



THE NEW HAMPSHIRE

INSURANCE DEPARTMENT



2010 ANNUAL REPORT

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THE 159th REPORT

159TH ANNUAL REPORT OF THE STATE OF NEW HAMPSHIRE INSURANCE DEPARTMENT

FOR FISCAL YEAR 2010
JULY 1, 2009 – JUNE 30, 2010

Roger A. Seigny
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 2010. During Fiscal Year 2010 the Insurance Department had 80 full time staff positions and collected total general fund revenues of \$95.4 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



Forms and Filings and Consumer Services Unit

INSURANCE DEPARTMENT STAFF BY DIVISION

Claire L. LaPointe Insurance Claims Representative

Christine A. Wenners Program Assistant I

Market Analysis Unit

Deborah L. Stone P&C Assistant Actuary

James Young Insurance Rate Analyst II (Workers Comp.)

Charles W. Vanasdalan Ins. Co. Examiner II

Operations Division

Barbara D. Richardson Director

Producer Licensing Unit

Vacant 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. Bernhard Fraud Attorney

Brendhan B. Harris Senior Insurance Fraud Investigator

Thomas P. Wickey Supervisor V

Vacant Insurance Fraud Investigator

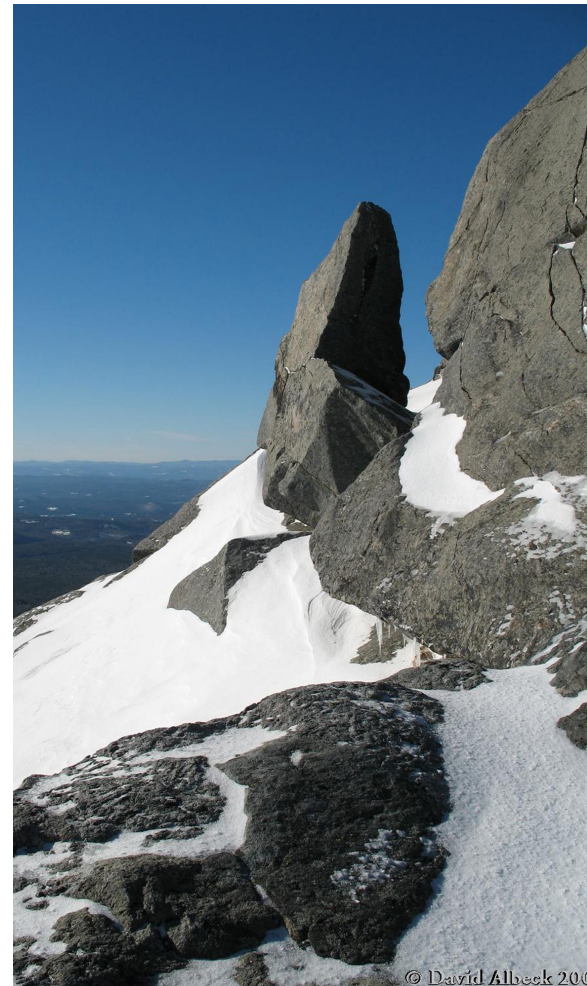
Heather E. Boulanger Secretary II

Premium Tax Unit

Norma J. Stallings Ins. Co. Examiner IV

Vacant Insurance Tax Auditor VI

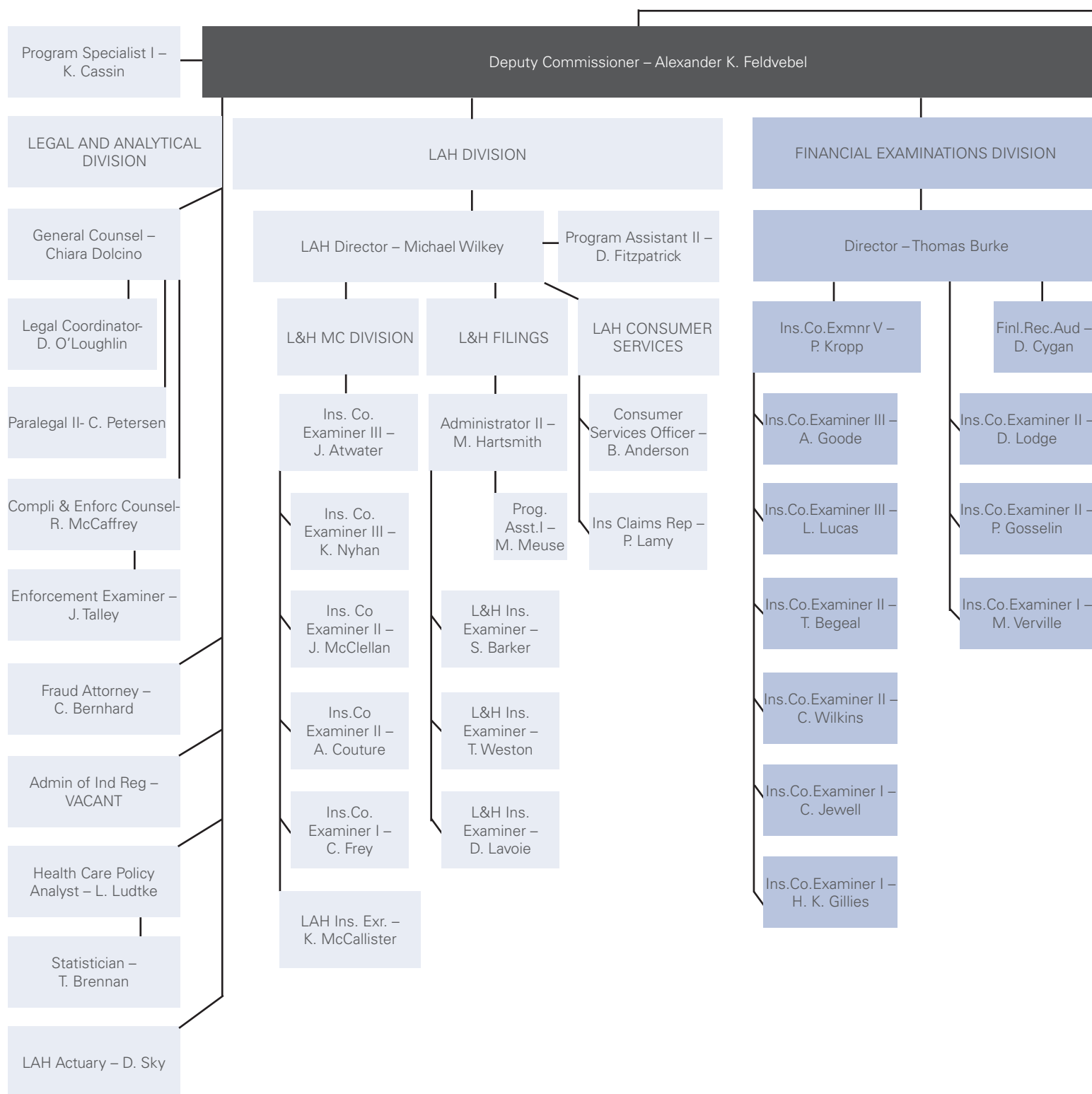
Janet B. Colby Insurance Taxation Officer



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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. Cornwell

Secretary II –
C. Pollinger

P&C DIVISION

P&C Director and Actuary- David Withers

P&C Asst. Actuary –
Vacant

Insurance Rate Analyst –
J. Young

Ins.Co. Examiner II –
C. Vanasdalan

P&C FILINGS & CONSUMER SVCS.

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

Casualty Ins. Examiner –
G. Matson

Casualty Ins. Examiner –
S. Towne

Casualty Ins. Examiner –
F. Cardamone

Prog.Assist I –
C. Weners

Consumer Services Officer –
D. Schechtman

Consumer Services Officer –
C. Drew

Ins Clms Rep –
C. Lapointe

C.& Hr.Clerk I-
C. MacLean

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 –
Vacant

Ins.Co. Examiner I –
A. Gagne

Ins.Co. Examiner I –
E. Walsh

OPERATIONS DIVISION

Dir. of Oper's. – Barbara Richardson

TAXATION

Ins. Co.Examiner IV –
N. Stallings

Tax Auditor VI –
Vacant

Ins.Tax. Officer –
J. Colby

PRODUCER LICENSING

Supervisor V – Vacant

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. Wickey

Ins Fraud Exr. –
Vacant

Secretary II –
H. Boulanger

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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 services to the public, review carrier rate and form filings and to conduct market conduct (compliance) examinations.



LAH MARKET CONDUCT EXAMINATION UNIT

The 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, 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.

The LAH Market Conduct 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 updates annually, statistics from all licensed accident and health insurers in New Hampshire. The unit conducted an in-depth review of 574 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.

The LAH Market Conduct Unit also performs market analysis. Preliminary analysis, which consists of comparing and contrasting statistical data of NH

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licensed insurers, is used to establish baseline data to develop and prioritize a list of companies for a more detailed review, known as a Level-1 Analysis, or other market conduct action. The Level-1 analysis is performed using NAIC databases and review procedures.

FY2010 Market Analysis Level 1 Performed:

Company	NAIC #
American General Life Ins Co	60488
American Investors Life Ins Co	60631
American National Ins Co	60739
American National Life Ins Co of TX	71773
Bankers Life & Casualty Co	61263
Celtic Insurance Co	80799
Guardian Life Ins Co of America	64246
Lincoln Benefit Life Co	65595
Massachusetts Mutual Ins Co	65935
Metropolitan Life Ins Co	65978
New York Life Ins Co	66915
OM Financial Life Ins Co	63274
Prudential Ins Co of America	68241

Additionally, the Chief LAH Examiner serves as the State's liaison with Centers for Medicare and Medicaid Services on Senior Product lines. Members of the LAH Market Conduct unit also serve on the following committees: Council for Children and Adolescents with Chronic Health Conditions, New Hampshire Interagency Coordination Council, and the Health Benefits Advisory Committee Workgroup.

The LAH Market Conduct Unit provided industry expertise and supported the Department's legislative efforts that produced a new Annuity Suitability Rule (INS 305), Long Term Care Partnership Rule (INS 3600) and Life Settlement Law (RSA 408-D). The same resources continue to support implementation of the new rules and law. Members of the Division remain active in NAIC operations relative to suitability model law implementation.



THE 159th REPORT**Market Regulation Actions and Results for Fiscal Year 2010*****LAH Market Conduct Examination Unit**

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Taken?	Penalties, Fines, Administrative Costs Collected	Consumer Restitution	Number of New Hampshire Policyholders Reported Who Received a Policy Refund or Credit
Market Conduct Examinations Closed During Fiscal Year 2010							
Insurance Company Examinations:	1	AXA Equitable Life	62944	Yes	-	-	N/A
	1	CIGNA Healthcare of NH, Inc.	95493	Yes	\$50,000.00	-	N/A
	3	"Lincoln National Life Ins Co Lincoln Life & Annuity Co of NY First Penn-Pacific Life Insurance Company"	"65676 62057 67652"	Yes	\$100,000.00	TBD	TBD
	1	Phoenix Life Insurance Company	67814	No	pending	TBD	TBD
	1	The Penn Mutual Life Insurance Company	67644	Yes	-	-	-
Examination Totals	7				\$150,000.00	\$0.00	0
Market Conduct Investigations Closed During Fiscal Year 2010							
Insurance Company Investigations:	1	Anthem Health Plans of NH, Inc.(Medicare Supp)	53759	No	-	-	266
	1	Anthem Health Plans of NH, Inc.(BlueDirect)	53759	No	-	\$1,268,284.00	4,348
	1	National Union Fire Insurance Company of Pittsburg, PA	19445	No	-	-	-
	1	*Assurant Inc. Group John Alden Life Ins Co Time Insurance Company"	"65080 69477"	Yes	previously reported in FY2009	\$443,671.00	243
Healthcare Provider Investigations:	46	Misc Healthcare Provider Complaints	N/A	Yes	-	\$44,124.00	-
Investigaton Totals	50				\$0.00	\$1,756,079.00	0
Consumer Complaint and General Public Assistance Requests Received During Fiscal Year 2010							
Consumer Complaint Investigations:	10	Misc Consumer Complaints	N/A	4 referred to enforce- ment	TBD	TBD	TBD
Consumer and General Public Total	10						
All Action Totals	67				\$150,000.00	\$1,756,079.00	4,857

* Note – This is a table of market regulation data for the LAH Market Conduct Examinations Unit. For consolidated results for all Department Units, see the Summary page in the Annual Report.

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LAH CONSUMER SERVICES UNIT

In Fiscal Year 2010, the Life, Accident & Health (LAH) consumer services unit responded to 5135 consumer inquiries, processed 388 formal complaints and 74 external reviews of health care decisions. The types of inquiries and complaints ranged from educating and guiding consumers seeking to purchase various types of LAH insurance, questions and disputes on issues regarding coverage, inquiries about the impact of new legislation, and reviews of complaints regarding the suitability of the sales of life and annuity products to senior citizens.

Over a \$1,000,000.00 in relief has resulted from the intervention by Consumer Services staff on behalf of NH residents. Over \$236,871.28 in payments

were made by insurance companies as a result of 24 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.

Market Regulation Actions and Results for Fiscal Year 2010*

LAH Consumer Services Unit

Type of Action	Actions Count	Other Count	Consumer Restitution
Consumer Complaint and General Public Assistance Requests Received During Fiscal Year			
Consumer Complaint Investigations	388		\$1,050,720.34
Consumer Assistance Inquiries	5,135		
Other Assistance Inquiries***	212		
External Reviews of Health Care Decisions			
Requests Received**	74		\$236,871.28
# Requests That Met Legal Requirements for Review		48	
# Decisions Overturned		24	
All Actions Totals	5,809		\$1,287,591.62

* This is a table of market regulation data for the P&C Market Conduct Examinations Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.

** Responses from companies still pending (2 cases) as of 8/19/2010.

*** Includes requests received by LAH Forms and Filings Unit.

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July 1, 2009 – June 30, 2010**

Info	Total
Total LAH Consumer Complaints Received in FY10	388
Total Restitution from LAH Consumer Complaint Rec'd in FY10	\$1,050,720.34
Total External Reviews – Received in FY10	74
Total External Reviews – Met Legal Reqs. for Review in FY10	48
Total External Review – Decision Overturned – in FY10	24
Total Restitution from External Reviews Received in FY10*	\$236,871.28
Total LAH Consumer Assistance Received in FY10	5135
Total LAH Non-Consumer Assistance Received in FY10	212

* Responses from companies still pending (2 cases) as of 8/19/10

LAH FORMS AND FILINGS UNIT

The Life, Accident and Health Examiners reviewed 3,210 filings during Fiscal Year 2010. 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, annuity, accident, credit, disability and blanket insurance. N.H. 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, 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.

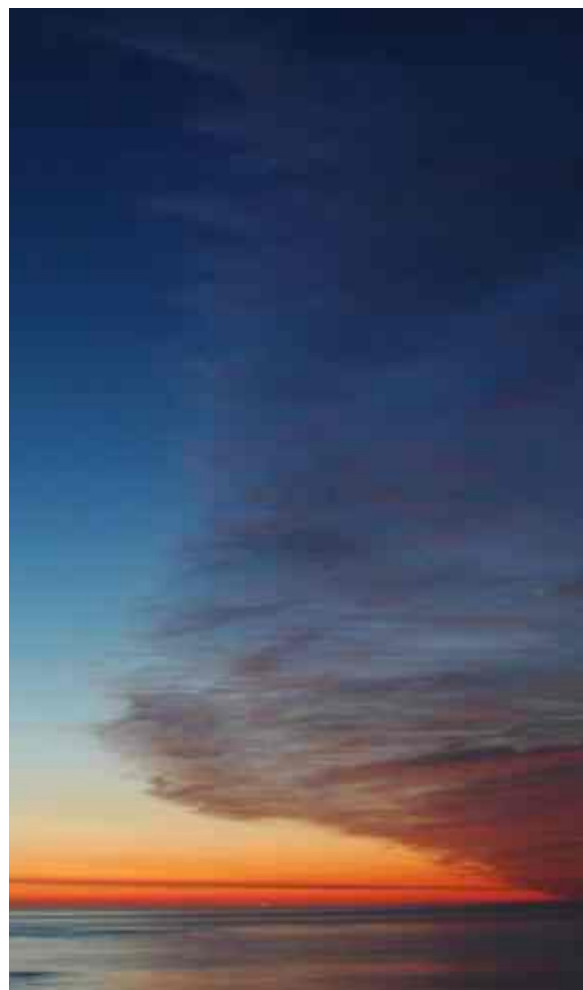
The total LAH forms filing activity for Fiscal Year 2010 was 3,210 filings received. Of these filings, 227 were interstate compact filings. The unit closed a total of 3,196 filings during FY 2010. Of these filings, 1,720 were approved, 203 were interstate compact filings, 562 were disapproved, 252 were rejected and 64 were withdrawn. The total number of forms received by the unit in FY 2010 is 9,344. The total number of forms filings closed during FY 2010 is 9,556.

THE 159th REPORT**Market Regulation Actions and Results for Fiscal
Year 2010*****LAH Forms and Filings Unit**

Type of Action	Actions Count	Other Counts
Rate and Form Filings Reviewed	3,210	
Non Interstate Compact Filings Received		2983
Interstate Compact Filings Received		227
Rate and Form Filings Received – Total		3210
Filings Closed		3196
Filings Closed – Disposition		
Filings Approved		1,720
Filings Disapproved		562
Filings Rejected		252
Filings Withdrawn		64
Forms Received		9,344
Forms Closed		9,556
Other Assistance Inquiries (Non Consumer)	**	
All Actions Total	3,210	

* This is a table of market regulation data for the LAH Forms and Filings Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.

** Included in LAH Consumer Services Count



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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 examinations 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 rules. Examiners review whether the

insurers' 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 table is a tabulation of significant market conduct actions performed by the Unit. These actions resulted in restitution of \$645,033.28 to New Hampshire policyholders by virtue of refunds/credits to 16,960 policies and refunds or credits to an additional 7,265 New Hampshire policyholders.

Market Regulation Actions and Results for Fiscal Year 2010*

P&C Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Taken?	Consumer Restitution	Number of New Hampshire Policies Reported with a Refund or Credit Applied**	Number of New Hampshire Policyholders Reported Who Received a Policy Refund or Credit**
Market Conduct Examinations Closed During Fiscal Year 2010							
Insurance Company Examinations	1	Acadia Insurance Company	31325	No			
	1	LM Insurance Corp.	33600	No			
	1	Travelers Indemnity Company	25658	No			
	1	OneBeacon Insurance Company	21970	Yes			
	1	York Insurance Company of Maine	31267	Yes	\$64,337.00	419	
	1	OneBeacon America Insurance Company	20621	Yes	\$363,690.00	868	

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	1	Pennsylvania General Insurance Company	21962	Yes			
	1	The Employers' Fire Insurance Company	20648	Yes			
Examination Totals	8				\$428,027.00	1,287	0
Market Conduct Investigations Closed During Fiscal Year 2010							
Insurance Company Investigations	1	AIG/Chartis	Group Code 12	No			
	1	Chicago Insurance Company	22810	No			
	1	Progressive Northern Insurance Company	38628	No			
Insurance Producer Investigations	3			No			
Other Investigations	1			No			
Investigation Totals	7				\$0.00	0	0
Consumer Complaint and General Public Assistance Requests Received During Fiscal Year 2010							
Other Assistance Inquiries – (Non Consumer)	2			No			
Consumer and General Public Totals	2						
Consumer Restitution Paid or Credited and/or Penalties, Fines, Administrative Costs Collected During Fiscal Year From Market Conduct Actions Still Open or Closed in Prior Fiscal Years							
	2	Geico Group	Group Code 31	Yes	\$35,891.28		2,453
	1	Encompass Indemnity Corp.	15130	Yes	\$25,137.50		161
	6	Hartford Group	Group Code 91	Yes	\$155,977.50	15,673	4,651
All Actions Total	26				\$645,033.28	16,960	7,265

* This is a table of market regulation data for the P&C Market Conduct Examinations Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.

** When the Department finds that New Hampshire consumers are overcharged premium, the insurer is obligated to correct the error and refund any overcharges. Insurers report the total dollar amount of refunds or credits and either (1) the number of policies that received the refunds/credits or (2) the number of policyholders who received the refunds/credits. The number of policyholders holding the policies reported in Column A. is not included in the Column B. count and the number of policies held by the policyholders reported in Column B. is not included in the Column A. count.

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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, distributing educational materials and assisting the NH Emergency Management Operations Center meet their objectives during catastrophic weather events.

During Fiscal Year 2010 the P&C consumer services unit responded to 790 formal property and casualty complaints (inclusive of worker's compensation). This data reflects consumer complaints for which the unit took action to intervene on behalf of the consumer. During Fiscal Year 2010 the unit also responded to 3628 property and casualty insurance inquiries (inclusive of worker's compensation). In addition, the Consumer Services unit researched and responded to 108 inquiries from a variety of Department customers in Fiscal Year 2010. During FY 2010 the consumer services unit helped consumers to obtain \$606,527.82 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.

Market Regulation Actions and Results for Fiscal Year 2010*

P&C Consumer Services Unit

Type of Action	Actions Count	Other Count	Consumer Restitution
Consumer Complaint and General Public Assistance Requests Received During Fiscal Year			
Consumer Complaint Investigations	790		
Consumer Assistance Inquiries**	3,628		
Other Assistance Inquiries	108		
All Actions Totals	4,526		\$606,527.82

* This is a table of market regulation data for the P&C Consumer Services Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.

** Includes inquiries addressed by the P&C market analysis unit.

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, but are not limited to, 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 4814 filings during Fiscal Year 2010. In addition, P&C examiners researched and responded to 183 inquiries from a variety of Department customers in Fiscal year 2010.

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.

Market Regulation Actions and Results for Fiscal Year 2010*

P&C Forms and Filings Unit

Type of Action	Actions Count
Rate and Form Filings Reviewed	4,814
Other Assistance Inquiries (non consumer)	183
All Actions Totals	4,997

* This is a table of market regulation data for the P&C Forms and Filings Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.

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 New Hampshire 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 2010, this tool allowed 1,600 auto insurance consumers and 1,400 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.

Throughout Fiscal Year 2010, the unit's completed reviews on competition in 8 separate insurance markets, including personal auto, homeowners, general liability and commercial multi-peril were posted on the Insurance Department's web site

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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 New Hampshire determined by the Commissioner to be non-competitive.

In addition to handling all rate-related workers' compensation inquiries and correspondence (in addition to "consumer" initiated counts reported elsewhere, 75 non-consumer inquiries were handled) 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 chaired 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.

Market Regulation Actions and Results for Fiscal Year 2010*

P&C Market Analysis Unit

Type of Action	Actions Count
Consumer Complaint and General Public Assistance Requests Received During Fiscal Year	
Consumer Assistance Inquiries	**
Other Assistance Inquiries (non consumer)	75
All Actions Totals	75

* This is a table of market regulation data for the P&C Forms and Filings Unit. For consolidated results for all Department Units see the Summary page in the Annual Report.
** Included in P&C Consumer Services count.

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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 1,031 insurance companies to conduct business in the State, 50 of which are domiciled in New Hampshire. Of these companies, 356 are licensed to write life and health insurance, and the remaining 675 companies are licensed in various property and casualty lines.

The division processed and issued 35 new company licenses during Fiscal Year 2010. Five were life and health insurance companies and thirty property and casualty insurance companies. (See Appendix A). Eighteen 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. Identical 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, 2010 seventy (70) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

In-dept financial examinations of the following domestic companies were completed during Fiscal Year 2010:

- American First Insurance Company
- Covington Specialty Insurance Company
- Excelsior Insurance Company
- MVP Health Insurance Co of NH, Inc.
- MVP Health Plan of NH, Inc.
- Merchants National Insurance Company
- Netherlands Insurance Company
- Peerless Insurance Company
- RSUI Indemnity Company
- Washington International Insurance Company

Financial examinations in progress as of fiscal year-end 2010 include:

- Acadia Insurance Company
- Allmerica Financial Alliance Ins Company
- Anthem Health Plans of NH, Inc.
- Delta Dental Plan of NH
- Hanover American Insurance Company
- Hanover Insurance Company
- Hanover National Insurance Company
- Hanover New Jersey Insurance Company
- Liberty Life Assurance Co of Boston
- Massachusetts Bay Insurance Company
- Matthew Thornton Health Plan, Inc.
- MEMIC Indemnity Company
- Phenix Mutual Fire Insurance Company
- Verlan Fire Insurance Company

The financial examination division is additionally responsible for continually reviewing the financial health of all insurance, admitted and registered companies in the State of New Hampshire's Insurance Department.

OPERATIONS DIVISION

INSURANCE FRAUD INVESTIGATION UNIT

The Department's Insurance Fraud Investigation Unit investigates and prosecutes suspected cases of insurance fraud in New Hampshire. The unit is comprised of one director, two insurance fraud investigators, one administrative assistant and one prosecutor. The investigators work directly with the prosecutor on investigations. The prosecutor is both an employee of the Insurance Department and a commissioned Assistant Attorney General who works solely on insurance fraud matters and other matters authorized by RSA 417 under the direction of the NH Attorney General's Office. The fraud unit is authorized to initiate insurance fraud prosecutions in the state district and superior courts.

In Fiscal Year 2010, the fraud unit opened 266 insurance fraud investigations. 31 of these investigations were referred for further review or prosecution. Of the 31 referred cases, 3 were referred for prosecution for insurance fraud by the NH Attorney General's Office, 3 cases were referred to the Banking Fraud Prosecutor at the NH Attorney General's Office, 1 case was referred to the US Attorney General's Office, 9 cases were referred for prosecution for insurance fraud by cooperating

County Attorney's Offices, 10 cases were referred to appropriate law enforcement agencies and 2 cases were referred to state licensing agencies for review and prosecution. The fraud unit also assisted with 2 local law enforcement investigations.

The unit continues to foster strong working relationships with other law enforcement agencies throughout the state and the New England Region in order to pursue statewide and regional strategies to combat insurance fraud. The fraud unit has cooperated with its counterparts in other states and with federal prosecutors coordinating investigations and prosecutions of suspected insurance fraud perpetrated through the Internet and through other multistate transactions.

The Insurance Fraud Investigation Unit continues to be a resource for insurance companies and local law enforcement. The fraud unit assists insurance companies and law enforcement agencies by designing and conducting training programs for investigators in order to ensure the most effective and efficient investigations possible.

PRODUCER LICENSING UNIT

The producer licensing unit currently licenses approximately 55,000 individuals as insurance producers and 4,900 business entities as insurance producers. In addition, the unit licenses over 26,350 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 show the progress with online applications for the last year.

Manual applications processed for Fiscal year 2010

	July 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10	May 10	June 10
New Adjusters	69.0%	70.0%	70.0%	65.00%	61.0%	79.0%	66.0%	53.0%	40.0%	36.0%	45.3%	33.0%
New Producers	4.5%	4.5%	4.2%	2.40%	6.4%	3.1%	3.0%	3.6%	3.2%	4.0%	4.0%	4.0%
Renewal Producers	1.0%	1.3%	1.0%	0.80%	0.8%	1.4%	1.4%	0.8%	1.4%	1.0%	0.01%	0.008%
Renewal Adjusters	N/A	0.0%	0.0%	40%	N/A	N/A	N/A	N/A	n/A	N/A	n/a	n/a
Total Manual	13.0%	6.4%	4.7%	12%	14.7%	19.0%	11.4%	10.8%	15.0%	7.8%	10.0%	14.0%

THE 159th REPORT**Summary of Aggregate Department Market Regulation Actions And Results For Fiscal Year 2010***

Type of Action – All Department Divisions	Number of Actions	Penalties, Fines, Administrative Costs Collected	Consumer Restitution**	A. Number of New Hampshire Policies Reported with a Refund or Credit Applied***	B. Number of New Hampshire Policyholders Reported Who Received a Policy Refund or Credit***
Market Conduct Examinations Closed During Fiscal Year					
Insurance Company Examinations	15	\$150,000	\$428,027.00	1,267	
Market Conduct Investigations Closed During Fiscal Year					
Insurance Company Investigations	7		\$1,756,079.00		4,857
Insurance Producer Investigations	3				
Health Care Provider Investigations	46		\$44,124.00		
Other Investigations	1				
Consumer Complaints and General Public Assistance Requests Received During Fiscal Year					
Consumer Complaint Investigations	1,188		\$1,657,248.16		
External Reviews of Health Care Decisions	74		\$236,871.28		
Consumer Assistance Inquiries	8,763				
Other Assistance Inquiries (Non Consumer)	580				
Enforcement Actions Completed During Fiscal Year					
Adjudicative Hearings	6	\$227,500			
Consent Orders	8	\$252,750			
Consumer Restitution			\$491,703.93		
Consumer Restitution Paid or Credited and/or Penalties, Fines, Administrative Costs Collected During Fiscal Year From Market Conduct Examinations Still Open or Closed in Prior Fiscal Years					
	9		\$217,006.28	15,673	7,265
Totals	10,700	\$630,250	\$4,831,059.65	16,940	12,122
Rate and Forms Filings Received	8,024				

* This is an aggregation of selected market regulation data for the Life and Health Division, the Property and Casualty Division, the Enforcement Unit of the Legal Division and from External Review of Health Care Decisions. For a full report for each of these areas, refer to the various subject headings in the Annual Report.

** These are amounts recovered on behalf of New Hampshire consumers and paid or refunded during the fiscal year.

*** When the Department finds that New Hampshire consumers are overcharged premium, the insurer is obligated to correct the error and refund any overcharges. Insurers report the total dollar amount of refunds or credits and either (1) the number of policies that received the refunds/credits or (2) the number of policyholders who received the refunds/credits. The number of policyholders holding the policies reported in Column A. is not included in the Column B. count and the number of policies held by the policyholders reported in Column B. is not included in the Column A. count.

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PREMIUM TAX UNIT

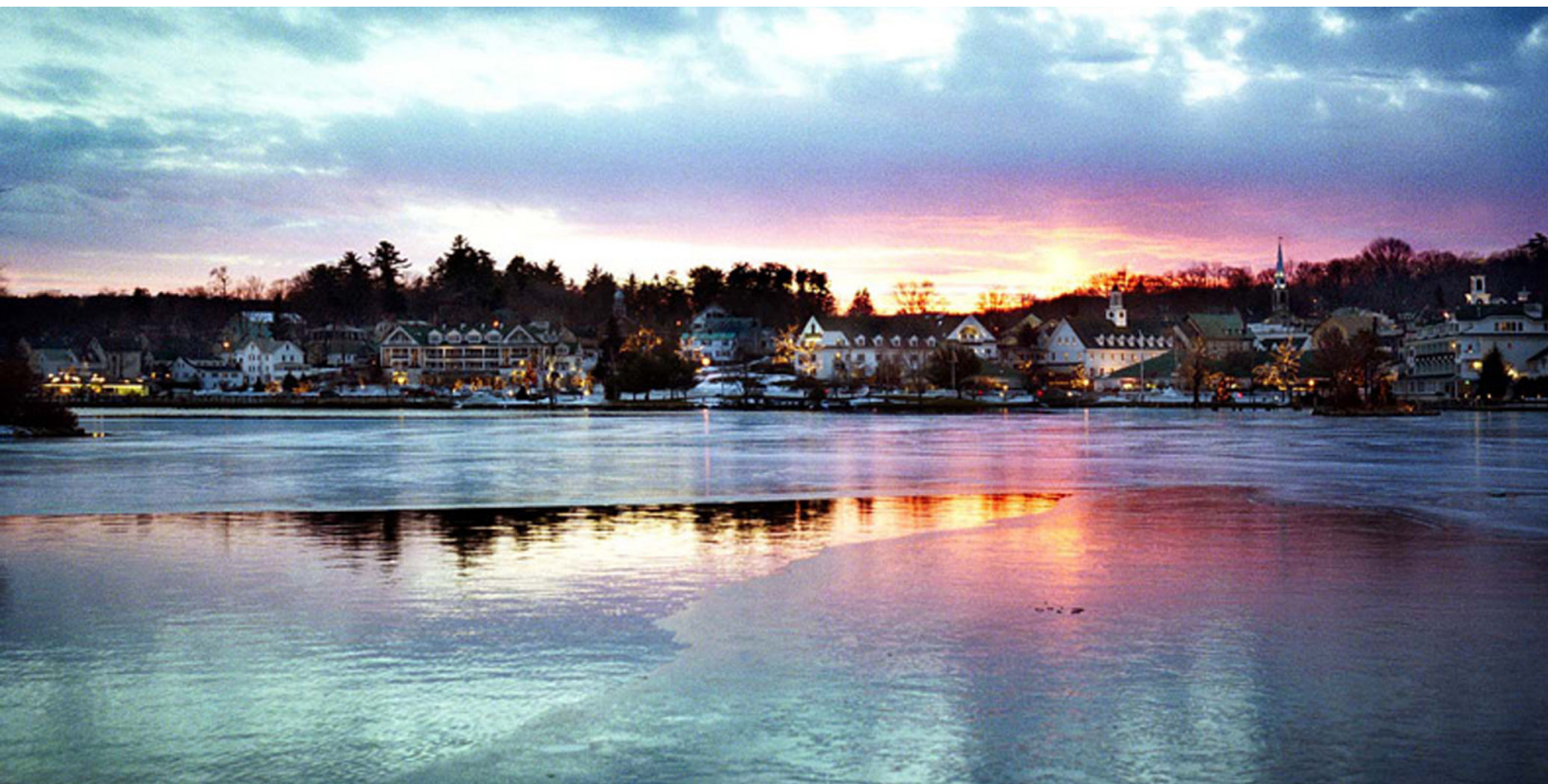
The premium tax unit is responsible for the accounting and auditing of all general fund and restricted revenue received by the department.

During fiscal year 2010, the department received total revenue of \$95.4 million, of which \$86.8 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 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 fiscal year 2010 the unit reported \$72.8 million in premium tax revenue, \$2.4 million in deferred revenue and \$11.6 million in licensing and other fee revenue, totaling \$86.8 million that was credited to the general fund. Also see Appendix E

—General Fund Revenue



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ADMINISTRATION DIVISION

The administration division, consisting of 7 staff members, 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 various other business functions. In addition, the division is responsible for the department's public information activities, including administration and development of the department's web site.

BUSINESS OFFICE AND HUMAN RESOURCES UNIT

During FY 2010 the division processed in excess of \$95.4 million in revenue receipts, \$86.8 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 \$903,600. The unit is responsible for the purchasing functions for all the department's supplies and equipment. The unit is also responsible for department's telephone communication system, mail distribution and processing, IT budget and purchasing, and similar business operations.

The division prepares and submits Governor and Executive Council agenda items and contracts, 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, staff training and travel.

PUBLIC INFORMATION UNIT

The public information unit is responsible for the department's web site at www.nh.gov/insurance, which was reorganized and redesigned in FY 2009 to improve organization and navigation. The web site was designed to address the information needs of all the department's customers, including carriers, consumers, producers, attorneys and others. The site contains numerous links to numerous and various insurance-related websites, such as state agencies, related non-profits and federal programs such as Medicare and Medicaid.

In addition, the unit participates in numerous outreach events as an exhibitor or participant during the year, reaching senior citizens, teachers and the general public. In FY 2010 the unit participated in 5 outreach events.

The unit meets monthly with Department division and unit representatives to update and monitor the Department's web site to ensure material is timely and accessible.

The unit also drafted and/or issued an average of 2 press releases per month in FY 2010, designed primarily to inform the public about important insurance related issues such as natural disasters, consumer alerts, and insurance fraud convictions. During FY 2010, the unit fielded in excess of 35 press inquiries and arranged for department staff appearances on approximately 7 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 2010 include:

- Total adjudicatory hearings conducted: 6
- Total Consent Orders executed: 8
- Total licenses revoked: 4
- Total licenses denied: 3
- Hearings resulting in finding for Respondent: 0
- Total amount of administrative fines assessed:
\$480,250.00
- Total amount of Consumer Restitution:
\$491,703.93



REHABILITATIONS AND LIQUIDATIONS

ACA Assurance In Rehabilitation

On October 11, 2006, at the request 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 some large claims have necessitated the Department to request the reopening of the rehabilitation. That request was granted by the Merrimack County Superior Court on September 8, 2008. Reports on the rehabilitation continue to be made to the Court. All court documents and other information regarding ACA Assurance in Rehabilitation may be found on the website at www.ins.nh.gov.

The Home Insurance Company In Liquidation

On June 13, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. At that time, respective State Guaranty Associations were called into action, have been, and are continuing to handle statutorily approved claims payments. The June 15, 2004 deadline for filing proofs of claim(s) with the estate has passed. The Liquidator continues to make reports to the Court on the status of the liquidation. All court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at www.hicilclerk.org.

Patriot Health Insurance Company In Liquidation

On January 18, 2008, at the request 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 called into action to handle statutorily approved claims payments. As of June 30, 2010 the Liquidator had filed a tenth report with the Court. All court documents and other information regarding Patriot Health Insurance Company in Liquidation may be found on the website at www.ins.nh.gov.

Tufts Health Plan of New England, Inc.

On November 22, 1999, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing Tufts Health Plan of New England, Inc. into liquidation. An Order Terminating the Liquidation Proceeding and Discharging the Liquidator was signed on January 7, 2010. All court documents and other information regarding Tufts Health Plan of New England, Inc. in Liquidation may be found on the website at www.ins.nh.gov.

INSURANCE LEGISLATION & RULEMAKING

Legislation

During the period of this Annual Report, the Department requested the introduction of 13 legislative proposals to the 2010 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **HB 1207, Disclosures by Delta Dental: 2010 Chapter 91, Effective July 24, 2010**
This bill clarified that Delta Dental is subject to the filing requirements of information required to be filed regarding health data sets pursuant to Ins 4200.
- **HB 1208, Rebate Exemptions Applicable to Insurers/Producers: 2010 Chapter 92, Effective July 24, 2010**
This bill adds exemptions to the existing law to enable the offering of nominal promotional items and raffles under certain circumstances. policies.
- **HB 1209, Consumer Guaranty Contracts: Inexpedient to Legislate February 17, 2010**
This bill would have clarified the regulatory authority for consumer guaranty contracts. The Department requested the bill be voted "inexpedient to legislate".
- **HB 1236, Use of Credit: 2010 Chapter 125, Effective January 1, 2011**
This bill clarified existing law that an insurer shall not base the underwriting of an automobile casualty insurance policy solely on a credit rating, credit history, or credit scoring model.
- **HB 1237, Administrative Rules: Chapter 93, Effective July 24, 2010**
This bill added to the existing exemption rules that provide technical instruction or are electronic or computerized programs.
- **HB 1280, Life, Accident & Health Insurance Guaranty Association/Long-Term Care Benefit: 2010 Chapter 54, Effective May 15, 2010**
This bill changed the guaranty benefit for long-term care insurance from \$100,000 to \$300,000.
- **HB 1363, Continuing Care Retirement Communities: Chapter 144, Effective January 1, 2011**
This bill enables continuing care retirement communities to offer at-home services.
- **HB 1364, Unfair Trade Practices – Medicare: 2010 Chapter 258, Effective January 1, 2011**
This bill makes certain sales tactics involving Medicare products an unfair trade practice.
- **HB 1365, Appraiser Licensing Study Commission: Inexpedient to Legislate February 17, 2010**
This bill would have studied the licensing of automobile appraisers.
- **HB 1366, Technical Changes: 2010 Chapter 212, Effective various**
This bill made numerous changes to the insurance statutes including enabling temporary coverage binders, accepting home state adjuster continuing education, enabling the commissioner to make recommendation and petition the court for assessments, clarifying automobile and homeowner cancellation provisions.
- **HB 1488 NH HealthFirst: 2010 Chapter 57, Effective July 17, 2010**
This bill added a requirement that health carriers which offer coverage in the small employer market to offer a basic wellness plan in addition to the standard wellness plan.
- **SB 352, Student Insurance: 2010 Chapter 188, Effective August 20, 2010**

INSURANCE LEGISLATION & RULEMAKING

This bill clarifies blanket accident and health insurance and defines student insurance policies.

- **SB 455, Federal Health Care Reform: 2010 Chapter 243, Effective various**
This bill authorizes the insurance commissioner to implement health insurance reforms required under federal law, revises the laws regarding dependent coverage to conform to federal law, establishes a federally qualified high risk pool, and establishes a health insurance reform oversight committee.

Further, 3 proposals requested by the Department in the previous Session and retained were successfully brought forward and passed:

- **HB 286, Life Form Disapproval: 2010 Chapter 12, Effective July 6, 2010**
This bill establishes procedures to allow the commissioner to disapprove forms for group life insurance.
- **HB 507, Insurance Fees and Taxes: 2010 Chapter 13, Effective July 1, 2010**
This bill made various fee and tax increases resulting in approximately \$1M in additional revenue to the State.
- **HB 660, Life Settlements: 2010 Chapter 132, Effective June 14, 2010**
This bill establishes the life settlement act in New Hampshire.

Rulemaking

During FY 2010, the Department commenced or completed administrative rulemaking proceedings on the following:

- **Ins 200 Practices and Procedures Suitability in Annuity Transactions**

- This proceeding readopted with amendment existing Ins 200, the practices and procedures rule relative to administrative proceedings before the Department, including rulemaking.
Adopted: 02/01/10; Effective: 02/05/10
- **Ins 301 Life Insurance Solicitation**
This proceeding readopted with amendment existing Ins 301 requiring that insurers provide prospective purchasers with information
Adopted: 02/01/10; Effective: 02/05/10
 - **Ins 302 Life Insurance and Annuities Replacement**
This proceeding readopted with amendment existing Ins 302 regulating the activities of insurers and producers when replacing existing life insurance policies and annuities.
Adopted: 10/16/09; Effective: 10/21/09
 - **Ins 1200 Credit Insurance**
This proceeding readopted with amendment existing Ins 1200 providing a system of rate, policy form and operating standards for the transaction of credit life and credit accident and health insurance.
Adopted: 12/09/09; Effective: 01/04/10
 - **Ins 2300 Third Party Administrators**
This proceeding readopted with amendment existing Ins 2300 providing for the regulation and licensing of Third Party Administrators.
Adopted: 07/07/09; Effective: 07/10/09
 - **Ins 2701 Network Adequacy**
This proceeding readopted with amendment existing Ins 2701 providing minimum criteria for health carrier networks.
Adopted: 06/08/10; Effective: 08/01/10
 - **Ins 3300 Insurance Scores**
This proceeding updated with significant

HEALTH POLICY UNIT

amendment existing Ins 3300, specifying the conditions that are required to be met before insurers can use insurance scores for underwriting or rating private passenger automobile or homeowners insurance.

Adopted: 01/04/10; Effective: 07/04/10

- **Ins 3400 Purchasing Alliances**

This proceeding readopted with amendment existing Ins 3400 providing standards for the establishment and operation of purchasing alliances.

Adopted: 10/12/09; Effective: 10/19/09

- **Ins 3500 Valuation of Life Insurance Policies**

This proceeding readopted with amendment existing Ins 3501-3506 to provide tables of select mortality factors and rules, minimum standards for valuation, and general calculation requirements for basic reserves.

Adopted: 07/21/09; Effective: 07/25/09

- **Ins 3602 NH Long-Term Care Partnership Program**

This proceeding adopted new part Ins 3602 to implement the filing, notice and exchange requirements for the NH long-term care partnership program.

Adopted: 02/09/10; Effective: 02/16/10

- **Ins 4100 Requirements for Accident and Health Insurance Rate Submissions**

This proceeding organized and rewrote previously existing sections of the insurance rules relative to accident and health rate submissions.

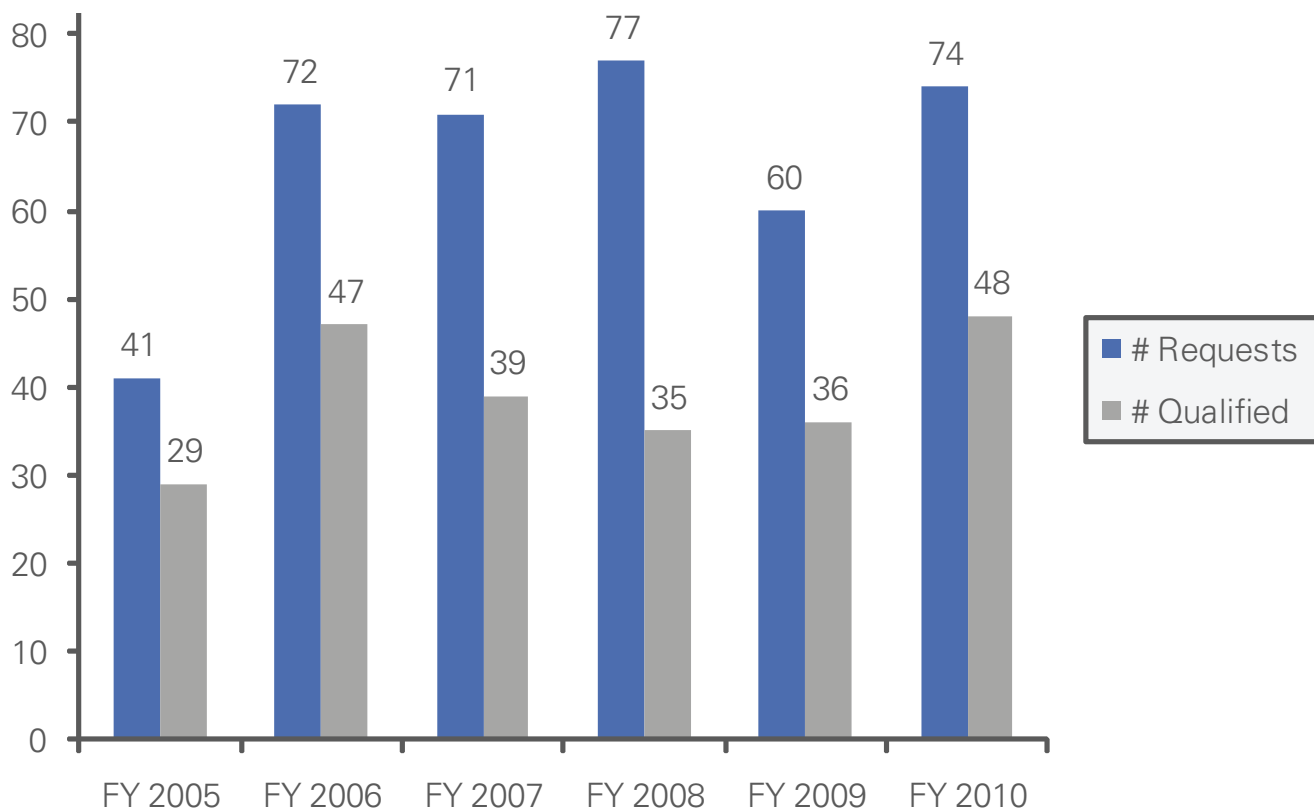
Adopted: 04/01/10; Effective: 04/09/10

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.

EXTERNAL 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 the appeals, processing those appeals and certifying external review organizations as third party reviewers. During Fiscal Year 2010, the Department processed 74 requests for external review of health insurance decisions. A chart showing external appeal trends for the last five years appears below. FY 2010 saw

an increase of 14 applications compared to FY 2009. Of the applications received during FY 2010, 48 met the legal requirements to qualify for external review. Of the 48 qualifying applications, 24 health insurance decisions were overturned or partially overturned by the certified external review organizations, resulting in approximately \$236,871.28 in benefits to consumers. The Department currently certifies 3 external review organizations.



THE 159th REPORTINFORMATIONAL BROCHURES
AVAILABLE, BY SUBJECT

1,271 Property and Casualty and Life Accident and Health brochures were sent to consumers in FY 2010 as a result of inquiries or complaints. Additional significant numbers were distributed at various outreach events and on-line.

ANNUITIES

- Buyer's Guide to Annuities (Ins 306.04, Table 300.05) (NHID)
- Buyer's Guide to Annuities (NHID)
- Equity-Indexed Annuities – A Complex Choice (NASD)
- Should You Exchange Your Variable Annuity? (NASD)
- Variable Annuities: What You Should Know (SEC)

HEALTH INSURANCE

- A Shopper's Guide to Cancer Insurance (NAIC)
- Buyers' Beware – Information to Review Before Purchasing a Health Plan (NHID)
- Companies Marketing Health Savings Accounts in NH (NHID)
- Companies Marketing HealthFirst (Small Group) in NH (NHID)
- Companies Marketing High Deductible Health Plan in NH (NHID)
- Companies Marketing Individual Health Insurance in NH (NHID)
- Companies Marketing Short Term Medical Plans in NH (NHID)
- Companies Marketing Small Group Health Insurance in NH (NHID)
- Compliance Assistance for Group Health Plans (US DOL)

- Employee's Guide to COBRA (US DOL)
- Employer's Guide to COBRA (US DOL)
- Guide to N.H. State Continuation of Health Insurance Benefits (NHID)
- Health Savings Accounts Information from the US Treasury Department (US DOT)
- HIV Antibody Testing Consent Form (NHID)
- Individual Health Insurance – What You Need to Know (NAIC)
- Information on Discount Health Cards (NAIC)
- Insure U – Get Smart About Insurance – Group Health & Disability for Small Business (NAIC)
- Life Changes Require Health Choices – Know Your Benefit Options (US DOL)
- Limited Open Enrollment Period for Groups of One (NHID)
- Mammograms and Breast Health (US DHHS)
- Managed Care Consumer Guide to External Review (NHID)
- New Hampshire Health Access (Foundation for Healthy Communities)
- New Hampshire Health Plan (High Risk Pool) (NHHP)
- New Hampshire Healthy Kids (NHHK)
- New Hampshire Medication Assistance Guide (FHC)
- NH Health Related Insurance Mandates (NHID)
- Protections for Newborns, Adopted Children, And New Parents (The Newborns' and Mothers' Health Protections Act of 1996) (US DOL, EBSA)
- Questions & Answers: Recent Changes in Health Care Law (US DOL)
- Request for Independent External Appeal of a Health Care Decision (NHID)
- Self-Funded Health Plans – Things to Consider (NHID)
- Small Business Insurance IQ Survey Reveals Health Care Knowledge Gaps (NHID)

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- Top 10 Ways to Make Your Health Benefits Work for You (US DOL)
- Work Changes Require Health Choices – Protect Your Rights (US DOL)
- Your Employer's Bankruptcy: How Will it Affect Your Benefits? (US DOL)
- Your Health Plan and HIPAA Marking the Law Work For You (US DOL)
- Your HMO and You – What You Need to Know (NHID)
- Your Rights After A Mastectomy (US DOL)

LIFE INSURANCE

- Investor Alert – Should You Exchange Your Life Insurance Policy? (FINRA)
- Life Insurance Buyer's Guide (NAIC)
- Life Insurance Information for Military Personnel (NAIC)
- Seniors Beware – What You Should Know About Life Settlements (FINRA)
- Viatical Fraud Information (NHID)

LONG TERM CARE

- A Shopper's Guide to Long Term Care Insurance (NAIC)
- Choosing Long-Term Care (CMS)
- Companies Marketing Long-Term Care Partnerships (NHID)
- Companies That Sell Long-Term Care Insurance (NHID)
- The Long-Term Care Ombudsman Program (AOA)
- Understanding Long-Term Care Insurance (NAIC)

SENIORS

- Choosing a Medigap Policy (CMS)
- Companies Approved to Sell Medicare Supplement in NH – Booklet (NHID)
- Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)
- How Medicare Drug Plans Use Pharmacies, Formularies, and Common Coverage Rules (CMS)
- If You Have Cancer and Have Medicare... You Should Know About Clinical Trials (CMS)
- Medicare & Home HealthCare (CMS)
- Medicare & You (CMS)
- Medicare and Other Health Benefits: Your Guide to Who Pays First (CMS)
- Medicare Basics (CMS)
- Medicare Coverage of Diabetes Supplies & Services (CMS)
- Medicare Coverage of Skilled Nursing Facility Care (CMS)
- Medicare Coverage of the H1N1 Flu Vaccination
- Medicare Info – Your Medicare Benefits (CMS)
- Medicare Part D Information and Resources (CMS & Medicare)
- Medicare Preventive Services (CMS)
- Medicare Summary of Benefits – How to Read (CMS)
- Protecting Medicare and You from Fraud (CMS)
- Quick Facts about Medicare's New Coverage for Prescription Drugs for People with a Medicare Health Plan with Prescription Drug Coverage (CMS)
- Things to Think about when You Compare Medicare Drug Coverage (CMS)
- What Is Medicare? (CMS)
- Where to Get Your Medicare Questions Answered? (CMS)

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- Women and Heart Disease – Things You Need to Know (CMS)
- Women With Medicare (CMS)
- Your Medicare Rights and Protections (CMS)

OTHER

- Consumer Guaranty Contract (FAQ)
- Consumer Guaranty Contract Laws
- Elder Abuse (NHDHHS)
- Finding a Lost Pension (English)
- MEWAS -Multiple Employer Welfare Arrangements (US DOL)
- N.H. Judicial Self-Help Center
- N.H. Legal Assistance (NHILA)
- N.H. Life and Health Insurance Guaranty Association – Notice Concerning Coverage Limitations and Exclusions
- NH Judicial Self Help Center
- Pension and Healthcare Coverage – Q&A's for Dislocated Workers (US DOL)
- Pension Benefit Guaranty Corporation – Finding a Lost Pension
- Protecting Pensions and Health Care Benefits After Job Loss (US DOL)
- ServiceLink (NH DHHS)
- The New England Pension Assistance Project (US DOL)

PROPERTY AND CASUALTY

- Auto Insurance – After Market Parts, Know Your Rights (NHID)
- Your Guide to Understanding Auto 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)
- Consumers 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)

DISASTER INFORMATION

- Are you Ready? – FEMA
- Help After a Disaster (FEMA)
- Home Inventory Form (NHID)
- Emergency Pet Plan (NHID)
- Disaster Supply Kit List (NHID)

**SPANISH LANGUAGE
BROCHURES**

- Finding a Lost Pension (En Espanol) (USDOL)
- Cerca De La Mitad De Los Estadounidenses No Esta Preparada Para

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- 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)



APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2010

Life & Health Companies

HealthSpring Life and Health, Inc. July 9, 2009
Dentegra Insurance CompanyDecember 2, 2009
Presidential Life Insurance Company.... January 4, 2010
AXIS Specialty Insurance Company..... April 14, 2010

Property & Casualty Companies

Coface North America Insurance
Company July 1, 2009
Aetna Insurance Company of
Connecticut..... July 1, 2009
Federated Rural Electric Insurance
Exchange..... July 9, 2009
HDI-Gerling America Insurance
Company July 27, 2009
Golden Eagle Insurance Corporation August 3, 2009
Liberty Personal Insurance Company August 3, 2009
Safeco National Insurance Company August 3, 2009
Colorado Casualty Insurance
Company August 3, 2009
Tri-State Insurance Company of
Minnesota..... August 3, 2009
United Wisconsin Insurance
Company August 6, 2009
The Bar Plan Surety and Fidelity
Company August 21, 2009
Allied World Reinsurance
Company September 21, 2009
Service Insurance Company September 25, 2009
Accident Fund National Insurance
Company October 7, 2009

Accident Fund General Insurance
Company October 7, 2009
Essent Guaranty, Inc..... October 29, 2009
AGCS Marine Insurance
Company December 9, 2009
Ameritrust Insurance Corporation.. December 15, 2009
Employers Security Assurance
Company December 21, 2009
Housing Enterprise Insurance
Company, Inc. December 22, 2009
Fortress Insurance Company January 4, 2010
Housing Enterprise Insurance
Company, Inc. January 14, 2010
Argonaut-Midwest Insurance
Company February 18, 2010
Colony Specialty Insurance
Company February 19, 2010
Maxum Casualty Insurance
Company February 19, 2010
Travelers Personal Insurance
Company March 3, 2010
Endurance American Insurance
Company March 10, 2010
Zenith Insurance Company March 26, 2010
Cornhusker Casualty Company..... May 14, 2010
ACE Indemnity Insurance Company June 15, 2010

Fraternal Companies

Catholic Knights..... June 1, 2010

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APPENDIX B

2010 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
31325	Acadia Ins Co	134,420,830	80,511,169	53,909,660
10690	Allied World Natl Assur Co	221,186,967	108,515,659	112,671,308
22730	Allied World Reins Co	810,775,682	117,915,511	692,860,171
10212	Allmerica Fin Alliance Ins Co	17,173,400	6,758	17,166,642
12696	America First Ins Co	12,128,489	79,873	12,048,616
23337	American European Ins Co	193,503,441	127,517,618	65,985,823
28207	Anthem Ins Co Inc	2,158,291,504	1,447,413,285	710,878,219
	Bow Mutual Fire Ins Co	5,781	0	5,781
95493	Cigna Hlthcare NH Inc	16,609,261	2,466,791	14,142,470
87980	Cigna Ins Grp Inc	2,312,736	21	2,312,715
41785	Colorado Cas Ins Co	23,873,884	3,051,831	20,822,053
20672	Concord Gen Mut Ins Co	341,326,606	171,709,085	169,617,521
13027	Covington Specialty Ins Co	26,555,984	356,398	26,199,586
47079	Delta Dental Plan of NH	37,526,205	8,551,562	28,974,343
11045	Excelsior Ins Co	56,436,842	9,962,695	46,474,147
10836	Golden Eagle Ins Corp	816,433,607	589,942,439	226,491,168
36064	Hanover Amer Ins Co	16,573,201	8,813	16,564,388
22292	Hanover Ins Co	5,035,014,270	3,297,898,336	1,737,115,934
13147	Hanover Natl Ins Co	10,491,676	9,442	10,482,234
11705	Hanover NJ Ins Co	26,767,244	30,369	26,736,875
85189	Investors Consolidated Ins Co	16,172,567	8,002,848	8,169,719
11746	Liberty Personal Ins Co	102,533,370	171,445	102,361,925
10725	Liberty Surplus Ins Corp	114,759,429	39,234,212	75,525,217
22306	Massachusetts Bay Ins Co	48,411,760	4,193	48,407,567
95527	Matthew Thorton Hlth Plan Inc	158,333,013	76,132,191	82,200,822
11030	Memic Ind Co	153,297,658	95,950,819	57,346,839
12775	Merchants Natl Ins Co	66,138,289	41,740,680	24,397,609
10205	Mountain Valley Ind Co	55,749,743	42,526,593	13,223,150
43982	MT WA Assur Corp	4,617,927	1,493,797	3,124,130
10135	MVP Hlth Ins Co of NH Inc	27,935,556	20,722,367	7,213,189
10141	MVP Hlth Plan of NH Inc	8,463,190	1,180,617	7,282,573
24171	Netherlands Ins Co The	486,124,399	344,809,680	141,314,719
25038	North Amer Capacity Ins Co	59,795,267	16,966,397	42,828,870
66974	North Amer Co Life & Hlth Ins	9,117,525,515	8,470,136,868	647,388,647
29700	North Amer Elite Ins Co	39,565,926	6,147,439	33,418,487

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2010 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
24198	Peerless Ins Co	8,377,241,549	5,967,896,625	2,409,344,924
23175	Phenix Mut Fire Ins Co	58,180,962	38,481,338	19,699,623
	Piermont Mutual Fire Ins Co	101,984	0	101,984
13646	Red Tree Ins Co Inc	2,104,755	4,951	2,099,804
22314	RSUI Indemnity Co	2,635,525,433	1,515,809,572	1,119,715,861
24759	Safeco Natl Ins Co	75,006,092	12,635,542	62,370,550
40436	Stratford Ins Co	173,942,742	111,428,702	62,514,040
28479	Sunapee Mut Fire Ins Co	2,856,749	216,234	2,640,515
42376	Technology Ins Co Inc	601,298,237	433,982,697	167,315,540
37982	Tudor Ins Co	446,189,216	342,353,834	103,835,382
10815	Verlan Fire Ins Co MD	22,114,609	94,925	22,019,684
	Weare Mutual Fire Ins Co	151,874	0	151874
32778	Washington Intl Ins Co	110,265,335	50,030,320	60,235,015
13196	Western World Ins Co	1,005,106,648	672,476,016	332,630,632



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APPENDIX C

2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
34789	21st Century Centennial Ins Co	646,250,267	254,552,518	391,697,749
43974	21st Century Ind Ins Co	60,097,939	25,129,297	34,968,642
32220	21st Century N Amer Ins Co	1,780,744,325	1,319,451,957	461,292,368
23795	21st Century Pacific Ins Co	64,662,946	26,754,068	37,908,878
20796	21st Century Premier Ins Co	308,869,528	126,725,273	182,144,255
23833	21st Century Security Ins Co	261,588,943	101,329,683	160,259,260
77879	5 Star Life Ins Co	188,377,958	137,380,836	50,997,122
71854	AAA Life Ins Co	402,849,464	318,606,989	84,242,475
22896	Aca Fin Guar Corp	463,463,937	326,007,550	137,456,387
60038	Acacia Life Ins Co	1,517,203,095	1,195,649,946	321,553,149
63444	Accendo Ins Co	259,019,378	190,702,338	68,317,040
10349	Acceptance Cas Ins Co	41,170,021	12,095,310	29,074,711
12304	Accident Fund Gen Ins Co	112,975,085	77,890,452	35,084,633
10166	Accident Fund Ins Co of Amer	2,131,829,566	1,441,906,998	689,922,568
12305	Accident Fund Natl Ins Co	188,872,762	132,483,068	56,389,695
26379	Accredited Surety & Cas Co Inc	24,222,421	6,089,654	18,132,767
22667	Ace Amer Ins Co	8,702,696,982	6,691,899,504	2,010,797,478
20702	Ace Fire Underwriters Ins Co	98,252,187	34,402,415	63,849,772
60348	Ace Life Ins Co	40,242,432	21,187,297	19,055,135
20699	Ace Prop & Cas Ins Co	5,360,910,398	3,791,907,611	1,569,002,787
22950	Acstar Ins Co	83,295,379	52,890,789	30,404,590
40517	Advantage Workers Comp Ins Co	124,661,087	58,502,256	66,158,832
33898	Aegis Security Ins Co	72,502,455	33,006,828	39,495,627
72052	Aetna Hlth Ins Co	40,794,984	23,605,774	17,189,210
36153	Aetna Ins Co of CT	22,862,216	5,731,954	17,130,262
60054	Aetna Life Ins Co	22,490,327,134	17,632,152,149	4,858,174,985
10014	Affiliated Fm Ins Co	1,621,716,617	793,502,604	828,214,013
22837	AGCS Marine Ins Co	537,096,310	380,801,245	156,295,065
19399	AIU Ins Co	2,808,438,824	2,067,395,753	741,043,071
24899	Alea North America Ins Co	238,897,077	138,634,545	100,262,532
35300	Allianz Global Risks US Ins Co	5,282,567,445	1,432,269,593	3,850,297,852
90611	Allianz Life Ins Co Of N Amer	75,453,861,851	71,530,653,004	3,923,208,847
41840	Allmerica Fin Benefit Ins Co	16,612,608	13,472	16,599,136
70866	Allstate Assur Co	10,834,530	1,595,523	9,239,007
29688	Allstate Fire & Cas Ins Co	74,592,275	966,983	73,625,292
19240	Allstate Ind Co	156,626,915	5,058,730	151,568,185

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2010 FOREIGN INSURANCE COMPANIES

19232	ALLSTATE INS CO	40,828,513,489	25,802,439,589	15,026,073,900
60186	Allstate Life Ins Co	63,008,532,260	59,541,118,796	3,467,413,464
17230	Allstate Prop & Cas Ins Co	163,102,265	4,103,449	158,998,816
60216	Amalgamated Life Ins Co	65,763,844	32,227,616	33,536,228
18708	Ambac Assur Corp	8,533,511,430	7,731,642,745	801,868,685
12548	American Agri Business Ins Co	567,146,251	547,814,052	19,332,199
19720	American Alt Ins Corp	413,779,082	260,407,648	153,371,434
21849	American Automobile Ins Co	397,400,080	235,614,555	161,785,525
10111	American Bankers Ins Co Of FL	1,167,905,900	787,492,714	380,413,186
60275	American Bankers Life Assur Co Of FL	671,086,489	554,468,748	116,617,741
60291	American Capitol Ins Co	69,597,205	59,815,900	9,781,305
20427	American Cas Co Of Reading PA	109,191,380	1,140,277	108,051,103
10391	American Centennial Ins Co	28,859,922	10,647,996	18,211,926
19941	American Commerce Ins Co	361,005,514	227,189,962	133,815,552
19690	American Economy Ins Co	1,546,119,817	1,037,489,151	508,630,666
92738	American Equity Invest Life Ins Co	16,697,567,555	15,504,437,676	1,193,129,879
60380	American Family Life Assur Co of Col	75,798,441,760	70,030,502,676	5,767,939,084
60410	American Fidelity Assur Co	3,567,592,862	3,285,474,215	282,118,647
60429	American Fidelity Life Ins Co	460,907,110	389,418,298	71,488,811
68373	American Gen Assur Co	184,651,273	93,198,146	91,453,127
66672	American Gen Life & Acc Ins Co	9,359,040,661	8,607,695,448	751,345,213
60488	American Gen Life Ins Co	39,653,080,014	33,699,047,993	5,954,032,021
66842	American Gen Life Ins Co of DE	9,357,651,642	8,902,867,997	454,783,645
26247	American Guar & Liab Ins	248,924,942	87,994,305	160,930,637
13331	American Hardware Mut Ins Co	346,809,940	230,278,472	116,531,468
60534	American Heritage Life Ins Co	1,404,487,671	1,163,577,103	240,910,567
60518	American Hlth & Life Ins Co	1,360,546,656	736,817,088	623,729,568
19380	American Home Assur Co	24,981,143,543	19,108,794,579	5,872,348,964
60577	American Income Life Ins Co	1,932,815,664	1,744,743,052	188,072,612
21857	American Ins Co	1,354,122,128	984,562,196	369,559,932
31895	American Interstate Ins Co	935,819,222	612,342,153	323,477,069
60607	American Intl Life Assur Co of NY	6,543,626,616	6,020,000,368	523,626,248
30562	American Manufacturers Mut Ins Co	11,431,029	238,276	11,192,753
81213	American Maturity Life Ins Co	60,927,893	15,519,795	45,408,098
67989	American Memorial Life Ins Co	2,067,828,812	1,958,111,468	109,717,344
23469	American Modern Home Ins Co	965,599,050	658,564,999	307,034,051
38652	American Modern Select Ins Co	128,047,305	104,266,159	23,781,146

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2010 FOREIGN INSURANCE COMPANIES

22918	American Motorists Ins Co	20,056,376	66,157	19,990,219
12700	American Mut Share Ins Corp	210,481,620	62,249,516	148,232,104
60739	American Natl Ins Co	15,359,312,751	13,466,845,928	1,892,466,823
71773	American Natl Life Ins Co OfTX	125,414,643	98,747,018	26,667,625
28401	American Natl Prop & Cas Co	1,062,467,112	688,162,240	374,304,872
80624	American Progressive L&H Ins Of NY	244,822,775	115,361,901	129,460,874
60801	American Public Life Ins Co	77,202,159	59,619,831	17,582,328
19615	American Reliable Ins Co	334,974,232	219,408,054	115,566,178
60836	American Republic Ins Co	521,455,950	280,502,756	240,953,194
88366	American Retirement Life Ins Co	6,403,000	858,639	5,544,361
19631	American Road Ins Co	501,043,606	236,982,759	264,060,848
41998	American Southern Home Ins Co	111,504,540	83,565,617	27,938,923
84697	American Specialty Hlth Ins Co	8,198,027	675,961	7,522,066
19704	American States Ins Co	2,071,916,038	1,430,155,246	641,760,792
31380	American Surety Co	14,184,648	2,727,277	11,457,371
60895	American United Life Ins Co	14,839,167,743	14,080,320,251	758,847,492
40142	American Zurich Ins Co	387,524,559	231,998,402	155,526,158
61999	Americo Fin Life & Ann Ins Co	3,557,789,672	3,246,503,034	311,286,638
30872	Amerin Guar Corp	22,135,430	12,489,096	9,646,334
19488	Amerisure Ins Co	634,535,856	443,017,145	191,518,711
23396	Amerisure Mut Ins Co	1,712,355,505	1,091,994,601	620,360,904
61301	Ameritas Life Ins Corp	6,529,455,897	5,280,458,802	1,248,997,095
10665	Ameritrust Ins Corp	83,204,642	62,973,478	20,231,163
27928	Amex Assur Co	268,537,946	63,395,149	205,142,798
42390	Amguard Ins Co	278,221,396	207,415,448	70,805,948
72222	Amica Life Ins Co	989,218,875	821,470,920	167,747,955
19976	Amica Mut Ins Co	3,912,039,038	1,677,922,239	2,234,116,799
93661	Annuity Investors Life Ins Co	2,167,232,613	2,037,636,946	129,595,667
53759	Anthem Hlth Plans of NH	258,246,683	117,452,909	140,793,774
61069	Anthem Life Ins Co	285,246,250	224,449,957	60,796,297
41360	Arbella Protection Ins Co	252,841,668	160,552,147	92,289,521
12151	Arcadian Hlth Plan Inc	80,958,941	35,775,864	45,183,078
30830	Arch Ind Ins Co	22,428,668	253,074	22,175,594
11150	Arch Ins Co	1,824,135,663	1,186,256,465	637,879,198
10348	Arch Reins Co	1,202,342,521	351,869,419	850,473,102
19801	Argonaut Ins Co	1,424,929,390	1,087,980,046	336,949,345
41459	Armed Forces Ins Exch	142,307,393	75,838,166	66,469,227

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
13374	Arrow Mut Liab Ins Co	45,070,164	17,586,212	27,483,952
24678	Arrowood Ind Co	2,227,585,073	1,889,628,708	337,956,364
21865	Associated Ind Corp	179,416,204	97,069,080	82,347,124
33758	Associated Industries Of MA Mut Ins	365,090,929	227,768,795	137,322,134
19305	Assurance Co Of Amer	40,387,356	21,054,563	19,332,793
30180	Assured Guar Corp	3,049,898,249	1,826,178,241	1,223,720,008
18287	Assured Guar Municipal Corp	4,428,950,265	3,574,748,687	854,201,578
71439	Assurity Life Ins Co	2,237,618,619	1,988,940,927	248,677,693
41769	Athena Assur Co	200,618,489	139,283,799	61,334,690
20931	Atlanta Intl Ins Co	47,449,046	23,104,381	24,344,665
44326	Atlantic Charter Ins Co	161,726,249	99,608,401	62,117,848
19895	Atlantic Mut Ins Co	205,447,319	230,553,824	-25,106,505
27154	Atlantic Specialty Ins Co	67,602,661	15,450,602	52,152,059
25422	Atradius Trade Credit Ins Co	90,109,898	36,286,681	53,823,217
21202	Auto Club Ins Assoc	3,300,457,416	1,746,661,524	1,553,795,891
19062	Automobile Ins Co Of Hartford CT	964,082,317	665,956,379	298,125,938
10367	Avemco Ins Co	108,619,854	44,831,796	63,788,058
61689	Aviva Life & Ann Co	41,990,392,389	39,707,516,241	2,282,876,148
29530	AXA Art Ins Corp	47,269,223	16,796,556	30,472,667
68365	AXA Corp Solutions Life Reins Co	1,433,392,625	1,031,954,479	401,438,147
62880	AXA Equitable Life & Ann Co	517,713,042	462,225,921	55,487,121
62944	AXA Equitable Life Ins Co	126,783,596,044	123,667,654,452	3,115,941,592
33022	AXA Ins Co	176,489,986	70,703,521	105,786,465
16187	AXA Re Prop & Cas Ins Co	30,821,674	7,529,438	23,292,236
37273	Axis Ins Co	715,644,963	285,148,567	430,496,396
20370	AXIS Reins Co	2,023,861,957	1,414,712,495	609,149,462
24813	Balboa Ins Co	3,120,727,564	1,379,205,764	1,741,521,800
68160	Balboa Life Ins Co	48,100,391	11,023,422	37,076,969
61212	Baltimore Life Ins Co	856,828,417	776,554,913	80,273,504
61239	Bankers Fidelity Life Ins Co	116,031,709	84,539,158	31,492,552
33162	Bankers Ins Co	110,449,776	73,154,525	37,295,254
61263	Bankers Life & Cas Co	12,318,839,810	11,588,601,665	730,238,145
18279	Bankers Standard Ins Co	331,623,760	194,120,196	137,503,564
94250	Banner Life Ins Co	1,414,138,771	1,102,829,072	311,309,699
10966	Bar Plan Surety & Fidelity Co	4,190,965	697,451	3,493,514
19763	Bay State Ins Co	308,954,419	111,793,647	197,160,772

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
38245	BCS Ins Co	220,244,811	79,821,817	140,422,994
80985	BCS Life Ins Co	181,394,365	100,828,369	80,565,996
37540	Beazley Ins Co Inc	221,617,864	105,774,215	115,843,649
61395	Beneficial Life Ins Co	3,446,437,332	2,968,369,776	478,067,556
32603	Berkley Ins Co	7,190,317,258	4,713,126,103	2,477,191,155
64890	Berkley Life & Hlth Ins Co	26,630,396	420,837	26,209,559
29580	Berkley Regional Ins Co	2,769,586,810	2,119,643,046	649,943,764
13070	Berkshire Hathaway Assur Corp	1,643,829,562	650,965,418	992,864,144
62345	Berkshire Hathaway Life Ins Co NE	7,624,962,811	6,592,322,331	1,032,640,480
71714	Berkshire Life Ins Co of Amer	2,626,861,469	2,174,587,215	452,274,254
24503	Blue Ridge Ins Co	11,354,453	0	11,354,453
27081	Bond Safeguard Ins Co	66,475,588	42,859,737	23,615,851
61476	Boston Mut Life Ins Co	995,276,770	887,130,794	108,145,976
19658	Bristol W Ins Co	206,570,751	165,717,062	40,853,689
13528	Brotherhood Mut Ins Co	327,501,159	183,991,621	143,509,538
20117	California Cas Ind Exch	559,543,961	232,403,052	327,140,909
19771	Cambridge Mut Fire Ins Co	578,227,176	263,633,737	314,593,439
21946	Camden Fire Ins Assoc	66,231,504	598,289	65,633,215
36340	Camico Mut Ins Co	153,712,394	121,605,768	32,106,626
10464	Canal Ins Co	984,120,111	484,973,416	499,146,695
20877	Capital Markets Assur Corp	129,198,246	1,165,989	128,032,257
10472	Capitol Ind Corp	424,888,261	242,663,820	182,224,441
61581	Capitol Life Ins Co	226,288,124	215,495,288	10,792,836
10510	Carolina Cas Ins Co	283,817,161	88,949,672	194,867,489
25950	Casco Ind Co	23,905,437	15,018,641	8,886,796
11255	Caterpillar Ins Co	349,370,569	223,193,716	126,176,853
58130	Catholic Assn Of Foresters	13,098,778	6,767,759	6,331,019
56022	Catholic Family Life Ins	286,559,167	281,255,189	5,303,978
57487	Catholic Order Of Foresters	685,405,347	647,280,377	38,124,970
80799	Celtic Ins Co	58,157,732	38,360,911	19,796,821
19909	Centennial Ins Co	74,858,565	76,888,317	-2,029,752
20230	Central Mut Ins Co	1,275,163,044	774,555,997	500,607,047
20249	Central Natl Ins Co Of Omaha	33,550,649	19,785,057	13,765,592
61751	Central States H & L Co Of Omaha	329,652,325	231,547,145	98,105,181
34274	Central States Ind Co Of Omaha	252,427,431	35,897,839	216,529,592
61883	Central United Life Ins Co	332,629,228	288,009,632	44,619,596

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
34649	Centre Ins Co	262,076,437	205,394,968	56,681,469
80896	Centre Life Ins Co	1,969,019,471	1,891,944,843	77,074,631
62383	Centurion Life Ins Co	1,887,807,911	864,413,024	1,023,394,887
20710	Century Ind Co	1,214,859,517	1,189,859,517	25,000,000
61808	Charter Natl Life Ins Co	158,196,250	147,879,353	10,316,897
25615	Charter Oak Fire Ins Co	901,302,918	672,672,230	228,630,688
40258	Chartis Cas Co	39,757,731	164,643	39,593,088
19402	Chartis Prop Cas Co	4,062,461,779	2,506,052,213	1,556,409,566
61832	Chesapeake Life Ins Co	73,365,102	31,109,072	42,256,030
22810	Chicago Ins Co	203,282,270	141,091,219	62,191,051
50229	Chicago Title Ins Co	1,424,416,143	939,873,068	484,543,075
10499	Chrysler Ins Co	229,384,625	99,694,087	129,690,538
12777	Chubb Ind Ins Co	269,905,413	183,318,735	86,586,678
10052	Chubb Natl Ins Co	213,624,588	127,249,466	86,375,122
61875	Church Life Ins Corp	219,533,462	184,225,054	35,308,408
18767	Church Mut Ins Co	1,192,540,142	799,900,124	392,640,018
25771	CIFG Assur N Amer Inc	218,563,093	98,600,190	119,962,903
67369	Cigna Hlth & Life Ins Co	50,006,374	8,029,241	41,977,134
22004	CIM Ins Corp	17,207,637	1,280,043	15,927,594
28665	Cincinnati Cas Co	275,898,482	21,991,187	253,907,295
10677	Cincinnati Ins Co	9,144,908,784	5,497,117,279	3,647,791,505
76236	Cincinnati Life Ins Co	2,830,558,687	2,530,313,513	300,245,174
31534	Citizens Ins Co Of Amer	1,535,227,977	832,125,470	703,102,507
20532	Clarendon Natl Ins Co	656,640,535	376,039,112	280,601,423
25070	Clearwater Ins Co	1,306,565,709	610,369,528	696,196,181
93432	CM Life Ins Co	8,170,600,995	7,453,072,859	717,528,136
40266	CMG Mortgage Ins Co	427,362,943	324,548,113	102,814,830
18686	Co Operative Ins Co	95,040,841	46,418,152	48,622,689
31887	Coface N Amer Ins Co	109,740,750	60,732,247	49,008,503
33197	Cologne Reins Co Of Amer	107,252,011	67,780,550	39,471,461
62049	Colonial Life & Accident Ins Co	2,141,799,063	1,682,065,748	459,733,315
62065	Colonial Penn Life Ins Co	683,578,997	650,927,648	32,651,349
10758	Colonial Surety Co	37,163,645	20,467,953	16,695,692
84786	Colorado Bankers Life Ins Co	154,631,929	140,459,472	14,172,457
76023	Columbian Life Ins Co	248,445,194	229,421,564	19,023,630
62103	Columbian Mut Life Ins Co	872,777,210	786,248,564	86,528,646

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
99937	Columbus Life Ins Co	2,719,123,898	2,447,533,103	271,590,793
62146	Combined Ins Co Of Amer	2,508,209,654	1,865,481,105	642,728,549
19410	Commerce & Industry Ins Co	8,391,386,238	5,640,847,655	2,750,538,583
34754	Commerce Ins Co	2,553,164,354	1,503,403,278	1,049,761,076
81426	Commercial Travelers Mut Ins Co	33,773,398	24,993,628	8,779,767
84824	Commonwealth Ann & Life Ins Co	6,929,433,671	6,473,571,365	455,862,306
10220	Commonwealth Ins Co Of Amer	45,013,498	20,055,698	24,957,799
50083	Commonwealth Land Title Ins Co	584,470,603	399,246,856	185,223,747
10794	Companion Commercial Ins Co	15,581,568	6,723,235	8,858,333
77828	Companion Life Ins Co	140,245,520	55,414,874	84,830,647
12157	Companion Prop & Cas Ins Co	530,249,434	330,583,602	199,665,832
21989	Compass Ins Co	13,667,081	1,707,662	11,959,419
34711	Computer Ins Co	24,930,400	1,530,052	23,400,348
51268	Connecticut Attorneys Title Ins Co	58,030,936	20,624,354	37,406,582
62308	Connecticut Gen Life Ins Co	19,036,993,502	16,117,781,850	2,919,211,652
78174	Conseco Hlth Ins Co	2,558,879,871	2,408,306,280	150,573,591
60682	Conseco Ins Co	759,442,364	621,748,363	137,694,002
65900	Conseco Life Ins Co	4,382,161,669	4,270,662,934	111,498,735
32190	Constitution Ins Co	12,294,216	81,732	12,212,482
62359	Constitution Life Ins Co	54,702,465	27,195,348	27,507,117
71730	Continental Amer Ins Co	117,983,556	79,512,897	38,470,659
62413	Continental Assur Co	3,208,225,359	2,760,591,541	447,633,818
20443	Continental Cas Co	40,369,468,367	31,031,316,807	9,338,151,560
71404	Continental Gen Ins Co	214,081,571	181,937,130	32,144,441
28258	Continental Ind Co	55,512,589	35,135,992	20,376,598
35289	Continental Ins Co	3,805,408,884	2,263,799,903	1,541,608,982
10804	Continental Western Ins Co	239,471,259	155,103,318	84,367,940
37206	Contractors Bonding & Ins Co	217,922,038	109,760,866	108,161,172
10022	Countryway Ins Co	59,383,441	38,618,821	20,764,620
26492	Courtesy Ins Co	448,773,675	286,834,290	161,939,385
10062	Covenant Ins Co	63,496,772	39,292,029	24,204,743
31348	Crum & Forster Ind Co	36,061,618	22,517,679	13,543,939
10847	Cumis Ins Society Inc	1,254,390,561	832,187,452	422,203,109
62626	Cuna Mut Ins Society	12,441,231,108	11,240,156,586	1,201,074,522
21164	Dairyland Ins Co	1,143,390,796	675,666,287	467,724,510
37346	Danbury Ins Co	16,891,125	9,392,749	7,498,376

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
16624	Darwin Natl Assur Co	700,837,662	417,544,050	283,293,612
16705	Dealers Assur Co	61,463,551	24,866,383	36,597,168
37907	Deerbrook Ins Co	22,726,057	143,538	22,582,518
35408	Delos Ins Co	601,208,741	385,206,818	216,001,923
73474	Dentegra Ins Co	28,216,172	11,097,424	17,118,748
12210	Dentegra Ins Co of New England	6,064,400	264,678	5,799,722
12718	Developers Surety & Ind Co	127,203,320	48,291,214	78,912,106
42048	Diamond State Ins Co	189,429,385	76,897,463	112,531,922
36463	Discover Prop & Cas Ins Co	173,770,107	116,477,442	57,292,665
34495	Doctors Co An Interins Exch	2,369,822,807	1,308,919,992	1,060,902,815
13706	Dorchester Mut Ins Co	54,326,375	24,922,314	29,404,061
14702	Eastguard Ins Co	88,732,509	65,523,796	23,208,713
21261	Electric Ins Co	1,329,122,135	922,058,894	407,063,240
62928	EMC Natl Life Co	958,728,777	903,717,742	55,011,035
21407	Emcasco Ins Co	361,212,150	262,811,240	98,400,910
21326	Empire Fire & Marine Ins Co	176,008,521	120,511,898	55,496,623
21350	Empire Ins Co	56,738,588	28,717,730	28,020,858
20648	Employers Fire Ins Co	90,358,639	37,845,855	52,512,784
21458	Employers Ins of Wausau	3,333,261,422	2,257,975,420	1,075,286,002
21415	Employers Mut Cas Co	2,117,292,160	1,260,929,045	856,363,115
68276	Employers Reassur Corp	9,604,672,739	8,880,163,473	724,509,266
15130	Encompass Ind Co	24,003,213	817,836	23,185,377
10071	Encompass Ins Co Of Amer	21,275,277	512,975	20,762,302
10664	Endeavour Ins Co	4,860,826	24,192	4,836,634
12747	Envision Ins Co	37,590,210	16,001,808	21,588,402
62952	Equitable Life & Cas Ins Co	233,120,307	203,080,203	30,040,104
62510	Equitrust Life Ins Co	7,163,793,215	6,728,826,080	434,967,135
13634	Essent Guar Inc	184,854,376	9,666,959	175,187,417
37915	Essentia Ins Co	53,291,262	17,030,199	36,261,063
20516	Euler Hermes Amer Credit Ind Co	459,706,416	304,797,498	154,908,918
10120	Everest Natl Ins Co	458,324,191	294,323,168	164,001,021
26921	Everest Reins Co	8,454,675,961	5,664,935,564	2,789,740,397
12750	Evergreen Natl Ind Co	48,882,745	15,988,852	32,893,893
24961	Everspan Fin Guar Corp	194,646,860	24,925,654	169,721,206
10003	Excess Share Ins Corp	62,087,036	41,885,205	20,201,831
35181	Executive Risk Ind Inc	2,807,634,661	1,728,946,684	1,078,687,977

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
60025	Express Scripts Ins Co	19,095,699	7,610,055	11,485,644
21482	Factory Mut Ins Co	10,015,395,153	3,811,749,417	6,203,645,736
44784	Fairfield Ins Co	25,407,442	7,035,139	18,372,303
24384	Fairmont Specialty Ins Co	256,260,911	117,234,806	139,026,105
77968	Family Heritage Life Ins Co Of Amer	365,394,066	323,700,330	41,693,736
63053	Family Life Ins Co	122,348,644	96,361,864	25,986,780
13803	Farm Family Cas Ins Co	980,607,288	671,392,346	309,214,942
63126	Farm Family Life Ins Co	1,055,360,789	946,677,955	108,682,834
21652	Farmers Ins Exch	15,016,596,846	11,317,356,665	3,699,240,180
13897	Farmers Mut Hail Ins Co Of IA	453,458,088	166,000,713	287,457,375
63177	Farmers New World Life Ins Co	6,739,593,789	6,065,465,622	674,128,167
41483	Farmington Cas Co	972,922,466	701,226,234	271,696,232
20281	Federal Ins Co	30,688,088,203	16,366,567,070	14,321,521,133
63223	Federal Life Ins Co	219,367,218	193,738,433	25,628,785
63258	Federated Life Ins Co	1,018,530,803	783,994,917	234,535,885
13935	Federated Mut Ins Co	3,944,860,765	1,927,087,514	2,017,773,251
11118	Federated Rural Electric Ins Exch	351,652,011	241,752,846	109,899,165
43460	FFG Ins Co	250,787,338	95,501,208	155,286,130
39306	Fidelity & Deposit Co Of MD	249,241,769	63,826,322	185,415,447
35386	Fidelity & Guar Ins Co	49,007,762	29,678,169	19,329,592
25879	Fidelity & Guar Ins Underwriters Inc	84,625,250	48,442,971	36,182,279
93696	Fidelity Investments Life Ins Co	14,513,448,392	13,844,129,233	669,319,161
63290	Fidelity Life Assn A Legal Reserve L	484,841,993	264,339,059	220,502,934
25180	Fidelity Natl Ins Co	262,482,217	114,523,286	147,958,931
16578	Fidelity Natl Prop & Cas Ins Co	123,517,552	30,544,961	92,972,591
51586	Fidelity Natl Title Ins Co	787,947,561	537,247,169	250,700,392
71870	Fidelity Security Life Ins Co	608,513,538	514,638,330	93,875,208
12815	Financial Guar Ins Co	1,779,337,393	3,060,757,804	-1,281,420,411
21660	Fire Ins Exch	2,046,292,942	1,373,413,392	672,879,551
21873	Firemans Fund Ins Co	10,000,730,854	6,953,071,531	3,047,659,323
21784	Firemens Ins Co Of Washington DC	87,757,499	55,567,115	32,190,384
69140	First Allmerica Fin Life Ins Co	1,580,619,018	1,423,695,841	156,923,177
37710	First Amer Prop & Cas Ins Co	84,743,790	39,481,829	45,261,961
50814	First Amer Title Ins Co	2,135,111,928	1,332,985,960	802,125,966
29980	First Colonial Ins Co	311,088,542	190,939,395	120,149,147
11177	First Fin Ins Co	508,107,123	176,900,494	331,206,629

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
90328	First Hlth Life & Hlth Ins Co	811,137,858	541,609,070	269,528,788
63495	First Investors Life Ins Co	1,139,211,520	1,019,184,279	120,027,241
33588	First Liberty Ins Corp	51,133,059	29,341,913	21,791,146
24724	First Natl Ins Co Of Amer	262,916,942	182,251,482	80,665,460
67652	First Penn Pacific Life Ins Co	1,857,132,235	1,651,728,717	205,403,518
27626	Firstcomp Ins Co	243,718,383	190,709,409	53,008,974
13943	Fitchburg Mut Ins Co	78,488,638	36,884,360	41,604,278
13978	Florists Mut Ins Co	155,721,417	103,750,588	51,970,829
11185	Foremost Ins Co Grand Rapids MI	2,036,014,236	1,403,393,442	632,620,794
11800	Foremost Prop & Cas Ins Co	44,146,985	27,842,465	16,304,520
91642	Forethought Life Ins Co	4,543,351,171	4,196,572,965	346,778,206
71129	Fort Dearborn Life Ins Co	3,093,099,589	2,635,703,708	457,395,881
10161	Fox Ins Co	40,764,726	32,418,278	8,346,448
13986	Frankenmuth Mut Ins Co	987,486,449	623,247,873	364,238,576
34266	Frontier Ins Co	79,424,263	163,346,447	-83,922,184
63657	Garden State Life Ins Co	93,242,764	74,553,194	18,689,570
21253	Garrison Prop & Cas Ins Co	297,042,521	187,218,327	109,824,194
41491	Geico Cas Co	306,655,023	161,072,850	145,582,173
35882	Geico Gen Ins Co	167,575,205	75,307,162	92,268,044
22055	Geico Ind Co	5,964,976,838	3,783,730,126	2,181,246,712
63665	General Amer Life Ins Co	11,049,153,370	10,053,993,763	995,159,607
30007	General Fidelity Ins Co	706,351,227	378,130,305	328,220,922
93521	General Fidelity Life Ins Co	214,902,135	44,354,413	170,547,722
24732	General Ins Co Of Amer	2,260,231,867	1,712,233,782	547,998,085
22039	General Reins Corp	15,254,720,378	5,364,894,411	9,889,825,967
11967	General Star Natl Ins Co	268,023,450	102,911,817	165,111,633
11231	Generali Us Branch	56,368,434	31,269,665	25,098,769
38962	Genesis Ins Co	186,604,470	85,683,644	100,920,826
37095	Genworth Financial Assur Corp	74,194,653	9,306,303	64,888,350
65536	Genworth Life & Ann Ins Co	25,113,007,045	23,177,287,903	1,935,719,142
70025	Genworth Life Ins Co	32,974,557,530	29,809,707,995	3,164,849,535
38458	Genworth Mortgage Ins Corp	2,736,402,560	2,328,915,523	407,487,037
18759	Genworth Residential Mortgage Assur	29,095,524	6,237,109	22,858,415
29823	Genworth Residential Mortgage Ins Co	238,642,940	109,833,426	128,809,514
70939	Gerber Life Ins Co	1,712,612,555	1,518,361,654	194,250,901
21032	Global Reins Corp Of Amer	463,459,141	315,605,724	147,853,417

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
11266	Global Reins Corp US Branch	261,553,512	212,370,498	49,183,014
91472	Globe Life & Accident Ins Co	2,899,402,901	2,419,855,355	479,547,546
62286	Golden Rule Ins Co	524,422,011	348,629,383	175,792,628
22063	Government Employees Ins Co	15,302,886,330	9,184,688,782	6,118,197,548
63967	Government Personnel Mut Life Ins Co	801,887,066	714,098,774	87,788,292
14095	Granite Mut Ins Co	3,972,253	4,497	3,967,756
23809	Granite State Ins Co	36,592,395	518,477	36,073,918
25984	Graphic Arts Mut Ins Co	129,874,389	83,834,782	46,039,607
36307	Gray Ins Co	343,113,415	229,495,263	113,618,152
26832	Great Amer Alliance Ins Co	28,111,419	18,423	28,092,996
26344	Great Amer Assur Co	17,213,131	17,723	17,195,408
16691	Great Amer Ins Co	5,353,035,734	3,919,970,089	1,433,065,645
22136	Great Amer Ins Co of NY	60,321,008	100,593	60,220,415
63312	Great Amer Life Ins Co	9,962,026,196	9,087,389,839	874,636,357
31135	Great Amer Security Ins Co	17,854,109	2,250	17,851,859
25224	Great Divide Ins Co	161,970,323	92,238,289	69,732,034
20303	Great Northern Ins Co	1,575,582,918	1,122,355,472	453,227,446
68322	Great W Life & Ann Ins Co	40,243,909,922	38,883,013,782	1,360,896,140
11371	Great West Cas Co	1,517,294,742	1,063,203,442	454,091,300
71480	Great Western Ins Co	462,148,070	427,840,457	34,307,612
22187	Greater NY Mut Ins Co	840,808,649	449,865,608	390,943,041
20680	Green Mountain Ins Co Inc	9,078,769	170,540	8,908,229
22322	Greenwich Ins Co	927,955,432	487,143,574	440,811,858
36650	Guarantee Co Of N Amer USA	194,605,935	63,145,521	131,460,414
11398	Guarantee Ins Co	149,264,858	132,062,166	17,202,692
64211	Guarantee Trust Life Ins Co	232,502,127	192,143,870	40,358,257
78778	Guardian Ins & Ann Co Inc	9,022,922,338	8,786,721,501	236,200,837
64246	Guardian Life Ins Co Of Amer	30,895,174,628	26,707,209,518	4,187,965,110
15032	Guideone Mut Ins Co	1,026,857,275	649,288,624	377,568,651
34037	Hallmark Ins Co	184,833,868	117,445,986	67,387,882
10829	Harbor Point Reins US Inc	810,462,727	280,119,832	530,342,895
26433	Harco Natl Ins Co	330,750,734	187,730,125	143,020,609
23582	Harleysville Ins Co	143,036,963	108,972,197	34,064,766
64327	Harleysville Life Ins Co	356,484,093	337,517,243	18,966,850
14168	Harleysville Mut Ins Co	1,424,096,235	596,808,687	827,287,548
35696	Harleysville Preferred Ins Co	747,443,460	573,990,728	173,452,732

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
26182	Harleysville Worcester Ins Co	582,719,620	445,718,062	137,001,558
22357	Hartford Accident & Ind Co	10,570,336,259	7,632,303,409	2,938,032,850
29424	Hartford Cas Ins Co	2,250,360,773	1,269,105,172	981,255,601
19682	Hartford Fire In Co	24,542,928,431	11,352,709,612	13,190,218,819
37478	Hartford Ins Co Of The Midwest	383,026,428	118,320,425	264,706,004
70815	Hartford Life & Accident Ins Co	14,254,524,065	8,249,262,854	6,005,261,211
71153	Hartford Life & Ann Ins Co	73,406,512,318	69,320,911,803	4,085,600,515
88072	Hartford Life Ins Co	140,231,960,413	134,866,945,212	5,365,015,201
11452	Hartford Steam Boil Inspec & Ins Co	1,318,139,632	706,841,364	611,298,268
29890	Hartford Steam Boil Inspec Ins Co CT	97,681,290	52,998,692	44,682,598
30104	Hartford Underwriters Ins Co	1,557,189,905	911,276,857	645,913,047
96717	Harvard Pilgrim Health Care New Eng	78,689,133	42,134,994	36,554,139
92711	HCC Life Ins Co	598,019,261	230,297,960	367,721,301
41343	HDI Gerling Amer Ins Co	234,770,919	136,943,701	97,827,214
66141	Health Net Life Ins Co	643,098,638	259,547,777	383,550,861
12902	Healthspring Life & Hlth Ins Co Inc	90,685,521	56,109,692	34,575,829
39527	Heritage Ind Co	189,928,795	112,073,431	77,855,364
64394	Heritage Life Ins Co	30,895,783	1,964,346	28,931,437
14192	Hingham Mut Fire Ins Co	99,574,130	58,538,381	41,035,749
10200	Hiscox Ins Co Inc	63,021,985	10,239,058	52,782,927
93440	HM Llife Ins Co	346,167,185	188,364,733	157,802,452
14206	Holyoke Mut Ins Co In Salem	189,289,212	107,008,345	82,280,867
13927	Homesite Ins Co Of The Midwest	167,225,147	115,504,957	51,720,190
64505	Homesteaders Life Co	1,762,230,857	1,667,798,692	94,432,165
22578	Horace Mann Ins Co	366,879,768	224,522,506	142,357,262
64513	Horace Mann Life Ins Co	5,087,046,961	4,779,496,954	307,550,007
22756	Horace Mann Prop & Cas Ins Co	186,033,452	120,405,265	65,628,188
93777	Household Life Ins Co	797,432,950	445,767,005	351,665,945
10069	Housing Authority Prop A Mut Co	158,195,470	62,348,049	95,847,421
18975	HPHC Ins Co Inc	81,799,303	52,845,651	28,953,652
25054	Hudson Ins Co	538,663,913	311,592,844	227,071,069
73288	Humana Ins Co	4,373,947,909	2,191,234,506	2,182,713,403
70580	Humanadental Ins Co	92,292,607	33,884,392	58,408,215
91693	IA Amer Life Ins Co	37,856,260	20,990,292	16,865,968
97764	Idealife Ins Co	19,853,452	5,506,603	14,346,849
29068	IDS Prop Cas Ins Co	952,781,389	547,396,372	405,385,017

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
64580	Illinois Mut Life Ins Co	1,248,028,412	1,111,668,071	136,360,341
23817	Illinois Natl Ins Co	62,859,648	910,528	61,949,120
11487	Imperial Cas & Ind Co	39,614,683	27,270,745	12,343,938
43575	Indemnity Ins Co Of North Amer	426,681,666	268,725,952	157,955,714
11984	Independence Cas Ins Co	3,735,180	20,807	3,714,373
64602	Independence Life & Ann Co	125,888,063	70,457,054	55,431,009
58068	Independent Order Of Foresters Us Br	2,811,478,920	2,570,311,938	241,166,982
14265	Indiana Lumbermens Mut Ins Co	107,416,597	67,741,614	39,674,983
84514	Industrial Alliance Pacific Ins & Fi	435,251,471	419,341,774	15,909,702
12599	Infinity Standard Ins Co	8,999,401	1,422,003	7,577,398
86509	Ing Life Ins & Ann Co	62,474,625,917	60,712,499,928	1,762,125,989
80942	ING USA Ann & Life Ins Co	71,917,081,862	70,432,026,202	1,485,055,660
22195	Insurance Co Of Greater NY	105,372,714	53,955,560	51,417,154
22713	Insurance Co of N Amer	780,037,623	498,954,701	281,082,922
19429	Insurance Co Of The State Of PA	4,572,891,965	2,587,504,325	1,985,387,640
27847	Insurance Co Of The West	974,811,647	620,250,741	354,560,906
18341	Insurance Corp Of NY	46,578,277	174,920,439	-128,342,162
29742	Integon Natl Ins Co	157,314,822	99,171,746	58,143,076
31488	Integon Preferred Ins Co	27,811,027	15,475,395	12,335,632
15598	Interins Exch Of The Automobile Club	5,898,282,034	2,207,250,924	3,691,031,110
11592	International Fidelity Ins Co	227,922,945	138,372,707	89,550,239
63487	Investors Life Ins Co N Amer	746,067,074	706,585,749	39,481,325
50369	Investors Title Ins Co	101,208,096	56,084,298	45,123,798
65056	Jackson Natl Life Ins Co	77,789,118,395	73,816,424,167	3,972,694,228
11630	Jefferson Ins Co	36,978,822	24,499,672	12,479,150
64017	Jefferson Natl Life Ins Co	1,572,584,098	1,546,679,253	25,904,845
14354	Jewelers Mut Ins Co	216,409,819	87,757,317	128,652,502
89958	JMIC Life Ins Co	54,938,918	22,600,467	32,338,451
65080	John Alden Life Ins Co	462,739,987	377,543,422	85,196,565
93610	John Hancock Life & Hlth Ins Co	6,443,030,835	6,092,118,549	350,912,286
65838	John Hancock Life Ins Co (USA)	203,396,347,036	198,377,734,046	5,018,612,990
65110	Kanawha Ins Co	926,379,971	833,695,904	92,684,067
65129	Kansas City Life Ins Co	3,152,630,564	2,816,016,035	336,614,528
90557	Kemper Investors Life Ins Co	13,324,913,323	13,137,417,615	187,495,708
13722	Knightbrook Ins Co	38,676,359	11,833,511	26,842,848
58033	Knights Of Columbus	15,548,928,424	13,901,424,069	1,647,504,355

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
65242	Lafayette Life Ins Co	2,268,229,627	2,152,479,583	115,750,044
26077	Lancer Ins Co	611,186,454	445,199,220	165,987,234
50024	Lawyers Title Ins Corp	680,041,030	582,573,364	97,467,666
37940	Lexington Natl Ins Corp	54,811,865	37,265,516	17,546,349
42404	Liberty Ins Corp	1,118,517,583	845,905,167	272,612,416
19917	Liberty Ins Underwriters Inc	175,635,308	79,622,081	96,013,227
65315	Liberty Life Assur Co Of Boston	12,983,174,690	12,385,631,946	597,542,744
61492	Liberty Life Ins Co	4,326,571,352	4,051,608,046	274,963,306
23035	Liberty Mut Fire Ins Co	4,590,131,975	3,517,256,976	1,072,874,999
23043	Liberty Mut Ins Co	34,830,436,535	22,338,883,620	12,491,552,915
65331	Liberty Natl Life Ins Co	5,514,586,563	4,792,977,097	721,609,466
65498	Life Ins Co Of N Amer	5,732,662,299	4,963,221,277	769,441,022
65528	Life Ins Co Of The Southwest	8,209,832,337	7,717,522,823	492,309,515
97691	Life Of The South Ins Co	62,970,225	45,105,274	17,864,950
65595	Lincoln Benefit Life Co	2,418,531,792	2,112,534,961	305,996,831
33855	Lincoln Gen Ins Co	706,433,149	704,325,520	2,107,629
65927	Lincoln Heritage Life Ins Co	697,714,848	587,962,416	109,752,432
62057	Lincoln Life & Ann Co of NY	9,375,137,590	8,556,143,539	818,994,051
65676	Lincoln Natl Life Ins Co	143,345,609,264	137,100,545,426	6,245,063,838
36447	LM Gen Ins Co	8,148,869	892,897	7,255,972
33600	LM Ins Corp	76,500,286	55,005,276	21,495,010
36439	LM Personal Ins Co	8,680,399	1,602,127	7,078,272
32352	LM Prop & Cas Ins Co	93,944,741	60,464,202	33,480,539
76694	London Life Reins Co	704,487,965	630,491,699	73,996,266
65722	Loyal Amer Life Ins Co	465,848,601	432,518,494	33,330,107
56758	Loyal Christian Benefit Assn	159,231,193	155,292,304	3,938,889
14435	Lumber Mut Ins Co	37,742,179	33,387,442	4,354,738
22977	Lumbermens Mut Cas Co	1,124,027,285	1,115,904,007	8,123,278
23108	Lumbermens Underwriting Alliance	337,634,169	247,265,080	90,369,089
35769	Lyndon Prop Ins Co	421,425,748	253,366,471	168,059,277
65781	Madison Natl Life Ins Co Inc	784,365,657	615,064,582	169,301,075
29939	Main St Amer Assur Co	101,262,345	6,235,483	95,026,862
11149	Maine Employers Mut Ins Co	671,568,258	430,450,342	241,117,916
65870	Manhattan Life Ins Co	345,165,846	310,939,984	34,225,862
67083	Manhattan Natl Life Ins Co	210,736,244	201,213,245	9,522,999
28932	Markel Amer Ins Co	482,472,628	373,128,772	109,343,856

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
38970	Markel Ins Co	710,876,925	534,309,747	176,567,178
19356	Maryland Cas Co	501,544,915	46,383,281	455,161,634
65935	Massachusetts Mut Life Ins Co	121,329,281,058	112,070,437,412	9,258,843,646
21296	Max Amer Ins Co	37,513,671	17,579,642	19,934,028
12041	MBIA Ins Corp	5,031,793,666	2,978,750,565	2,053,043,101
69515	Medamerica Ins Co	497,147,970	464,016,438	33,131,534
63762	Medco Containment Life Ins Co	208,742,932	101,322,691	107,420,241
34231	Medical Liab Mut Ins Co	5,073,226,100	4,582,001,999	491,224,101
36277	Medical Mut Ins Co Of ME	223,129,612	132,970,758	90,158,854
11843	Medical Protective Co	2,148,587,195	1,425,770,716	722,816,479
31119	Medico Ins Co	113,108,848	68,439,866	44,668,982
22241	Medmarc Cas Ins Co	101,268,967	65,340,768	35,928,199
97055	Mega Life & Hlth Ins Co The	643,825,828	408,733,161	235,092,667
86126	Members Life Ins Co	54,336,726	32,771,419	21,565,307
31968	Merastar Ins Co	44,100,943	29,900,217	14,200,726
14494	Merchants Bonding Co a Mut	88,671,206	28,549,826	60,121,380
23329	Merchants Mut Ins Co	366,301,092	226,076,185	140,224,907
12901	Merchants Preferred Ins Co	38,849,942	25,310,839	13,539,103
65951	Merit Life Ins Co	659,563,065	343,472,431	316,090,634
79022	Merrill Lynch Life Ins Co	11,102,779,900	10,503,766,146	599,013,754
19798	Merrimack Mut Fire Ins Co	956,789,548	377,781,817	579,007,731
87726	Metlife Ins Co of CT	67,232,743,152	62,304,068,329	4,928,674,823
93513	MetLife Investors Ins Co	11,670,931,246	11,260,176,952	410,754,294
61050	MetLife Investors USA Ins Co	40,666,151,758	39,260,095,032	1,406,056,726
39950	Metropolitan Gen Ins Co	32,168,417	801,085	31,367,332
34339	Metropolitan Grp Prop & Cas Ins Co	390,012,476	91,601,851	298,410,625
65978	Metropolitan Life Ins Co	289,575,343,528	276,941,488,594	12,633,854,934
26298	Metropolitan Prop & Cas Ins Co	4,819,781,668	3,002,568,770	1,817,212,898
97136	Metropolitan Tower Life Ins Co	5,000,314,631	4,133,692,011	866,622,620
18740	MGIC Ind Corp	225,525,033	621,261	224,903,772
38601	MIC Prop & Cas Ins Corp	125,332,665	73,818,835	51,513,830
21687	Mid Century Ins Co	3,222,935,802	2,445,254,954	777,680,848
23434	Middlesex Ins Co	628,327,121	388,647,110	239,680,011
14532	Middlesex Mut Assur Co	247,682,329	184,498,450	63,183,879
66044	Midland Natl Life Ins Co	26,496,853,601	25,104,984,613	1,391,868,988
23612	Midwest Employers Cas Co	337,103,891	198,968,801	138,135,090

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
66109	Midwestern United Life Ins Co	243,674,116	140,808,708	102,865,408
42234	Minnesota Lawyers Mut Ins Co	119,153,165	69,418,931	49,734,234
66168	Minnesota Life Ins Co	22,800,080,352	21,058,458,292	1,741,622,060
20362	Mitsui Sumitomo Ins Co of Amer	718,553,660	465,237,644	253,316,016
22551	Mitsui Sumitomo Ins USA Inc	107,319,050	53,344,709	53,974,341
82848	ML Life Ins Co of NY	882,567,552	800,839,751	81,727,801
15997	MMG Ins Co	174,868,274	111,110,395	63,757,879
70416	MML Bay State Life Ins Co	4,345,097,252	4,187,003,917	158,093,335
57541	Modern Woodmen Of Amer	9,266,004,700	8,129,557,362	1,136,447,336
69647	Molina Hlthcare Ins Co	8,954,407	376,874	8,577,533
66265	Monarch Life Ins Co	813,221,535	809,397,319	3,824,216
66281	Monumental Life Ins Co	34,727,977,801	33,291,391,418	1,436,586,383
66370	Mony Life Ins Co	9,181,460,525	8,452,755,016	728,705,509
78077	Mony Life Ins Co Of Amer	4,276,905,983	4,003,151,143	273,754,840
29858	Mortgage Guar Ins Corp	7,214,641,179	5,785,619,286	1,429,021,893
22012	Motors Ins Corp	5,374,335,313	3,466,080,753	1,908,254,560
26522	Mount Vernon Fire Ins Co	343,244,871	170,340,344	172,904,526
66427	MTL Ins Co	1,398,474,147	1,306,336,394	92,137,753
66346	Munich Amer Reassur Co	5,984,408,705	5,374,747,359	609,661,346
10227	Munich Reins Amer Inc	16,030,306,012	12,205,749,304	3,824,556,708
13559	Municipal & Infrastructure Assur Cor	75,092,712	32,449	75,060,263
88668	Mutual Of Amer Life Ins Co	12,427,574,115	11,630,650,345	796,923,769
71412	Mutual Of Omaha Ins Co	4,730,153,625	2,492,220,034	2,237,933,591
61409	National Benefit Life Ins Co	781,311,189	422,355,198	358,955,991
11991	National Cas Co	161,103,050	49,927,623	111,175,427
10243	National Continental Ins Co	244,107,348	203,402,793	40,704,555
16217	National Farmers Union Prop & Cas	282,631,725	206,990,110	75,641,614
20478	National Fire Ins Co Of Hartford	133,961,569	27,042,978	106,918,591
23728	National Gen Ins Co	90,145,815	44,811,131	45,334,684
66583	National Guardian Life Ins Co	1,776,303,384	1,588,870,636	187,432,747
82538	National Hlth Ins Co	25,238,990	8,923,403	16,315,587
20087	National Ind Co	78,440,494,147	40,004,992,853	38,435,501,294
27944	National Ins Assn	11,992,144	3,346	11,988,798
75264	National Integrity Life Ins Co	4,432,445,335	4,206,855,403	225,589,932
32620	National Interstate Ins Co	696,273,294	457,882,999	238,390,295
20052	National Liab & Fire Ins Co	1,158,872,477	546,793,300	612,079,178

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
66680	National Life Ins Co	8,501,197,080	7,366,994,483	1,134,202,597
23825	National Public Finance Guar Corp	6,988,601,172	6,335,171,620	653,429,552
34835	National Reins Corp	417,638,260	141,142,136	276,496,124
85472	National Security Life & Ann Co	162,151,466	142,248,213	19,903,254
22608	National Specialty Ins Co	30,644,891	13,487,583	17,157,308
21881	National Surety Corp	493,428,645	361,325,735	132,102,910
51020	National Title Ins Of NY Inc	26,209,589	13,014,125	13,195,464
19445	National Union Fire Ins Co Of Pitts	32,008,876,166	19,350,514,566	12,658,361,600
66850	National Western Life Ins Co	6,726,515,302	5,909,473,339	817,041,963
51101	Nations Title Ins Of NY Inc	20,047,675	6,552,491	13,495,184
26093	Nationwide Affinity Co of Amer	54,340,164	44,932,578	9,407,586
28223	Nationwide Agribusiness Ins Co	187,183,025	141,366,122	45,816,903
10723	Nationwide Assur Co	61,148,983	4,303,209	56,845,774
92657	Nationwide Life & Ann Ins Co	5,243,361,034	5,029,849,347	213,511,687
66869	Nationwide Life Ins Co	88,955,177,916	85,825,620,591	3,129,557,325
23779	Nationwide Mut Fire Ins Co	4,231,228,197	2,139,585,463	2,091,642,734
23787	Nationwide Mut Ins Co	27,261,995,134	17,786,951,724	9,475,043,410
37877	Nationwide Prop & Cas Ins Co	145,700,410	106,814,255	38,886,155
42307	Navigators Ins Co	1,789,139,698	1,143,319,603	645,820,095
15865	NCMIC Ins Co	494,370,357	331,888,543	162,481,814
25852	New England Guar Ins Co Inc	32,699,042	140,718	32,558,324
21830	New England Ins Co	309,220,252	11,903,872	297,316,380
91626	New England Life Ins Co	10,718,859,463	10,154,670,055	564,189,408
41629	New England Reins Corp	139,264,528	9,701,716	129,562,813
13083	New Hampshire Employers Ins Co	3,219,208	78,024	3,141,184
23841	New Hampshire Ins Co	4,014,062,746	2,604,680,932	1,409,381,814
91596	New York Life Ins & Ann Corp	88,832,647,162	83,835,017,754	4,997,629,408
66915	New York Life Ins Co	117,835,521,372	104,149,253,503	13,686,267,869
16608	New York Marine & Gen Ins Co	606,039,402	403,804,939	202,234,463
14788	NGM Ins Co	1,893,978,726	1,202,004,420	691,974,306
23965	Norfolk & Dedham Mut Fire Ins Co	270,593,792	127,380,292	143,213,500
31470	Norguard Ins Co	379,648,782	279,293,830	100,354,952
29874	North Amer Specialty Ins Co	501,696,517	184,983,507	316,713,010
27740	North Pointe Ins Co	105,761,419	73,199,106	32,562,313
21105	North River Ins Co	1,069,775,190	514,889,135	554,886,055
22047	North Star Reins Corp	20,365,551	654,772	19,710,779

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
36455	Northbrook Ind Co	39,158,424	223,147	38,935,277
38369	Northern Assur Co Of Amer	289,748,010	126,833,650	162,914,360
19372	Northern Ins Co Of NY	41,008,281	10,914,722	30,093,560
25992	Northern Security Ins Co Inc	7,526,529	93,022	7,433,507
24031	Northland Cas Co	101,423,472	67,261,533	34,161,939
24015	Northland Ins Co	1,177,771,258	600,486,588	577,284,670
69000	Northwestern Long Term Care Ins Co	528,230,845	456,827,892	71,402,953
67091	Northwestern Mut Life Ins Co	166,746,623,785	154,344,063,510	12,402,560,275
23914	Northwestern Natl Ins Co Milwaukee	56,944,436	52,131,805	4,812,631
42552	Nova Cas Co	97,069,526	9,823,320	87,246,206
81353	NYLife Ins Co Of AZ	193,203,913	138,690,035	54,513,878
23248	Occidental Fire & Cas Co Of NC	244,513,613	128,474,234	116,039,379
67148	Occidental Life Ins Co Of NC	261,452,895	228,528,711	32,924,184
23680	Odyssey Amer Reins Co	7,752,763,399	4,239,944,787	3,512,818,612
24074	Ohio Cas Ins Co	5,277,204,131	3,941,032,445	1,336,171,686
26565	Ohio Ind Co	102,044,045	56,855,839	45,188,206
89206	Ohio Natl Life Assur Corp	2,886,948,295	2,609,104,740	277,843,554
67172	Ohio Natl Life Ins Co	15,785,003,597	14,968,288,031	816,715,566
67180	Ohio State Life Ins Co	12,174,370	3,891,911	8,282,459
40231	Old Dominion Ins Co	28,563,868	726,704	27,837,164
24139	Old Republic Gen Ins Corp	1,038,295,018	736,015,642	302,279,376
24147	Old Republic Ins Co	2,405,698,504	1,506,419,729	899,278,775
67261	Old Republic Life Ins Co	151,874,411	110,835,762	41,038,649
50520	Old Republic Natl Title Ins Co	633,611,584	461,509,148	172,102,436
35424	Old Republic Security Assur Co	80,144,652	28,577,400	51,567,252
37060	Old United Cas Co	404,010,646	202,503,767	201,506,879
63274	OM Fin Life Ins Co	16,742,276,600	15,925,901,332	816,375,268
20621	OneBeacon Amer Ins Co	743,070,922	416,268,261	326,802,661
21970	OneBeacon Ins Co	3,053,305,633	1,699,472,456	1,353,833,177
85286	OneNation Ins Co	78,312,720	391,276	77,921,444
56383	Order of United Commerical Travelers	22,563,531	11,919,372	10,644,159
76112	Oxford Life Ins Co	501,598,684	367,732,100	133,866,584
22748	Pacific Employers Ins Co	2,572,735,961	1,697,786,913	874,949,048
20346	Pacific Ind Co	5,989,216,656	3,789,044,900	2,200,171,756
97268	Pacific Life & Ann Co	3,539,136,077	3,168,150,037	370,986,041
67466	Pacific Life Ins Co	94,738,486,862	89,732,544,621	5,005,942,242

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
37850	Pacific Specialty Ins Co	250,124,890	112,832,349	137,292,540
70785	Pacificare Life & Hlth Ins Co	745,708,546	65,251,857	680,456,689
67539	Pan Amer Life Ins Co	1,515,357,931	1,255,912,030	259,445,902
60003	Park Avenue Life Ins Co	419,366,478	263,138,411	156,228,067
71099	Parker Centennial Assur Co	68,625,035	27,560,219	41,064,817
32069	Patriot Ins Co	60,589,674	38,011,142	22,578,533
67598	Paul Revere Life Ins Co	4,744,807,086	4,294,318,916	450,488,170
67601	Paul Revere Variable Ann Ins Co	49,141,733	17,365,956	31,775,777
14931	Pawtucket Ins Co	9,468,197	7,612,239	1,855,956
18333	Peerless Ind Ins Co	799,014,885	579,517,028	219,497,857
14958	Peninsula Ins Co	77,024,526	38,038,197	38,986,329
14982	Penn Millers Ins Co	209,961,728	137,470,600	72,491,128
67644	Penn Mut Life Ins Co	10,939,522,821	9,575,188,058	1,364,334,763
21962	Pennsylvania Gen Ins Co	405,046,120	254,191,942	150,854,178
67660	Pennsylvania Life Ins Co	901,412,245	640,411,680	261,000,565
14974	Pennsylvania Lumbermens Mut Ins	348,557,273	242,715,863	105,841,410
12262	Pennsylvania Manufacturers Assoc Ins	774,481,063	517,779,550	256,701,513
85561	Perico Life Ins Co	78,626,261	28,846,233	49,780,028
12297	Petroleum Cas Co	24,785,041	7,235,612	17,549,429
13714	Pharmacists Mut Ins Co	197,167,512	131,170,875	65,996,637
67784	Philadelphia Amer Life Ins Co	175,184,122	154,250,856	20,933,266
18058	Philadelphia Ind Ins Co	4,517,425,311	2,870,291,689	1,647,133,622
93548	PHL Variable Ins Co	4,586,303,320	4,350,606,935	235,696,385
25623	Phoenix Ins Co	3,659,027,137	2,434,280,347	1,224,746,790
93734	Phoenix Life & Ann Co	60,426,728	35,003,372	25,423,356
67814	Phoenix Life Ins Co	14,654,500,467	14,137,338,712	517,161,755
72125	Physicians Life Ins Co	1,252,705,969	1,151,199,530	101,506,439
80578	Physicians Mut Ins Co	1,539,420,201	740,307,864	799,112,337
67911	Pioneer Mut Life Ins Co	476,310,034	444,803,562	31,506,472
26794	Plans Liab Ins Co	80,916,689	30,081,626	50,835,063
18619	Platte River Ins Co	139,357,292	102,690,681	36,666,611
18732	PMI Mortgage Assur Co	12,704,585	367,830	12,336,755
27251	PMI Mortgage Ins Co	3,163,139,858	2,434,784,320	728,355,538
14460	Podiatry Ins Co Of Amer	311,471,147	214,099,466	97,371,681
57622	Polish Natl Alliance Us Of Na	437,152,316	407,327,707	29,824,609
56839	Polish Natl Union Of Amer	25,028,376	24,622,011	406,365

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NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
57630	Polish Roman Catholic Union Of Amer	178,199,480	173,887,213	4,312,268
37257	Praetorian Ins Co	974,528,395	592,097,836	382,430,559
15024	Preferred Mut Ins Co	398,052,293	242,860,631	155,191,662
36234	Preferred Professional Ins Co	352,569,326	205,320,742	147,248,584
10800	Premier Grp Ins Co Inc	48,501,429	20,770,339	27,731,090
15586	Preserver Ins Co	144,999,756	107,808,550	37,191,206
65919	Primerica Life Ins Co	6,805,089,529	5,099,494,230	1,705,595,299
61271	Principal Life Ins Co	118,786,258,320	114,197,513,247	4,588,745,073
71161	Principal Natl Life Ins Co	12,663,369	774,617	11,888,753
29017	Professionals Advocate Ins Co	104,764,311	45,745,856	59,018,454
25585	Professionals Direct Ins Co	18,588,453	50,959	18,537,494
11851	Progressive Advanced Ins Co	207,687,410	130,577,659	77,109,751
24260	Progressive Cas Ins Co	4,880,989,399	3,519,305,026	1,361,684,373
16322	Progressive Direct Ins Co	3,569,564,692	2,447,878,546	1,121,686,146
24279	Progressive Max Ins Co	264,006,917	181,270,040	82,736,877
38628	Progressive Northern Ins Co	1,176,588,264	849,696,509	326,891,755
21727	Progressive Universal Ins Co	194,625,957	131,606,419	63,019,538
10638	Proselect Ins Co	76,467,790	53,653,703	22,814,087
12416	Protective Ins Co	589,992,416	234,698,280	355,294,136
68136	Protective Life Ins Co	26,654,687,975	24,038,157,042	2,616,530,933
15040	Providence Mut Fire Ins Co	181,301,477	74,553,886	106,747,591
24295	Providence Washington Ins Co	117,003,067	82,069,349	34,933,718
68195	Provident Life & Accident Ins Co	8,004,252,388	7,437,174,093	567,078,294
68209	Provident Life & Cas Ins Co	722,009,736	591,782,679	130,227,056
79227	Pruco Life Ins Co	29,252,494,649	28,377,658,943	874,835,706
86630	Prudential Ann Life Assur Corp	49,615,991,034	48,735,013,349	880,977,685
68241	Prudential Ins Co Of Amer	225,787,698,918	215,746,044,708	10,041,654,210
93629	Prudential Retirement Ins & Ann Co	59,982,601,982	58,816,199,876	1,166,402,106
15059	Public Serv Mut Ins Co	635,949,092	394,687,373	241,261,719
39217	QBE Ins Corp	769,393,672	531,286,840	238,106,832
10219	QBE Reins Corp	1,091,396,831	510,901,742	580,495,090
15067	Quincy Mut Fire Ins Co	1,161,825,435	452,760,482	709,064,953
22705	R&Q Reins Co	258,735,992	221,099,708	37,636,284
36250	Radian Asset Assur Inc	2,175,380,921	1,116,237,739	1,059,143,182
33790	Radian Guar Inc	4,242,975,637	3,475,388,623	767,587,014
70211	Reassure Amer Life Ins Co	16,106,981,593	15,459,050,688	647,930,905

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
37303	Redland Ins Co	161,889,812	91,097,855	70,791,957
24449	Regent Ins Co	209,813,116	153,492,415	56,320,701
68357	Reliable Life Ins Co	21,877,254	11,221,191	10,656,063
68381	Reliance Standard Life Ins Co	3,821,310,131	3,280,300,770	541,009,361
67105	Reliastar Life Ins Co	20,673,304,851	18,482,994,865	2,190,309,986
61360	Reliastar Life Ins Co Of NY	3,209,428,172	2,886,836,942	322,591,230
61700	Renaissance Life & Hlth Ins Co of Am	38,858,539	19,835,192	19,023,347
28452	Republic Mortgage Ins Co	2,098,542,587	1,916,719,009	181,823,578
32174	Republic Mortgage Ins Co Of FL	51,947,041	43,785,835	8,161,206
31275	Republic Mortgage Ins Of NC	697,217,354	555,118,759	142,098,595
31089	Republic Western Ins Co	237,728,728	119,281,416	118,447,311
61506	Resource Life Ins Co	49,882,357	33,046,293	16,836,064
43044	Response Ins Co	79,994,142	7,628,480	72,365,662
36684	Riverport Ins Co	93,566,207	51,638,646	41,927,562
65005	RiverSource Life Ins Co	81,313,114,490	77,942,443,710	3,370,670,780
28860	RLI Ind Co	40,579,025	991,340	39,587,685
13056	RLI Ins Co	1,426,811,031	642,650,183	784,160,848
12491	Rochdale Ins Co Of NY	179,138,668	142,356,457	36,782,211
42706	Roche Surety & Cas Co Inc	18,095,080	10,816,642	7,278,438
23132	RVI Natl Ins Co	13,657,239	160,087	13,497,152
24740	Safeco Ins Co Of Amer	4,327,404,574	3,180,292,675	1,147,111,899
11123	Safety First Ins Co	15,422,897	2,699,791	12,723,106
33618	Safety Ind Ins Co	91,224,295	48,281,785	42,942,510
39454	Safety Ins Co	1,208,305,564	651,730,389	556,575,175
15105	Safety Natl Cas Corp	2,185,191,092	1,559,059,081	626,132,011
12808	Safety Prop & Cas Ins Co	33,962,748	19,918,574	14,044,174
40460	Sagamore Ins Co	160,235,625	46,440,554	113,795,071
60176	SBLI USA Mut Life Ins Co Inc	1,502,753,569	1,389,688,781	113,064,788
80586	Scor Global Life Reins Co of Amer	65,129,684	33,182,351	31,947,333
15563	SeaBright Ins Co	841,221,557	534,310,959	306,910,601
69914	Sears Life Ins Co	83,297,166	24,050,051	59,247,114
25763	Seaton Ins Co	83,703,701	77,690,135	6,013,564
37923	Seaworthy Ins Co	56,745,947	26,621,770	30,124,177
93742	Securian Life Ins Co	149,666,826	23,155,131	126,511,696
68675	Security Benefit Life Ins Co	9,862,138,373	9,434,787,389	427,350,984
68721	Security Life Ins Co Of Amer	79,205,848	54,755,490	24,450,359

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
68713	Security Life Of Denver Ins Co	20,770,377,987	19,072,905,493	1,697,472,494
68772	Security Mut Life Ins Co Of NY	2,426,937,441	2,313,944,549	112,992,892
50784	Security Title Guarantee Corp Baltim	11,054,262	9,287,639	1,766,623
50857	Security Union Title Ins Co	102,521,704	54,949,200	47,572,504
11867	Selective Ins Co of New England	30,761,772	17,468,236	13,293,536
10936	Seneca Ins Co Inc	343,980,309	176,909,909	167,070,400
76325	Senior Hlth Ins Co of PA	3,251,994,962	3,058,545,856	193,449,106
11000	Sentinel Ins Co Ltd	198,662,643	68,412,549	130,250,094
28460	Sentry Cas Co	169,552,068	106,011,667	63,540,402
24988	Sentry Ins A Mut Co	5,578,240,527	2,464,132,121	3,114,108,406
68810	Sentry Life Ins Co	3,340,601,635	3,065,488,542	275,113,093
21180	Sentry Select Ins Co	635,131,186	410,011,211	225,119,976
22985	Sequoia Ins Co	188,478,900	107,348,555	81,130,345
97241	Settlers Life Ins Co	414,801,211	361,475,944	53,325,266
23388	Shelter Mut Ins Co	2,187,530,311	936,628,842	1,250,901,469
12575	SilverScript Ins Co	439,036,068	294,142,361	144,893,707
11126	Sompo Japan Ins Co of Amer	814,448,157	398,832,807	415,615,350
57142	Sons Of Norway	282,315,070	275,485,181	6,829,889
19216	Southern Ins Co	49,857,330	23,999,638	25,857,692
20613	Sparta Ins Co	351,432,323	97,277,734	254,154,589
24767	St Paul Fire & Marine Ins Co	19,017,907,519	12,426,553,414	6,591,354,104
24775	St Paul Guardian Ins Co	76,479,191	49,281,033	27,198,158
41750	St Paul Medical Liab Ins Co	198,270,229	136,330,833	61,939,396
24791	St Paul Mercury Ins Co	281,148,127	214,132,868	67,015,259
19224	St Paul Protective Ins Co	512,314,397	274,558,965	237,755,432
19070	Standard Fire Ins Co	3,697,496,030	2,321,533,027	1,375,963,003
42986	Standard Guar Ins Co	176,354,252	96,164,423	80,189,829
69019	Standard Ins Co	14,524,928,886	13,331,221,303	1,193,707,583
69051	Standard Life Ins Co Of IN	1,948,951,290	1,930,567,681	18,383,610
69078	Standard Security Life Ins Co Of NY	370,830,886	255,775,393	115,055,493
18023	Star Ins Co	715,484,468	508,449,339	207,035,129
40045	Starnet Ins Co	185,778,185	71,787,148	113,991,037
38318	Starr Ind & Liab Co	723,158,315	204,416,194	518,742,121
25143	State Farm Fire & Cas Co	26,422,186,672	17,881,287,729	8,540,898,943
25151	State Farm Gen Ins Co	4,969,306,611	2,734,587,460	2,234,719,151
69108	State Farm Life Ins Co	47,959,820,741	42,297,181,146	5,662,639,594

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
25178	State Farm Mut Auto Ins Co	100,680,581,102	42,500,309,755	58,180,271,347
69116	State Life Ins Co	3,162,483,291	2,952,278,861	210,204,430
12831	State Natl Ins Co Inc	184,807,568	63,435,545	121,372,023
77399	Sterling Life Ins Co	331,679,407	122,643,615	209,035,792
50121	Stewart Title Guar Co	913,513,832	527,693,377	385,820,455
10952	Stonebridge Cas Ins Co	257,562,956	156,008,329	101,554,627
65021	Stonebridge Life Ins Co	2,024,829,368	1,842,688,054	182,141,314
10340	Stonington Ins Co	453,477,798	331,196,694	122,281,104
11024	Strathmore Ins Co	48,288,081	26,970,166	21,317,915
80926	Sun Life & Hlth Ins Co	72,719,316	31,927,340	40,791,976
79065	Sun Life Assur Co Of Canada US	42,453,648,635	40,703,810,954	1,749,837,681
60941	SunAmerica Ann & Life Assur Co	25,887,982,160	25,234,124,929	653,857,231
69256	Sunamerica Life Ins Co	17,549,130,575	13,525,518,866	4,023,611,709
58181	Supreme Council The Royal Arcanum	82,774,608	70,130,259	12,644,349
69310	Surety Life Ins Co	13,302,947	643,125	12,659,822
82627	Swiss Re Life & Hlth Amer Inc	12,176,226,568	9,136,773,653	3,039,452,915
25364	Swiss Reins Amer Corp	14,559,211,428	9,754,006,614	4,805,204,814
68608	Symetra Life Ins Co	20,799,084,104	19,383,648,999	1,415,435,105
20311	Syncora Guar Inc	1,145,123,098	1,045,412,598	99,710,500
12866	T H E Ins Co	166,416,523	113,142,566	53,273,957
69345	Teachers Ins & Ann Assoc Of Amer	201,727,944,749	178,883,993,367	22,843,951,382
22683	Teachers Ins Co	289,232,367	181,166,258	108,066,109
69396	Texas Life Ins Co	727,015,660	678,657,051	48,358,609
23280	The Cincinnati Ind Co	73,106,425	6,149,643	66,956,782
70435	The Savings Bank Life Ins Co Of MA	2,203,666,505	2,040,728,317	162,938,188
28240	The Serv Ins Co Inc	10,470,118	5,933,668	4,536,450
56014	Thrivent Financial For Lutherans	54,372,055,030	50,245,280,775	4,126,774,255
60142	TIAA Cref Life Ins Co	3,319,087,931	2,965,774,852	353,313,079
50067	Ticor Title Ins Co	247,235,921	192,599,131	54,636,790
51535	Ticor Title Ins Co of FL	119,660,849	79,105,228	40,555,621
25534	TIG Ins Co	2,202,702,803	1,416,065,653	786,637,150
69477	Time Ins Co	795,822,407	556,311,333	239,511,074
13242	Titan Ind Co	286,491,090	124,254,477	162,236,613
32301	TNUS Ins Co	60,277,340	12,049,349	48,227,991
42439	Toa Re Ins Co Of Amer	1,414,447,591	938,421,555	476,026,036
12904	Tokio Marine & Nichido Fire Ins Co	1,598,928,560	1,018,394,611	580,533,949

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
44300	Tower Ins Co Of NY	1,258,894,576	1,025,749,399	233,145,177
43702	Tower Natl Ins Co	45,103,225	33,055,954	12,047,271
37621	Toyota Motor Ins Co	351,225,974	238,764,533	112,461,441
70688	Transamerica Financial Life Ins Co	20,937,072,430	20,025,445,776	911,626,654
86231	Transamerica Life Ins Co	101,455,187,640	96,428,363,440	5,026,824,200
33014	Transport Ins Co	42,571,424	29,209,986	13,361,437
20494	Transportation Ins Co	31,342,701	163,454	31,179,247
28188	Travco Ins Co	203,358,653	134,280,187	69,078,465
19038	Travelers Cas & Surety Co	15,754,090,930	9,556,165,241	6,197,925,689
31194	Travelers Cas & Surety Co Of Amer	4,331,705,701	2,494,857,039	1,836,848,661
36170	Travelers Cas Co Of CT	313,553,595	224,677,374	88,876,221
19046	Travelers Cas Ins Co Of Amer	1,850,815,600	1,331,387,857	519,427,743
40282	Travelers Commercial Cas Co	312,128,669	217,283,000	94,845,669
27998	Travelers Home & Marine Ins Co	246,469,989	177,100,719	69,369,270
25658	Travelers Ind Co	21,250,203,802	12,877,564,926	8,372,638,876
25666	Travelers Ind Co Of Amer	587,637,966	437,228,793	150,409,173
25682	Travelers Ind Co Of CT	1,028,972,465	683,796,711	345,175,754
36145	Travelers Personal Security Ins Co	197,159,118	131,161,827	65,997,291
25674	Travelers Prop Cas Co Of Amer	264,769,703	168,887,924	95,881,779
34894	Trenwick Amer Reins Corp	141,989,267	112,515,302	29,473,965
31003	Tri State Ins Co Of MN	32,299,168	1,925,061	30,374,107
24350	Triad Guar Ins Corp	826,982,369	704,168,243	122,814,126
41211	Triton Ins Co	819,880,518	434,338,451	385,542,067
21709	Truck Ins Exch	1,680,225,355	1,139,781,693	540,443,661
61425	Trustmark Ins Co	1,172,031,854	931,740,083	240,291,771
62863	Trustmark Life Ins Co	362,206,889	177,587,479	184,619,410
60117	Tufts Ins Co Inc	48,903,150	25,251,643	23,651,507
29459	Twin City Fire Ins Co Co	647,364,625	342,125,731	305,238,895
67423	UBS Life Ins Co USA	44,075,318	5,496,925	38,578,393
80314	Unicare Life & Hlth Ins Co	1,482,436,367	1,101,100,244	381,336,126
11121	Unified Life Ins Co	139,061,633	124,745,022	14,316,611
91529	Unimerica Ins Co	262,067,083	149,109,705	112,957,378
69701	Union Bankers Ins Co	66,424,301	29,704,816	36,719,485
80837	Union Central Life Ins Co	6,743,142,862	6,342,266,273	400,876,589
62596	Union Fidelity Life Ins Co	18,377,842,003	17,766,160,013	611,681,990
25844	Union Ins Co	96,635,600	70,605,699	26,029,901

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
21423	Union Ins Co Of Providence	95,115,180	48,841,276	46,273,904
69744	Union Labor Life Ins Co	3,882,288,861	3,790,230,998	92,057,863
25860	Union Mut Fire Ins Co	167,814,048	97,697,458	70,116,590
70408	Union Security Ins Co	5,653,173,392	5,234,776,755	418,396,637
92916	United Amer Ins Co	1,649,619,974	1,392,614,903	257,005,071
36226	United Cas & Surety Ins Co	10,425,281	6,311,882	4,113,399
85766	United Concordia Ins Co	59,002,803	18,900,072	40,102,731
11770	United Financial Cas Co	1,790,391,209	1,384,986,406	405,404,803
51624	United Gen Title Ins Co	15,740,582	212,994	15,527,588
26999	United Guar Mortgage Ind Co	422,760,278	305,574,254	117,186,024
15873	United Guar Residential Ins Co	2,589,785,374	1,531,096,722	1,058,688,652
16667	United Guar Residential Ins Co of NC	792,939,864	558,421,842	234,518,022
69930	United Ins Co Of Amer	3,238,885,568	2,935,372,415	303,513,153
94099	United Investors Life Ins Co	2,753,456,653	2,286,685,180	466,771,473
41335	United Natl Specialty Ins Co	93,624,707	34,261,745	59,362,963
69868	United Of Omaha Life Ins Co	14,037,295,085	12,792,156,330	1,245,138,755
25941	United Serv Automobile Assn	20,971,910,034	6,433,784,266	14,538,125,767
25887	United States Fidelity & Guar Co	4,627,715,706	2,161,960,056	2,465,755,650
21113	United States Fire Ins Co	2,743,387,632	1,687,910,455	1,055,477,177
70106	United States Life Ins Co In NYC	5,318,059,136	4,829,166,816	488,892,320
10656	United States Surety Co	70,115,674	27,329,253	42,786,421
29157	United WI Ins Co	297,821,082	219,303,104	78,517,978
72850	United World Life Ins Co	92,756,339	49,584,513	43,171,826
79413	UnitedHealthcare Ins Co	11,899,664,376	8,473,875,058	3,425,789,318
25909	Unitrin Preferred Ins Co	44,226,711	26,453,235	17,773,476
70114	Unity Mut Life Ins Co	277,026,625	259,985,787	17,040,839
41181	Universal Underwriters Ins Co	408,453,474	56,374,118	352,079,357
70173	Universal Underwriters Life Ins Co	258,997,055	183,674,890	75,322,165
40843	Universal Underwriters Of TX Ins	19,429,795	9,762,359	9,667,436
62235	Unum Life Ins Co Of Amer	17,214,784,050	15,673,664,911	1,541,119,138
80705	US Br Great West Life Assur Co	112,134,013	87,351,957	24,782,056
80802	US Br SunLife Assur Co Of Canada	15,278,469,362	14,616,473,820	661,995,542
84654	US Branch Assumption Mut Life Ins	11,982,859	143,231	11,839,628
80659	US Business of Canada Life Assur Co	4,197,813,833	4,010,409,668	187,404,165
80675	US Business of Crown Life Ins Co	313,461,691	280,067,759	33,393,932
84530	US Financial Life Ins Co	598,827,756	528,267,098	70,560,658

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
29599	US Specialty Ins Co	1,528,353,413	1,103,460,057	424,893,356
25968	USAA Cas Ins Co	6,816,526,482	3,283,460,604	3,533,065,877
18600	USAA Gen Ind Co	564,173,134	357,135,592	207,037,542
69663	USAA Life Ins Co	14,780,134,365	13,485,010,367	1,295,123,998
94358	USAbLe Life	305,878,327	183,591,976	122,286,351
25976	Utica Mut Ins Co	2,229,193,454	1,508,692,256	720,501,199
26611	Valiant Ins Co	80,810,437	29,457,202	51,353,235
20508	Valley Forge Ins Co	54,176,019	147,740	54,028,279
21172	Vanliner Ins Co	508,591,497	389,239,017	119,352,480
68632	VantisLife Ins Co	870,800,798	799,722,899	71,077,899
70238	Variable Ann Life Ins Co	59,451,514,056	55,825,813,143	3,625,700,913
13110	Vermont Accident Ins Co Inc	6,041,161	183,605	5,857,556
26018	Vermont Mut Ins Co	477,630,141	270,508,030	207,122,111
20397	Vigilant Ins Co	395,909,138	219,283,820	176,625,318
40827	Virginia Surety Co Inc	1,055,449,261	752,512,208	302,937,053
39616	Vision Serv Plan Ins Co	178,306,637	84,165,893	94,140,744
84549	Vista Life Ins Co	40,138,789	777,002	39,361,787
70319	Washington Natl Ins Co	1,926,723,346	1,526,593,300	400,130,045
26069	Wausau Business Ins Co	190,333,409	134,395,572	55,937,837
26042	Wausau Underwriters Ins Co	253,589,563	158,077,073	95,512,490
25011	Wesco Ins Co	229,682,285	176,807,447	52,874,838
44393	West Amer Ins Co	308,800,999	95,427,586	213,373,413
70335	West Coast Life Ins Co	3,529,518,931	3,003,902,014	525,616,918
21121	Westchester Fire Ins Co	2,459,551,784	1,652,301,469	807,250,315
70432	Western Natl Life Ins Co	43,440,972,587	40,255,670,056	3,185,302,531
91413	Western Reserve Life Assur Co of OH	8,821,381,432	8,458,235,164	363,146,268
13188	Western Surety Co	1,342,021,061	662,719,222	679,301,839
39845	Westport Ins Corp	7,251,700,871	5,290,213,972	1,961,486,899
38776	White Mountains Reins Co of Amer	2,438,110,465	1,606,089,386	832,021,079
60704	Wilton Reassur Life Co of NY	1,182,495,542	1,087,237,325	95,258,224
56170	Womans Life Ins Society	185,701,078	156,463,809	29,237,269
57320	Woodmen World Life Ins Soc	8,074,593,384	7,251,285,875	823,307,50
70629	World Ins Co	251,900,327	144,799,009	107,101,318
20273	WRM Amer Ind Co Inc	58,982,482	718,083	58,264,398
24554	XL Ins Amer Inc	662,977,833	428,893,389	234,084,444
88080	XL Life Ins & Ann Co	67,031,545	47,678,476	19,353,067

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2010 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
20583	XL Reins Amer Inc	5,278,996,996	3,087,699,385	2,191,297,611
37885	XL Specialty Ins Co	541,124,990	369,216,660	171,908,330
31267	York Ins Co of ME	16,242,439	182,028	16,060,411
26220	Yosemite Ins Co	357,791,126	95,750,396	262,040,730
30325	Zale Ind Co	15,704,492	5,119,085	10,585,407
71323	Zale Life Ins Co	11,005,962	2,401,633	8,604,329
16535	Zurich Amer Ins Co	29,935,745,054	22,518,594,436	7,417,150,618
27855	Zurich Amer Ins Co Of IL	53,956,945	14,852,088	39,104,857



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APPENDIX D

2010 SURPLUS LINES INSURERS EFFECTIVE NOVEMBER 17, 2009

NAIC #	COMPANY NAME	NAIC #	COMPANY NAME
20010	Acceptance Indemnity Insurance Company	33138	Landmark American Insurance Company
24856	Admiral Insurance Company	19437	Lexington Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.		Lloyd's Underwriters at London
35351	American Empire Surplus Lines Ins Co	37745	Maiden Specialty Insurance Company
25433	American Safety Indemnity Company	33189	Max Specialty Insurance Company
35912	American Western Home Insurance Co	37974	Mt. Hawley Insurance Company
21199	Arch Specialty Insurance Company	20079	National Fire & Marine Insurance Company
42846	Atlantic Casualty Insurance Company	17370	Nautilus Insurance Company
26620	Axis Surplus Insurance Company	36056	Navigators Specialty Insurance Company
31295	Berkley Regional Specialty Insurance Co	17400	Noetic Specialty Insurance Company
23620	Burlington Insurance Company	39608	Nutmeg Insurance Company
10328	Capitol Specialty Insurance Corporation	32859	Penn-America Insurance Company
36951	Century Surety Company	23850	Philadelphia Insurance Company
26883	Chartis Specialty Insurance Company	10786	Princeton Excess and Surplus Lines Ins Co
38989	Chubb Custom Insurance Company	28053	Rockhill Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co	16551	Savers Property & Casualty Insurance Co
39993	Colony Insurance Company	41297	Scottsdale Insurance Company
31127	Columbia Casualty Company	10729	Seneca Specialty Insurance Company
10213	Discover Specialty Insurance Company	30481	St. Paul Surplus Lines Insurance Company
41718	Endurance American Specialty Insurance Co	26387	Steadfast Insurance Company
39020	Essex Insurance Company	29696	Travelers Excess and Surplus Lines Ins Co
10851	Everest Indemnity Insurance Company	13064	United National Insurance Company
44792	Executive Risk Specialty Insurance Co	25895	United States Liability Insurance Company
10657	First Mercury Insurance Company	17159	USF Insurance Company
34916	First Specialty Insurance Corporation	37150	Western Heritage Insurance Company
14249	Founders Insurance Company	19607	XL Select Insurance Company
10833	Gemini Insurance Company	Add to the approved list, effective November 17, 2009	
37362	General Star Indemnity Company	12833	AIX Specialty Insurance Company
25569	Gotham Insurance Company	10717	Aspen Specialty Insurance Company
37532	Great American E&S Insurance Co	15989	Catlin Specialty Insurance Company
34452	Homeland Insurance Company of New York	24319	Darwin Select Insurance Company
42374	Houston Casualty Company	20559	General Security Indemnity Company of Arizona
37079	Hudson Specialty Insurance Company	25445	Ironshore Specialty Insurance Company
27960	Illinois Union Insurance Company	27987	Northfield Insurance Company
36940	Indian Harbor Insurance Company	Delete from the approved list, effective November 17, 2009	
22829	Interstate Fire & Casualty Company	11515	QBE Specialty Insurance Company
12203	James River Insurance Company		

APPENDIX E

GENERAL FUND REVENUE

The following chart provides a historic overview of general fund revenue for Fiscal Years 1996 through 2010. 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 2010, premium tax produced \$75.2 million of revenue (86.6%), while producer and other fees produced \$11.6 million in revenue (13.4%).

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 and 2010. This reason and a continuing "soft market," contribute to the downward trend in general fund revenue for fiscal year 2009 and 2010.

Fiscal Year General Fund Revenue (Millions)

