	61,334,158	21,854,486	39,479,672
12297	Petroleum Cas Co	21,897,151	7,536,995	14,360,156
13714	Pharmacists Mut Ins Co	187,286,078	132,996,385	54,289,693
67784	Philadelphia Amer Life Ins Co	174,075,201	154,110,315	19,964,886
18058	Philadelphia Ind Ins Co	3,853,226,778	2,648,186,146	1,205,040,632
93548	PHL Variable Ins Co	4,428,520,508	4,155,492,876	273,027,632
25623	Phoenix Ins Co	3,573,050,806	2,402,859,318	1,170,191,489
93734	Phoenix Life & Ann Co	60,167,130	39,673,127	20,494,003
67814	Phoenix Life Ins Co	15,392,479,390	14,633,564,997	758,914,393
72125	Physicians Life Ins Co	1,263,422,479	1,175,815,148	87,607,331
80578	Physicians Mut Ins Co	1,432,788,514	660,851,957	771,936,557
67911	Pioneer Mut Life Ins Co	457,216,590	428,143,547	29,073,043
18619	Platte River Ins Co	158,142,141	128,419,659	29,722,482

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
27251	PMI Mortgage Ins Co	3,503,804,387	3,041,665,554	462,138,833
14460	Podiatry Ins Co Of Amer	266,042,013	190,999,480	75,042,533
57622	Polish Natl Alliance Us Of Na	431,166,374	400,528,936	30,637,438
56839	Polish Natl Union Of Amer	24,410,247	24,060,940	349,307
57630	Polish Roman Catholic Union Of Amer	169,537,651	163,355,200	6,182,450
37257	Praetorian Ins Co	1,063,106,487	713,278,821	349,827,665
15024	Preferred Mut Ins Co	376,392,173	240,298,225	136,093,948
36234	Preferred Professional Ins Co	310,275,388	184,985,490	125,289,898
10800	Premier Grp Ins Co Inc	51,049,092	21,902,697	29,146,394
15586	Preserver Ins Co	120,677,907	84,179,459	36,498,448
65919	Primerica Life Ins Co	5,958,953,136	4,486,405,459	1,472,547,677
61271	Principal Life Ins Co	115,411,349,729	110,601,117,266	4,810,232,463
29017	Professionals Advocate Ins Co	102,885,891	51,520,898	51,364,992
25585	Professionals Direct Ins Co	59,210,802	40,501,648	18,709,154
24260	Progressive Cas Ins Co	4,835,148,009	3,620,642,966	1,214,505,043
16322	Progressive Direct Ins Co	3,011,551,795	2,127,579,598	883,972,196
24279	Progressive Max Ins Co	249,983,810	175,210,218	74,773,592
38628	Progressive Northern Ins Co	1,126,929,450	828,352,520	298,576,930
21727	Progressive Universal Ins Co	162,888,788	114,500,439	48,388,349
10638	Proselect Ins Co	76,135,093	54,770,573	21,364,520
12416	Protective Ins Co	541,660,795	227,484,899	314,175,896
68136	Protective Life Ins Co	25,929,542,749	24,161,839,302	1,767,703,446
15040	Providence Mut Fire Ins Co	162,966,097	72,714,115	90,251,982
24295	Providence Washington Ins Co	165,385,649	99,438,147	65,947,502
68195	Provident Life & Accident Ins Co	7,741,374,907	7,312,965,095	428,409,812
68209	Provident Life & Cas Ins Co	701,112,146	580,030,210	121,081,935
79227	Pruco Life Ins Co	22,061,367,409	21,460,727,893	600,639,516
86630	Prudential Ann Life Assur Corp	35,015,040,375	34,381,675,853	633,364,522
68241	Prudential Ins Co Of Amer	237,497,815,215	231,065,439,825	6,432,375,390
93629	Prudential Retirement Ins & Ann Co	51,851,791,008	50,643,388,131	1,208,402,877
15059	Public Serv Mut Ins Co	639,150,542	367,353,831	271,796,711
39217	QBE Ins Corp	610,502,323	338,243,794	272,258,529
10219	QBE Reins Corp	1,438,772,225	900,004,171	538,768,054
15067	Quincy Mut Fire Ins Co	1,061,024,917	441,038,663	619,986,254
22705	R&Q Reins Co	266,169,683	229,268,594	36,901,089
36250	Radian Asset Assur Inc	2,324,644,537	1,359,262,226	965,382,310
33790	Radian Guar Inc	4,263,014,479	3,856,377,502	406,636,977
70211	Reassure Amer Life Ins Co	16,470,295,416	15,949,899,188	520,396,228
37303	Redland Ins Co	146,823,050	84,004,332	62,818,718

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
24449	Regent Ins Co	212,008,811	148,572,917	63,435,894
68357	Reliable Life Ins Co	741,846,995	685,483,968	56,363,028
68381	Reliance Standard Life Ins Co	3,508,998,178	2,997,280,349	511,717,829
67105	Reliastar Life Ins Co	20,473,880,319	18,394,467,586	2,079,412,733
61360	Reliastar Life Ins Co Of NY	3,207,470,782	2,985,507,203	221,963,579
28452	Republic Mortgage Ins Co	2,000,738,863	1,902,993,964	97,744,899
32174	Republic Mortgage Ins Co Of FL	49,976,470	45,293,391	4,683,079
31275	Republic Mortgage Ins Of NC	643,769,488	551,890,671	91,878,817
31089	Republic Western Ins Co	237,657,390	133,815,239	103,842,150
61506	Resource Life Ins Co	70,691,178	57,663,492	13,027,686
43044	Response Ins Co	80,088,611	27,221,246	52,867,365
36684	Riverport Ins Co	84,686,872	45,699,527	38,987,344
65005	RiverSource Life Ins Co	67,906,201,447	65,377,554,287	2,528,647,160
28860	RLI Ind Co	43,162,953	4,716,855	38,446,098
13056	RLI Ins Co	1,279,073,667	601,032,498	678,041,169
12491	Rochdale Ins Co Of NY	132,776,617	102,074,922	30,701,695
42706	Roche Surety & Cas Co Inc	16,740,195	10,188,868	6,551,327
23132	RVI Natl Ins Co	13,623,785	456,710	13,167,075
24740	Safeco Ins Co Of Amer	3,952,233,208	3,182,407,771	769,825,437
33618	Safety Ind Ins Co	91,431,410	52,151,892	39,279,518
39454	Safety Ins Co	1,226,134,961	665,672,685	560,462,276
15105	Safety Natl Cas Corp	1,903,801,250	1,372,894,664	530,906,586
12808	Safety Prop & Cas Ins Co	34,085,195	21,422,658	12,662,537
40460	Sagamore Ins Co	148,220,847	38,930,666	109,290,181
60176	SBLI USA Mut Life Ins Co Inc	1,486,060,998	1,363,244,563	122,816,435
22535	Seaboard Surety Co	159,235,183	20,503,298	138,731,884
69914	Sears Life Ins Co	73,633,364	22,623,815	51,009,548
25763	Seaton Ins Co	77,061,627	73,732,886	3,328,744
37923	Seaworthy Ins Co	49,524,346	20,362,891	29,161,455
93742	Securian Life Ins Co	142,910,643	20,943,473	121,967,170
68675	Security Benefit Life Ins Co	9,246,194,519	8,945,643,986	300,550,533
68713	Security Life Of Denver Ins Co	24,264,720,499	22,825,766,730	1,438,953,769
68772	Security Mut Life Ins Co Of NY	2,220,991,779	2,113,095,365	107,896,414
50784	Security Title Guarantee Corp Baltim	10,181,806	9,110,960	1,070,846
50857	Security Union Title Ins Co	80,183,551	44,400,452	35,783,099
11867	Selective Ins Co of New England	29,773,857	17,184,984	12,588,873
10936	Seneca Ins Co Inc	331,883,980	186,124,763	145,759,217
76325	Senior Hlth Ins Co of PA	3,272,996,635	3,055,021,202	217,975,432
11000	Sentinel Ins Co Ltd	195,581,403	69,140,502	126,440,901

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
24988	Sentry Ins A Mut Co	5,368,629,109	2,561,811,389	2,806,817,720
68810	Sentry Life Ins Co	2,882,466,199	2,619,964,910	262,501,289
21180	Sentry Select Ins Co	680,637,980	456,075,283	224,562,698
22985	Sequoia Ins Co	182,554,708	112,412,086	70,142,622
97241	Settlers Life Ins Co	414,231,303	361,220,514	53,010,790
23388	Shelter Mut Ins Co	2,123,174,424	883,454,514	1,239,719,909
11126	Sompo Japan Ins Co of Amer	795,085,076	412,929,112	382,155,964
57142	Sons Of Norway	260,025,544	251,413,858	8,611,686
19216	Southern Ins Co	27,935,316	1,598,670	26,336,646
20613	Sparta Ins Co	280,417,762	26,358,174	254,059,588
24767	St Paul Fire & Marine Ins Co	19,162,959,762	12,796,453,285	6,366,506,477
24775	St Paul Guardian Ins Co	75,468,940	49,196,166	26,272,774
41750	St Paul Medical Liab Ins Co	197,123,746	137,747,291	59,376,456
24791	St Paul Mercury Ins Co	265,279,961	201,619,300	63,660,661
19224	St Paul Protective Ins Co	509,379,819	275,504,470	233,875,349
19070	Standard Fire Ins Co	3,653,337,339	2,346,058,799	1,307,278,540
42986	Standard Guar Ins Co	199,887,930	118,665,875	81,222,055
69019	Standard Ins Co	12,874,451,392	11,762,150,207	1,112,301,185
69051	Standard Life Ins Co Of IN	2,088,893,797	2,044,517,291	44,376,506
69078	Standard Security Life Ins Co Of NY	369,680,507	255,406,117	114,274,390
18023	Star Ins Co	567,519,208	367,630,001	199,889,207
40045	Starnet Ins Co	170,250,823	60,616,765	109,634,058
38318	Starr Ind & Liab Co	288,646,736	73,508,426	215,138,310
25143	State Farm Fire & Cas Co	25,815,803,088	17,631,156,110	8,184,646,979
25151	State Farm Gen Ins Co	4,497,241,533	2,582,444,516	1,914,797,018
69108	State Farm Life Ins Co	44,630,862,285	39,570,807,842	5,060,054,443
25178	State Farm Mut Auto Ins Co	92,017,548,273	38,743,596,762	53,273,951,511
69116	State Life Ins Co	2,840,069,942	2,662,183,055	177,886,887
12831	State Natl Ins Co Inc	183,267,027	72,989,320	110,277,707
50121	Stewart Title Guar Co	818,319,621	486,054,812	332,264,809
10952	Stonebridge Cas Ins Co	298,465,716	170,547,027	127,918,689
65021	Stonebridge Life Ins Co	2,138,240,175	1,965,794,104	172,446,071
10340	Stonington Ins Co	454,522,025	325,908,594	128,613,432
11024	Strathmore Ins Co	46,605,275	27,037,107	19,568,168
80926	Sun Life & Hlth Ins Co	87,717,123	48,694,411	39,022,712
79065	Sun Life Assur Co Of Canada US	39,669,903,931	38,402,810,550	1,267,093,381
60941	SunAmerica Ann & Life Assur Co	24,396,263,129	23,121,520,740	1,274,742,389
69256	Sunamerica Life Ins Co	24,857,469,585	20,198,709,071	4,658,760,514
69310	Surety Life Ins Co	13,022,440	817,932	12,204,508

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
82627	Swiss Re Life & Hlth Amer Inc	12,775,209,784	10,987,175,345	1,788,034,439
25364	Swiss Reins Amer Corp	14,401,937,876	10,248,435,660	4,153,502,216
68608	Symetra Life Ins Co	18,646,102,949	17,467,128,290	1,178,974,659
20311	Syncora Guar Inc	3,520,849,262	5,920,540,921	-2,399,691,659
12866	T H E Ins Co	172,499,173	118,443,496	54,055,677
69345	Teachers Ins & Ann Assoc Of Amer	195,236,800,035	177,482,632,692	17,754,167,343
22683	Teachers Ins Co	275,127,531	182,034,740	93,092,791
69396	Texas Life Ins Co	664,998,192	617,035,159	47,963,033
70435	The Savings Bank Life Ins Co Of MA	2,130,312,575	1,969,420,187	160,892,388
56014	Thrivent Financial For Lutherans	49,470,158,721	45,535,449,429	3,934,709,292
60142	TIAA Cref Life Ins Co	2,917,584,892	2,637,254,186	280,330,706
50067	Ticor Title Ins Co	222,068,157	172,742,447	49,325,710
51535	Ticor Title Ins Co of FL	110,165,088	81,287,086	28,878,002
25534	TIG Ins Co	1,955,977,905	1,281,998,596	673,979,309
69477	Time Ins Co	678,111,757	466,269,711	211,842,046
13242	Titan Ind Co	259,629,392	107,479,320	152,150,072
32301	TNUS Ins Co	57,351,213	8,278,616	49,072,597
42439	Toa Re Ins Co Of Amer	1,315,025,148	912,541,991	402,483,157
12904	Tokio Marine & Nichido Fire Ins Co	1,690,588,787	1,087,314,954	603,273,833
44300	Tower Ins Co Of NY	876,099,840	652,923,260	223,176,580
43702	Tower Natl Ins Co	63,657,699	51,498,792	12,158,907
37621	Toyota Motor Ins Co	349,965,673	247,354,873	102,610,800
70688	Transamerica Financial Life Ins Co	18,792,373,381	17,985,899,325	806,474,056
86231	Transamerica Life Ins Co	103,871,551,677	98,944,677,299	4,926,874,378
33014	Transport Ins Co	40,270,026	25,572,637	14,697,389
20494	Transportation Ins Co	35,434,291	677,922	34,756,369
28188	Travco Ins Co	202,703,331	135,345,422	67,357,909
19038	Travelers Cas & Surety Co	14,960,247,470	9,737,459,572	5,222,787,898
31194	Travelers Cas & Surety Co Of Amer	4,096,243,572	2,361,267,253	1,734,976,318
36170	Travelers Cas Co Of CT	309,579,395	223,824,797	85,754,598
19046	Travelers Cas Ins Co Of Amer	1,810,305,794	1,310,672,801	499,632,993
40282	Travelers Commercial Cas Co	330,368,855	239,167,809	91,201,046
27998	Travelers Home & Marine Ins Co	239,178,264	171,758,622	67,419,642
25658	Travelers Ind Co	20,788,130,051	12,825,885,953	7,962,244,098
25666	Travelers Ind Co Of Amer	536,422,764	392,313,066	144,109,698
25682	Travelers Ind Co Of CT	1,019,213,613	681,122,299	338,091,315
36145	Travelers Personal Security Ins Co	193,382,504	131,803,070	61,579,434
25674	Travelers Prop Cas Co Of Amer	324,245,616	231,215,061	93,030,555
34894	Trenwick Amer Reins Corp	158,330,116	127,828,310	30,501,806

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
24350	Triad Guar Ins Corp	1,047,039,591	959,012,162	88,027,429
41211	Triton Ins Co	779,210,403	443,500,637	335,709,766
21709	Truck Ins Exch	1,917,014,497	1,488,690,019	428,324,478
61425	Trustmark Ins Co	1,168,326,615	956,090,318	212,236,297
62863	Trustmark Life Ins Co	377,359,745	193,825,200	183,534,545
29459	Twin City Fire Ins Co Co	647,947,671	346,731,050	301,216,621
67423	UBS Life Ins Co USA	41,393,388	3,857,843	37,535,545
80314	Unicare Life & Hlth Ins Co	1,636,272,497	1,274,811,132	361,461,364
11121	Unified Life Ins Co	99,706,065	85,103,201	14,602,864
91529	Unimerica Ins Co	244,430,653	139,702,159	104,728,494
69701	Union Bankers Ins Co	107,233,358	88,739,712	18,493,646
80837	Union Central Life Ins Co	6,310,581,407	6,043,604,530	266,976,877
62596	Union Fidelity Life Ins Co	18,264,424,652	17,808,112,985	456,311,667
25844	Union Ins Co	94,703,340	67,547,526	27,155,813
21423	Union Ins Co Of Providence	91,107,831	49,006,497	42,101,334
69744	Union Labor Life Ins Co	4,364,924,895	4,257,075,831	107,849,064
25860	Union Mut Fire Ins Co	164,867,281	100,359,487	64,507,794
70408	Union Security Ins Co	5,523,782,987	5,173,400,362	350,382,626
92916	United Amer Ins Co	1,384,725,503	1,201,589,874	183,135,629
36226	United Cas & Surety Ins Co	11,863,188	7,960,575	3,902,613
11770	United Financial Cas Co	1,783,051,741	1,431,911,014	351,140,727
51624	United Gen Title Ins Co	15,676,521	0	15,676,521
26999	United Guar Mortgage Ind Co	382,131,835	254,562,848	127,568,987
15873	United Guar Residential Ins Co	2,535,262,743	1,429,483,369	1,105,779,374
16667	United Guar Residential Ins Co of NC	1,228,437,114	1,028,868,053	199,569,061
69930	United Ins Co Of Amer	2,005,027,268	1,814,861,831	190,165,437
94099	United Investors Life Ins Co	2,543,231,324	2,122,274,893	420,956,431
41335	United Natl Specialty Ins Co	77,869,902	18,696,562	59,173,340
69868	United Of Omaha Life Ins Co	12,879,237,328	11,682,965,090	1,196,272,238
25887	United States Fidelity & Guar Co	4,192,651,577	2,126,759,112	2,065,892,465
21113	United States Fire Ins Co	3,050,714,220	2,107,435,309	943,278,911
70106	United States Life Ins Co In NYC	5,318,291,478	5,066,913,322	251,378,156
10656	United States Surety Co	61,006,880	23,574,217	37,432,663
72850	United World Life Ins Co	90,577,893	55,738,943	34,838,950
79413	UnitedHealthcare Ins Co	10,522,868,566	7,701,299,638	2,821,568,928
25909	Unitrin Preferred Ins Co	47,917,397	32,476,232	15,441,165
70114	Unity Mut Life Ins Co	267,880,208	243,333,336	24,546,872
41181	Universal Underwriters Ins Co	446,536,971	97,766,050	348,770,922
70173	Universal Underwriters Life Ins Co	253,960,666	194,343,471	59,617,195

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
40843	Universal Underwriters OfTX Ins	26,789,788	17,412,476	9,377,312
62235	Unum Life Ins Co Of Amer	16,890,054,883	15,536,804,736	1,353,250,147
80705	US Br Great West Life Assur Co	134,989,975	97,254,256	37,735,719
80802	US Br SunLife Assur Co Of Canada	15,747,948,862	14,887,175,918	860,772,944
84654	US Branch Assumption Mut Life Ins Co	10,616,627	54,075	10,562,552
80659	US Business of Canada Life Assur Co	4,193,691,414	3,976,725,193	216,966,221
80675	US Business of Crown Life Ins Co	342,517,757	298,593,624	43,924,133
84530	US Financial Life Ins Co	567,974,414	519,563,210	48,411,204
29599	US Specialty Ins Co	1,161,323,548	848,190,665	313,132,883
25941	USAA	19,743,681,188	6,271,823,053	13,471,858,135
25968	USAA Cas Ins Co	6,371,217,062	3,237,976,125	3,133,240,937
18600	USAA Gen Ind Co	443,923,300	305,325,325	138,597,975
69663	USAA Life Ins Co	12,583,745,649	11,478,227,824	1,105,517,825
94358	USAbLe Life	286,748,265	169,141,481	117,606,783
25976	Utica Mut Ins Co	2,145,881,885	1,422,058,135	723,823,751
26611	Valiant Ins Co	65,491,261	14,422,827	51,068,434
20508	Valley Forge Ins Co	55,658,520	81,427	55,577,092
21172	Vanliner Ins Co	481,462,900	374,579,403	106,883,497
68632	Vantislife Ins Co	669,461,236	604,859,599	64,601,637
70238	Variable Ann Life Ins Co	53,699,125,317	50,854,789,591	2,844,335,726
18759	Verex Assure Inc	28,360,399	8,794,944	19,565,455
13110	Vermont Accident Ins Co Inc	5,711,868	128,273	5,583,595
26018	Vermont Mut Ins Co	437,629,717	265,422,439	172,207,278
20397	Vigilant Ins Co	388,738,999	236,105,166	152,633,833
40827	Virginia Surety Co Inc	1,063,482,729	801,623,484	261,859,245
39616	Vision Serv Plan Ins Co	128,993,169	63,194,028	65,799,141
84549	Vista Life Ins Co	39,571,325	1,743,946	37,827,379
70319	Washington Natl Ins Co	2,348,189,079	1,891,175,636	457,013,443
26069	Wausau Business Ins Co	188,466,372	134,818,233	53,648,139
26042	Wausau Underwriters Ins Co	244,472,852	152,854,024	91,618,828
25011	Wesco Ins Co	146,540,754	109,373,511	37,167,243
44393	West Amer Ins Co	298,663,914	91,638,206	207,025,708
70335	West Coast Life Ins Co	3,400,574,364	3,067,271,938	333,302,426
21121	Westchester Fire Ins Co	2,561,317,163	1,801,782,205	759,534,958
70432	Western Natl Life Ins Co	45,803,021,916	42,755,865,308	3,047,156,608
91413	Western Reserve Life Assur Co of OH	8,127,643,288	7,847,551,465	280,091,823
13188	Western Surety Co	1,209,592,869	654,955,447	554,637,422
39845	Westport Ins Corp	8,047,015,368	6,235,743,036	1,811,272,332
38776	White Mountains Reins Co of Amer	2,504,998,540	1,796,227,208	708,771,333

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2009 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
60704	Wilton Reassur Life Co of NY	1,184,340,953	1,113,708,705	70,632,379
56170	Womans Life Ins Society	182,738,869	154,046,347	28,692,522
57320	Woodmen World Life Ins Soc	7,582,356,814	6,825,743,138	756,613,676
70629	World Ins Co	210,259,660	106,145,154	104,114,506
20273	WRM Amer Ind Co Inc	61,887,183	1,056,103	60,831,080
24554	XL Ins Amer Inc	647,687,352	399,339,858	248,347,494
88080	XL Life Ins & Ann Co	82,502,627	66,483,177	16,019,449
80586	XL Re Life Amer Inc	55,522,154	22,612,913	32,909,241
20583	XL Reins Amer Inc	5,277,621,542	2,958,514,360	2,319,107,182
37885	XL Specialty Ins Co	577,093,085	395,342,932	181,750,153
31267	York Ins Co of ME	15,897,736	163,791	15,733,945
26220	Yosemite Ins Co	411,562,157	97,481,795	314,080,362
30325	Zale Ind Co	16,449,863	4,876,675	11,573,188
71323	Zale Life Ins Co	11,934,537	2,243,549	9,690,988
16535	Zurich Amer Ins Co	29,634,470,173	23,394,639,772	6,239,830,402



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APPENDIX D

SURPLUS LINES INSURERS EFFECTIVE NOVEMBER 17, 2008

NAIC#	COMPANY NAME	NAIC#	COMPANY NAME
20010	Acceptance Indemnity Insurance Company	27960	Illinois Union Insurance Company
24856	Admiral Insurance Company	36940	Indian Harbor Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.	37745	Integon Specialty Insurance Company
35351	American Empire Surplus Lines Ins Co	22829	Interstate Fire & Casualty Company
26883	American Int'l Specialty Lines Ins Co	12203	James River Insurance Company
25433	American Safety Indemnity Company	33138	Landmark American Insurance Company
35912	American Western Home Insurance Co	19437	Lexington Insurance Company
21199	Arch Specialty Insurance Company		Lloyd's Underwriters at London
42846	Atlantic Casualty Insurance Company	33189	Max Specialty Insurance Company
26620	Axis Surplus Insurance Company	37974	Mt. Hawley Insurance Company
31295	Berkley Regional Specialty Insurance Co	20079	National Fire & Marine Insurance Company
23620	Burlington Insurance Company	17370	Nautilus Insurance Company
10328	Capitol Specialty Insurance Corporation	36056	Navigators Specialty Insurance Company
36951	Century Surety Company	17400	Noetic Specialty Insurance Company
38989	Chubb Custom Insurance Company	39608	Nutmeg Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co	32859	Penn-America Insurance Company
39993	Colony Insurance Company	23850	Philadelphia Insurance Company
31127	Columbia Casualty Company	10786	Princeton Excess and Surplus Lines Ins Co
10213	Discover Specialty Insurance Company	11515	QBE Specialty Insurance Company
41718	Endurance American Specialty Insurance Co	28053	Rockhill Insurance Company
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	10729	Seneca Specialty Insurance Company
10657	First Mercury Insurance Company	30481	St. Paul Surplus Lines Insurance Company
34916	First Specialty Insurance Corporation	26387	Steadfast Insurance Company
14249	Founders Insurance Company	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	17159	USF Insurance Company
37532	Great American E&S Insurance Co	37150	Western Heritage Insurance Company
34452	Homeland Insurance Company of New York	19607	XL Select Insurance Company
42374	Houston Casualty Company		
37079	Hudson Specialty Insurance Company		

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APPENDIX E

GENERAL FUND REVENUE

The following chart provides a historic overview of general fund revenue for Fiscal Years 1996 through 2009. 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 2009, premium tax produced \$81.7 million of revenue (86.7%), while producer and other fees produced \$12.4 million in revenue (13.3%).

The general fund revenue amounts for fiscal years 2007, 2008, and 2009 are presented net of deferred

revenue resulting from the prepayment of estimated calendar year premium tax on March 15th of each year.

Pursuant to Chapter 277 of the Laws of 2006, the premium tax rate for certain lines of business was reduced for premiums written on or after July 1, 2007 by one quarter of a percent. Similar reductions are scheduled for January 1, 2009, 2010 and 2011. This reason, and a continuing "soft market," contribute to the downward trend in general fund revenue for fiscal year 2008 and 2009.

FISCAL YEAR GENERAL FUND REVENUE (MILLIONS)

