



THE NEW HAMPSHIRE

INSURANCE DEPARTMENT



2011 ANNUAL REPORT

21 SOUTH FRUIT STREET, SUITE 14, CONCORD, NH 03301

PHONE: (603) 271-2261 | FAX: (603) 271-1406

THE 160th REPORT

160TH ANNUAL REPORT OF THE STATE OF NEW HAMPSHIRE INSURANCE DEPARTMENT

FOR FISCAL YEAR 2011
JULY 1, 2010 – JUNE 30, 2011

Roger A. Sevigny
Insurance Commissioner

His Excellency, Governor John Lynch

The Honorable Raymond S. Burton
Executive Councilor, First District

The Honorable Daniel St. Hilaire
Executive Councilor, Second District

The Honorable Christopher T. Sununu
Executive Councilor, Third District

The Honorable Raymond J. Wieczorek
Executive Councilor, Fourth District

The Honorable David K. Wheeler
Executive Councilor, Fifth District

THE 160th REPORT

CONTENTS

INTRODUCTION.....	4
INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION.....	4
MISSION STATEMENT.....	4
INSURANCE DEPARTMENT STAFF BY DIVISION.....	5
ORGANIZATION CHART.....	8
LIFE, ACCIDENT & HEALTH (LAH) DIVISION.....	10
PROPERTY AND CASUALTY DIVISION.....	14
OPERATIONS DIVISION.....	19
CONSUMER SERVICES DIVISION.....	22
INFORMATIONAL BROCHURES AVAILABLE, BY SUBJECT.....	26
LEGAL DIVISION.....	30
HEALTH POLICY UNIT.....	32
FINANCIAL EXAMINATIONS DIVISION.....	33
APPENDIX A.....	35
APPENDIX B.....	36
APPENDIX C.....	38
APPENDIX D.....	64
APPENDIX E.....	66

INTRODUCTION

This annual report provides a brief summary of the Insurance Department's activities during Fiscal Year 2011. During Fiscal Year 2011 the Insurance Department had 80 full time staff positions and collected total general fund revenues of \$84.9 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. It 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.

INSURANCE DEPARTMENT STAFF BY DIVISION

Executive Office

Roger A. Sevigny Insurance Commissioner
Alexander K. Feldvebel Deputy Insurance Commissioner
Sandra L. Barlow..... Program Specialist I
Karen J. Cassin Program Specialist I

Health Care Policy Unit

Tyler J. Brannen Health Care Policy Analyst
Vacant..... Statistician
David Sky..... LAH Actuary

Legal Division

Chiara G. Dolcino General Counsel
Vacant..... Attorney IV
Jennifer Patterson..... Attorney III
Deborah J. O'Loughlin Legal Coordinator

Enforcement Unit

Richard P. McCaffrey Compliance & Enforcement Counsel
Donald Belanger 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

INSURANCE DEPARTMENT STAFF BY DIVISION

Financial Examiners

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

Life Accident and Health Division

Michael O. Wilkey Director
 Deidre E. Fitzpatrick..... Program Assistant II
 Marion J. Meuse Program Assistant I

Market Conduct Examination Unit

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

Forms and Filings Unit

Sonja J. Barker..... Administrator II
 Thomas Weston..... Life & Health Insurance
 Examiner
 Vacant..... Life & Health Insurance
 Examiner
 Diana M. Lavoie Life & Health Insurance
 Examiner

Consumer Services Division

Kathleen L. Belanger Director of Consumer
 Services
 Catherine H. Drew..... Consumer Services Officer
 David Schechtman..... Consumer Services Officer
 Barbara J. Anderson Consumer Services Officer
 Pauline F. Lamy Insurance Claims
 Representative
 Claire L. LaPointe..... Insurance Claims
 Representative
 Carol A. MacLean Claims and Hearings Clerk I
 Christopher Pollinger Secretary II

Property and Casualty Division

David A. Withers..... Director and P&C Actuary

Market Conduct Examination Unit

Vacant..... Chief P&C Market
 Conduct Examiner
 John Talley Ins. Co. Examiner III
 Edwin Pugsley Ins. Co. Examiner III
 Andre U. Gagne Ins. Co. Examiner II
 Ellen M. Walsh..... Ins. Co. Examiner I

Forms and Filings Unit

Denise C. Lamy Director of P&C Compliance
 Services
 Gail R. Matson..... Casualty Insurance Examiner
 Steven P. Towne Casualty Insurance Examiner
 Frank Cardamone..... Casualty Insurance Examiner
 Christine A. Blais Program Assistant I

THE 160th REPORT

INSURANCE DEPARTMENT STAFF BY DIVISION

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

Business Administration Unit

Ruju A. Dave Business Supervisor I
Lisa M. Campbell Program Assistant II
Linda A. Hemeon Senior Account Technician
Paula R. Cook Senior Clerk Interviewer
Jennifer A. Cornwell Account Clerk III

Producer Licensing Unit

Vacant Supervisor V
Joan D. LaCourse Administrative Supervisor
Marlena A. Keyser Insurance License Clerk
Cheryl J. Moses Insurance License Clerk
Cheryl L. Gagnon Insurance License Clerk

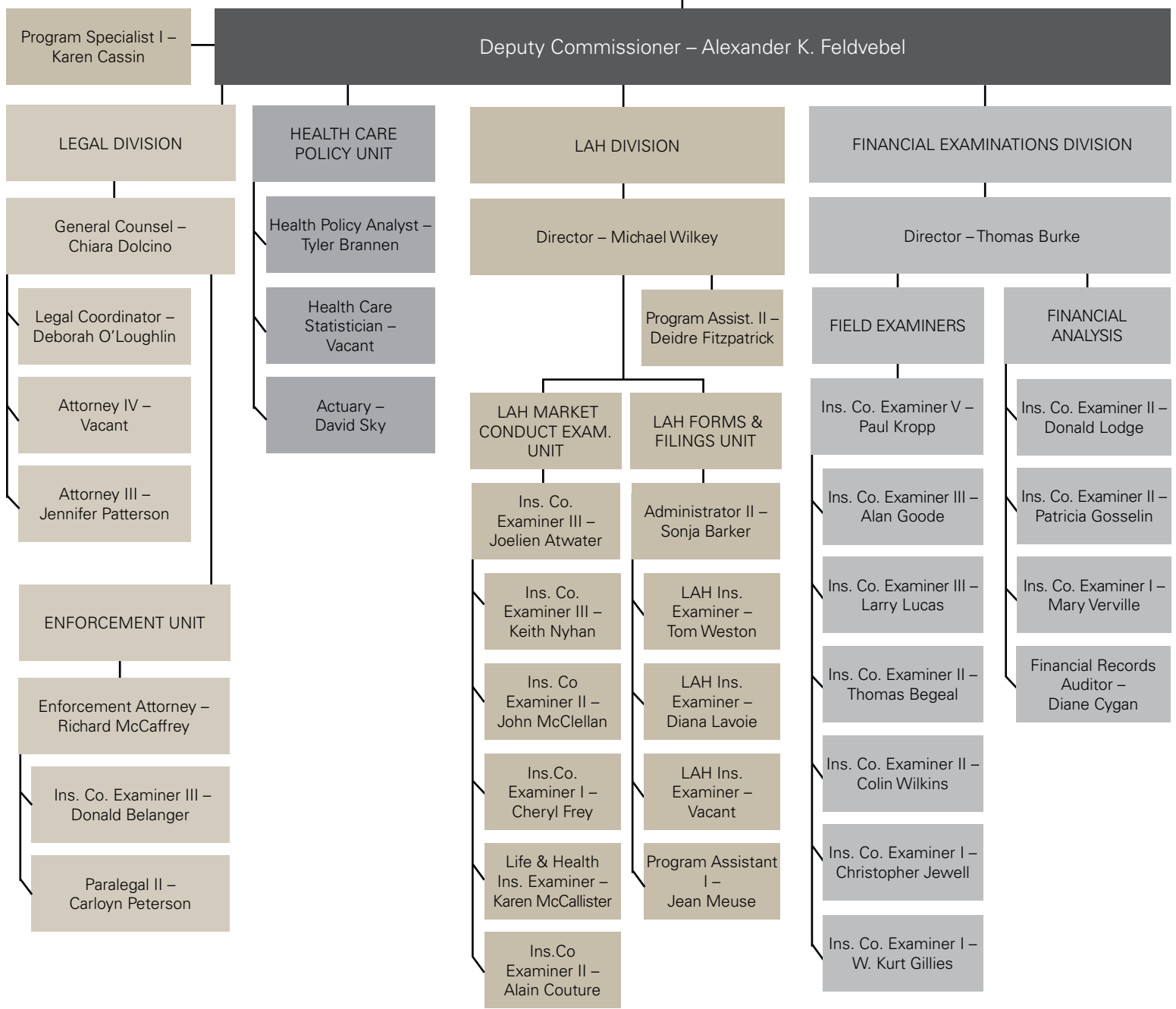
Fraud Unit

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
Donna Arcand Insurance Tax Auditor VI
Vacant Insurance Taxation Officer

ORGANIZATION CHART



COMMISSIONER – ROGER A. SEVIGNY

Program Specialist I –
Sandra Barlow

CONSUMER SERVICES DIVISION

Director –
Kathleen Belanger

Consumer Services
Officer –
Catherine Drew

Consumer Services
Officer –
Barbara Anderson

Consumer Services
Officer – David
Schechtman

Ins. Claims Rep –
Pauline Lamy

Ins. Claims Rep –
Claire LaPoine

Secretary II –
Christopher Pollinger

Claims and Hearings
Clerk I –
Carol MacLean

P&C DIVISION

P&C Director and Actuary – David Withers

P&C FORMS &
FILINGS UNIT

Director –
Denise Lamy

Casualty Ins.
Examiner –
Gail Matson

Casualty Ins.
Examiner –
Steven Towne

Casualty Ins.
Examiner –
Frank Cardamone

Program Assist. I –
Christine Blais

P&C MARKET
CONDUCT EXAM
UNIT

Ins. Co. Examiner IV –
Vacant

Ins. Co. Examiner III –
Edwin Pugsley

Ins. Co. Examiner III –
John Talley

Ins. Co. Examiner II –
Andre Gagne

Ins. Co. Examiner I –
Ellen Walsh

P&C MARKET
ANALYSIS UNIT

Assistant Actuary –
Deborah Stone

Ins. Co.
Examiner II –
Charles Vanasdalan

Insurance Rate
Analyst II –
James Young

OPERATIONS DIVISION

Director – Barbara Richardson

PREMIUM TAX
UNIT

Ins. Co. Exam.
IV –
Norma Stallings

Tax
Auditor VI –
Donna Arcand

Ins. Taxation
Officer –
Vacant

PRODUCER
LICENSING

Supervisor V –
Vacant

Admin. Supervisor –
Joan LaCourse

Ins. Lic. Clerk –
Marlena Keyser

Ins. Lic. Clerk –
Cheryl Moses

Ins. Lic. Clerk –
Cheryl Gagnon

BUSINESS
ADMIN UNIT

Business Admin. I –
Ruju Dave

Program Assist.
II –
Lisa Campbell

Senior Account
Tech –
Linda Hemeon

Senior Clerk
Interviewer –
Paula Cook

Account
Clerk III –
Jennifer Cornwell

FRAUD UNIT

Fraud Attorney –
Catherine
Bernhard

Sr Ins. Fraud
Investigator –
Brendhan Harris

Supervisor V –
Thomas Wickey

Ins. Fraud
Investigator –
Vacant

Secretary II –
Heather
Boulanger

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 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 insurance 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 160th REPORT

The LAH Market Conduct Unit supported the National Association of Insurance Commissioners (NAIC) Market Conduct Annual Statement (MCAS) initiatives, including BETA testing the association's new analysis system and conducting in-depth reviews of 199 life and annuity companies. Preliminary analysis, which consists of comparing and contrasting statistical data of NH 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.

FY2011 Market Analysis Level 1 Performed:

Company	NAIC #
American National Ins Co	60739
Bankers Life & Casualty Co	61263
Conseco Life Insurance Co.	65900
Metropolitan Life Ins Co	65978

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 New Hampshire Interagency Coordination Council committee.

The LAH Market Conduct Unit provided industry expertise and supported the Department's investigative and legislative efforts. The same resources collaborated with other state insurance regulators in developing national standards for life insurance claims processing and conducting both

annuity and life insurance examinations. Members of the Unit remain active in NAIC activities related to Social Media regulation.

The LAH Market Conduct Unit provided industry expertise and supported the Department's legislative efforts that produced a new Annuity Suitability Rule (INS 305) and Long Term Care Partnership Rule (INS 3600). 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 160th REPORT

Market Regulation Actions and Results for Fiscal Year 2011

LAH Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer Restitution	Number of New Hampshire Policyholders Who Received a Policy Refund or Credit
Market Conduct Examinations Closed During Fiscal Year 2011							
Insurance Company Examinations:	1	Phenix Life Insurance Company	67814	No	Pending	-	N/A
	1	Massachusetts Mutual	69535	TBD	Pending	-	N/A
Collaborative Examinations:	1	Conseco Life/Conseco Ins./Conseco Health Ins./ Bankers Life and Casualty/ Washington National	65900 60682 78174 61263 70319	Yes	\$5,195.86	TBD	TBD
	1	UnitedHealthCare Insurance Company	79413	Yes	-	\$343,167.00	1,854
Examination Totals	4				\$5,195.86	\$343,167.00	1,854
Market Conduct Investigations Closed During Fiscal Year 2011							
Insurance Company Investigations:	1	Mega Life & Health Insurance Co.	97055	Yes	-	\$80,985.00	188
	1	Chesapeake Life Insurance Co.	61832	No	-	\$750,000.00	3,015
	1	HMA Direct LLC	N/A	Yes	Reported under enforcement	-	-
	13	Misc. Insurance Co. Investigations	N/A	Yes	-	-	-
Healthcare Provider Investigations:	2	Misc Healthcare Provider Complaints	N/A	No	-	-	-
Misc. Producer Investigations:	3	Misc. Producer investigations	N/A	1 referred to enforcement	-	-	-
Misc. Investigations:	3	Misc. Investigations	N/A	1 referred to enforcement	-	-	-
Investigaton Totals	24				\$0.00	\$830,985	0
General Public Assistance Requests and Inquiries Received During Fiscal Year 2011							
Complaint Investigations:	17	Misc Complaints	N/A	7 referred to enforcement	TBD	\$227,000.00	3303
General Public Total	17				N/A	\$227,000.00	TBD
All Action Totals	45				\$5,195.86	\$1,628,152.00	5,157
Market Analysis Completed During FY 2011	1	American National Insurance Company	60739				
	1	Bankers Life and Casualty	61263				
	1	Conseco Life Insurance Co.	65900				
	1	Metropolitan Life	65978				
Market Analysis Total	4						

THE 160th REPORT

LAH FORMS AND FILINGS UNIT

The Life, Accident and Health Examiners reviewed 3,129 filings during Fiscal Year 2011. The unit reviews all individual and group health policies, life insurance products, disability policies, individual Medicare supplement policies, health maintenance organization filings, long-term care, annuity, accident, credit, disability and blanket insurance policies. N.H. continues to receive all 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 provided technical assistance to, or were active participants in, the Council for Children and Adolescents with Chronic Health Conditions, the Producer Licensing Exam Review Committee, the New Hampshire Interagency Coordinating Council, and the New Hampshire Individual Health Plan Benefit Association.

The Unit is an active member of the NAIC Interstate Compact—an agreement among member states to use a streamlined system of product review for the following lines of insurance: life insurance, annuities, disability income insurance and long term care insurance.

3,129 filings were received in Fiscal Year 2011. Of these, 284 were through the interstate compact. The Unit completed 2,939 filings during the fiscal year. Of these filings, 1,509 were approved, 181 were interstate compact filings, 481 were disapproved, 300 were rejected and 81 were withdrawn.

Market Regulation Actions and Results for Fiscal Year 2011

LAH Forms and Filings Unit

Type of Action	Actions Count	Other Counts
Rate and Form Filings Reviewed 3,129		
Non Interstate Compact Filings Received		2,845
Interstate Compact Filings Received		284
Rate and Form Filings Received – Total		3,129
Filings Closed		2,939
Filings Closed – Disposition		
Filings Approved		1,509
Filings Disapproved		481
Filings Rejected		300
Filings Withdrawn		81
Forms Received		8,206
Forms Closed		8,170
All Actions Total	3,219	

THE 160th REPORT

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 \$192,159.08 to New Hampshire policyholders by virtue of refunds/credits to 15,030 policies.

THE 160th REPORT

Market Regulation Actions and Results for Fiscal Year 2011

P&C Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Consumer Restitution	Number of New Hampshire Policies Reported with a Refund or Credit Applied**	Number of New Hampshire Policyholders Who Received a Policy Refund or Credit*
Market Conduct Examinations Closed During Fiscal Year 2011							
Insurance Company Examinations	1	Allstate Insurance Company	19232	Yes			
	1	Encompass Insurance Co. of America	10071	Yes			
	1	Foremost Ins. Co. Grand Rapids MI	11185	Yes			
	1	Hingham Mutual Fire Ins. Co.	14192	Yes			
	1	Phenix Mutual Fire Ins. Co.	23175	No			
	1	Liberty Mutual Group	Group Code 111	Yes			
Examination Totals	6				\$0.00	0	0
Penalties, Fines, Administrative Costs Collected During Fiscal Year From Market Conduct Actions Still Open or Closed in Prior Fiscal Years							
	1	Geico Group	Group Code 31	Yes	\$113,640.94		13,528
	1	Encompass Indemnity Corp.	15130	Yes	\$78,518.14		161
All Actions Total	8				\$192,159.08	0	0

* 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.

THE 160th REPORT

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 4,754 filings during Fiscal Year 2011. In addition, P&C examiners researched and responded to 334 inquiries from a variety of Department customers in Fiscal year 2011.

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 2011

P&C Forms and Filings Unit

Type of Action	Actions Count
Rate and Form Filings Reviewed	4,754
Other Assistance Inquiries (non consumer)	334
All Actions Totals	5,088

P&C MARKET ANALYSIS UNIT

The P&C Market Analysis unit is responsible for general market analysis, maintenance of statistical databases and analytics, tracking of competition among insurers in New Hampshire and actuarial functions, including review of rate filings, forecasting and studying financial performance of insurers. In addition, the members of the unit provide support for NAIC initiatives: market/company analysis; complaint reporting by carriers; and MCAS (Market Analysis Annual Statement).

The Property and Casualty Market Analysis Unit supports a number of initiatives aimed at identifying areas of regulatory concern. We regularly screen and follow-up with insurers whose results are out of the norm in order to focus resources on carriers with potential market conduct problems.

The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. It serves as a starting point in the analysis process by providing a baseline and prioritizing the

THE 160th REPORT

roughly 430 licensed P&C companies for more detailed analysis. The Market Analysis Review System (MARS) allows the market analyst to record, review and track various levels of analysis completed by New Hampshire and other states. Information reviewed includes financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states. Level 1 reviews, using 2010 data, were completed on 8 P&C companies covering 12 lines of business. The companies reviewed were:

20672	Concord General Mutual Insurance Company	Auto & HO
28288	Travco Insurance Company	Auto
26018	Vermont Mutual Insurance Company	Auto & HO
28479	Sunapee Mutual Fire Insurance Company	HO
43982	Mt. Washington Assurance Corporation	Auto & HO
15598	Interinsurance Exchange of the Auto. Club	Auto
25950	Casco Indemnity Company	Auto
23175	Phenix Mutual Fire Insurance Company	Auto & HO

The Market Conduct Annual Statement (MCAS) is an analysis tool that provides information to analysts concerning specific actions by the company in New Hampshire. Data developed includes length of time to pay claims, changes in suit activity, and counts of policies cancelled or nonrenewed. Again, the analyst looks for carriers whose reported results appear to be outside the norm in order to focus appropriate market conduct attention.

The analysts also review data on policyholder complaints captured each year from all insurers licensed to write business in New Hampshire. Complaint information is collected and sorted by complaints to the insurance department and complaints made directly to the insurance carriers. The data is also sorted by category, including sales, underwriting, customer service and claims. Again, potential market conduct issues are noted for further review and action.

The Market Analysis unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. Since the first publication of these comparisons, several thousand consumers have used the sites to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

THE 160th REPORT

Over the last couple of years, the unit has completed reviews of the competitive marketplace for multiple types of insurance, including personal auto, homeowners, general liability, commercial multi-peril, title insurance, bonds, equipment breakdown and inland marine. In the upcoming fiscal year these reviews will be expanded and updated, and other lines of business may also be addressed. The latest available reviews can be found on the Department's website at www.nh.gov/insurance. A separate review of the medical malpractice marketplace is also completed each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, the medical malpractice market is not competitive in New Hampshire. At this point in time, the medical malpractice market remains the only market determined to be non-competitive by the Commissioner.

The Market Analysis unit also handles support and analysis for workers' compensation in NH. While workers' compensation inquiries and complaints now come into the Department through our Consumer Services unit, the WC analyst provides any information, technical assistance or analysis necessary to help them respond to the issues raised. In addition, the unit helps analyze the annual NCCI rate/loss cost filing and attends the annual rate hearing. A member of the unit is the Insurance Commissioner's designee to the NH Workers' Compensation Advisory Council and the Workers' Compensation Classification and Rating Appeals Board. In addition to that, a member of the unit was the Chair of the NH Task Force to Study Employee Misclassification (which wrapped up its work in

December, 2010) as well as being the Commissioner's designee to the NH Joint Agency Task Force on Employee Misclassification Enforcement. This task force was established by Executive Order of Governor John Lynch in the fall of 2010.



OPERATIONS DIVISION

INSURANCE FRAUD INVESTIGATION UNIT

The Department's Insurance Fraud Investigation Unit investigates and prosecutes suspected cases of insurance fraud in New Hampshire. Cases can be referred to the NH Insurance Department by phone, in writing or on-line from any source, including insurance companies, insurance providers, consumers, law enforcement or other state agencies. 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 NH Attorney General's Office additionally provides administrative and litigation support to the insurance fraud prosecutor. The fraud unit is authorized to initiate insurance fraud prosecutions in New Hampshire's district and superior courts.

In fiscal year 2011, the Fraud Unit received 248 referrals of suspected insurance fraud or insurance related criminal activity. 46 of these referrals were fully investigated and referred for further review or prosecution. This represents an increase in investigations over the last fiscal year. Of the 46 cases that received further investigation, 13 were prosecuted in collaboration with the NH Department of Justice, and 11 cases were referred for review by law enforcement, the banking fraud prosecutor at the NH Department of Justice, or other state agencies.

In addition to investigation and prosecution of insurance fraud cases, the Fraud Unit provides education to law enforcement, consumers, business and local government about fraud prevention in the community. In Fiscal Year 2011, the Fraud Unit presented 6 fraud awareness seminars to law enforcement, insurance company professionals and NH town clerk groups. This training helps entities investigating suspected insurance fraud conduct effective and efficient investigations. The training helps alert other professionals and consumers to trends in insurance fraud and in some of the ways to spot and stop potential fraud from being perpetrated.

The Fraud Unit continues to work 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 160th REPORT

PRODUCER LICENSING UNIT

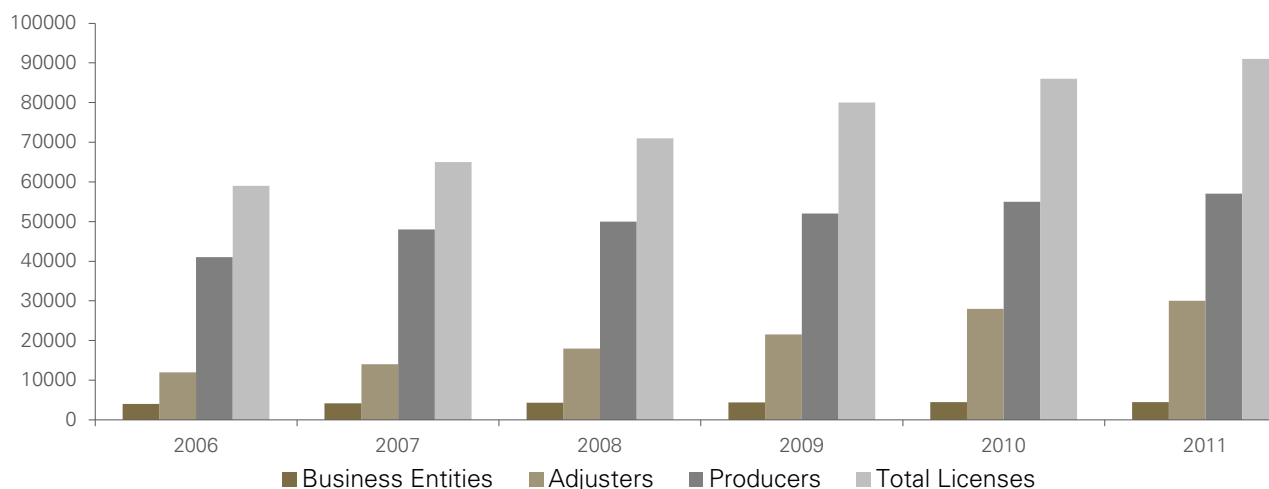
The producer licensing unit currently licenses approximately 56,450 individuals as insurance producers and 4,900 business entities as insurance producers. In addition, the unit licenses over 29,800 claims adjusters, who are licensed to adjust workers' compensation and property & casualty lines of insurance. These numbers continue to grow. The majority of this growth in fiscal year 2011 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. Fiscal year 2011 offered improved options for electronic applications for adjusters reducing the paper applications to less than 28% of all adjuster applications received. The use of paper for initial producer applications and renewals for both Producers and Adjusters remain below 4% of all applications received.

As the electronic systems develop, the ease of applying for a license provides faster speed to the marketplace. License applications are reviewed and a determination is often made the same day. With recent statute changes effective January 2011, further progress has been made in the electronic adjuster license process. This is expected to increase the number of new adjuster licenses and maintain the number of existing adjuster licenses. Individual producer licenses have shown a steady increase in fiscal year 2011. Business Entity licenses, considering the economy, remain steady with minimal increases.

NH citizens, the insurance consumer and the insurance industry can verify license information through online status verifications on our website. Licensees have access to managing and maintaining their license electronically providing the most accurate information available.

Licenses Issued FY 2006 Through FY 2011 by Type



THE 160th REPORT

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. Upon request, revenue and tax related information is provided to legislative committees.

The department received total general fund revenue of \$84.9 million in fiscal year 2011. 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.

During fiscal year 2011, four presentations were made to the House Ways & Means Committee in response to the request for information about the general fund revenue collected by the Insurance Department. The unit also provided tax information to the Commission to Study Business Taxes.

The unit also administers the department's administrative assessment that provides reimbursement for the administrative expenditures of the department.

In fiscal year 2011 the unit reported \$72.9 million in premium tax revenue and \$12.0 million in licensing and other fee revenue, totaling \$84.9 million that was credited to the general fund. Also see Appendix E – General Fund Revenue.



CONSUMER SERVICES DIVISION

CONSUMER SERVICES DIVISION MISSION STATEMENT

It is the mission of the NH Insurance Department Consumer Services Division to provide consumers with the highest quality professional service and assistance; to educate the public on insurance products and issues; to be prompt, responsive and courteous in all interactions with the public; and to investigate complaints thoroughly and in a timely manner to ensure compliance with NH insurance laws and department regulations.

In Fiscal Year 2011 the Consumer Services Division, consisting of a director, 3 consumer services officers, 2 insurance claims representatives and 2 support staff, assisted consumers with 1,041 formal complaints filed with the Division, and responded to 7,505 consumer inquiries. The Division recovered \$2,110,263.61 for New Hampshire consumers in Fiscal Year 2011. The Division publishes or distributes over 100 free brochures and informational pamphlets on a variety of insurance topics. Following is a summary of the complaints and inquiries received by the Division in Fiscal Year 2011.

P&C CONSUMER SERVICES UNIT

The property and casualty consumer services unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials, engaging in outreach activities and assisting the NH Emergency Management Operations Center meet their objectives during catastrophic weather events.

During Fiscal Year 2011 the P&C consumer services unit responded to 631 formal property and casualty insurance complaints. This number reflects consumer complaints where unit employees took action to intervene with Department licensees on behalf of insurance consumers. During Fiscal Year 2011 the unit also responded to 2,995 property and casualty insurance inquiries, where the Unit's employees answered questions, provided information and referrals, and otherwise assisted the public. In addition, the P&C Consumer Services unit researched and responded to inquiries from a variety of third parties, including industry representatives, elected officials, students and other interested parties. During FY 2011 the P&C consumer services unit helped consumers obtain \$994,590.13 in relief.

P&C Consumer Services Unit Summary Sheet – Counts & Restitution July 1, 2010 – June 30, 2011

Info	Total
Total P&C Consumer Complaints Received in FY11	631
Total Restitution from P&C Consumer Complaints Rec'd in FY11	\$994,590.13
Total P&C Consumer Inquiries Received in FY11	2,995

THE 160th REPORT

LAH CONSUMER SERVICES UNIT

In Fiscal Year 2011, the Life, Accident & Health (LAH) consumer services unit responded to 4,996 consumer inquiries, processed 410 formal complaints and 76 applications for external review of health care decisions. The LAH consumer services unit responds to consumer complaints and inquiries on a variety of life accident and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, claims concerns, and many other insurance subjects.

\$755,706 in relief resulted from intervention by Consumer Services staff on behalf of NH residents. In addition, \$359,966 in payments were made by insurance companies as a result of 24 external review decisions in favor of the consumer.

The Division 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 90 different brochures related to life, accident, disability, health and Medicare topics. A number of brochures are offered in both English and Spanish. All brochures published or distributed by the Insurance Department are available free of charge upon request, and all are available to be downloaded or printed from the department's web site at www.nh.gov/insurance. The Department maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information.

**LAH Consumer Services Unit Summary Sheet –
Counts & Restitution**
July 1, 2010 – June 30, 2011

Info	Total
Total LAH Consumer Complaints Received in FY11	410
Total Restitution from LAH Consumer Complaints Rec'd in FY11	\$755,706.98*
Total External Reviews Received in FY11	76
Total External Reviews Meeting Legal Reqs. for Review in FY11	61
Total External Review Decisions Overturned in FY11	24
Total Restitution from External Reviews Received in FY11	\$359,966.50
Total LAH Consumer Inquiries Received in FY11	4,510

* Includes \$89,707.91 realized in FY 2011 from complaints received in FY 2010.

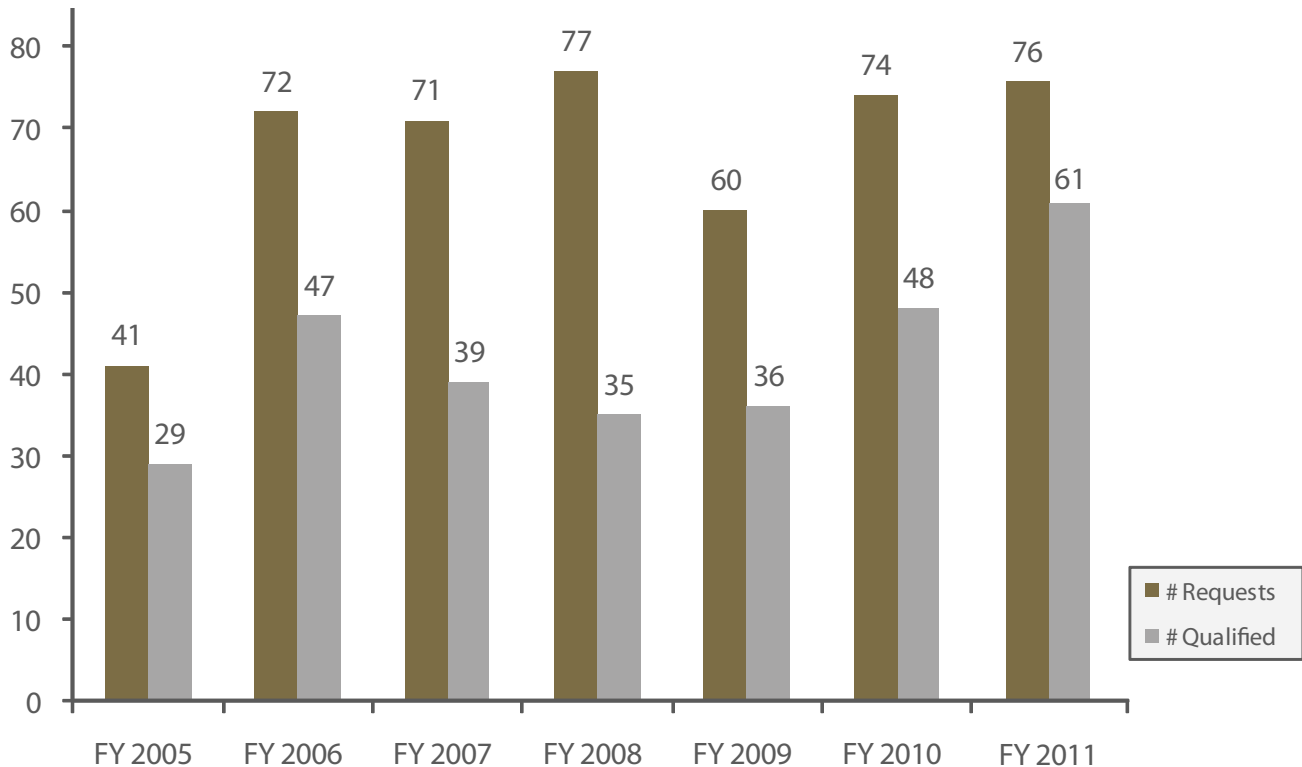
THE 160th REPORT

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 2011, the Department processed 76 applications for external review of health insurance decisions. A chart showing external appeal trends for the last seven years appears below. FY 2011 saw an

increase of 2 applications compared to FY 2010.

Of the applications received during FY 2011, 61 met the legal requirements to qualify for external review. Of the 61 qualifying applications, 24 health insurance decisions were overturned or partially overturned by the certified external review organizations, resulting in \$359,966.50 in benefits to consumers. The Department certified 3 external review organizations in FY 2011.



THE 160th REPORT

PUBLIC INFORMATION UNIT

The public information unit is responsible for the department's web site at www.nh.gov/insurance, which was redesigned in FY 2009 to improve organization and navigation. Improvements are ongoing. 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 a variety of insurance-related websites, such as state agencies, related non-profits and federal programs such as Medicare and Medicaid.

The Public Information Unit participates in a number of outreach events as an exhibitor or participant during the year, reaching senior citizens, teachers, high school students, businesses and the general public. In FY 2011 the unit participated in 5 outreach events.

The unit drafted and/or issued an average of 1 press release per month in FY 2011, designed primarily to inform the public about important insurance related issues such as natural disasters, consumer alerts, and insurance fraud convictions. During FY 2011, the unit fielded in excess of 20 press inquiries and arranged for department staff appearances on several television and radio broadcasts.

THE 160th REPORTINFORMATIONAL BROCHURES
AVAILABLE, BY SUBJECT

964 Property and Casualty and Life Accident and Health brochures were sent to consumers in FY 2011 as a result of inquiries or complaints. Additional significant numbers were distributed at various outreach events and on-line. Following is a list of the informational brochures the Department offers to the public.

ANNUITIES

- Annuity Considerations for All Life Situations (NAIC)
- Buyer's Guide to Annuities (Ins 306.04, Table 300.05) (NHID)
- Buyer's Guide to Annuities (NHID)
- Buyer's Guide to Fixed Deferred Annuities – With Appendix for Equity-Indexed (NAIC)
- Equity-Indexed Annuities – A Complex Choice (NASD)
- Should You Exchange Your Variable Annuity? (NASD)
- Variable Annuities: What You Should Know (SEC)
- Annuity Considerations for All Life Situations (NAIC)

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)
- The Pre-Existing Condition Insurance Plan Facts – New Coverage Option for the Uninsured (NHHP – Federal)
- Protections for Newborns, Adopted Children, And New Parents (The Newborns' and Mothers' Health Protections Act of 1996) (US DOL, EBSA)

THE 160th REPORT

- 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)
- Top 10 Ways to Make Your Health Benefits Work for You (US DOL)
- Warning Regarding Medical Discount Plans (FTC)
- 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 and Health Guarantee Association Summary
- 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

- 2011 Medicare Supplement Offerings
- 2011 Medicare Premiums and Cost Sharing Chart (National Council on Aging)
- Cancer and Medicare
- 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)

THE 160th REPORT

- 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 Rights and Protections
- 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)
- Women and Heart Disease – Things You Need to Know (CMS)
- Women With Medicare (CMS)
- Your Medicare Rights and Protections (CMS)
- Pension and Healthcare Coverage – Q&As 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)

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

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)

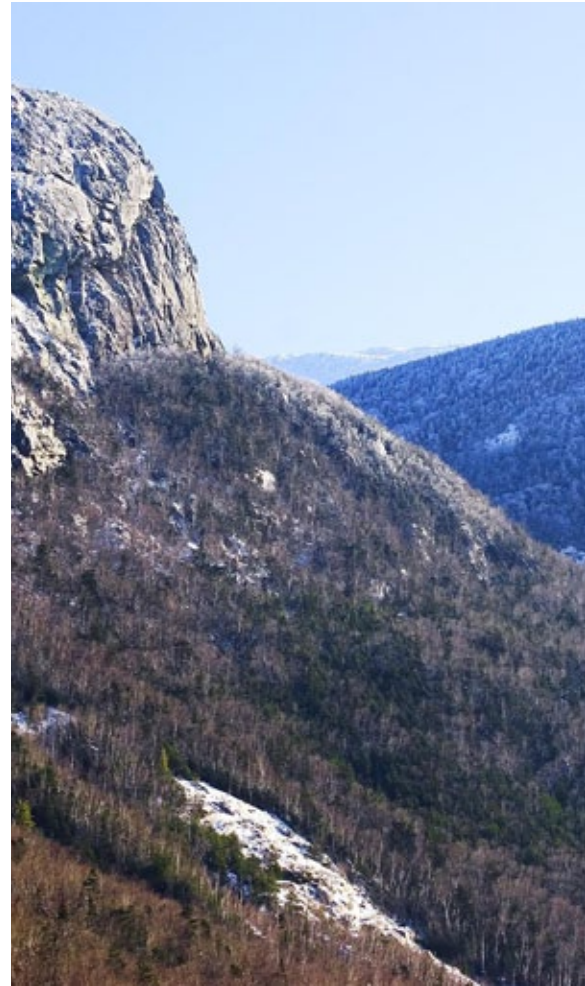
THE 160th REPORT

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 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)



THE 160th REPORT

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 2011 include:

- Total adjudicatory hearings conducted: 4
- Total Consent Orders executed: 4
- Total licenses revoked: 4
- Total licenses denied: 5
- Total licenses surrendered: 2
- Hearings resulting in finding for Respondent: 0
- Total amount of administrative fines assessed: \$221,500.00
- Total amount of Consumer Restitution: \$495,992.81

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. 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. 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. All court documents and other information regarding Patriot Health Insurance Company in Liquidation may be found on the website at www.ins.nh.gov.

THE 160th REPORT

INSURANCE LEGISLATION & RULEMAKING

Legislation

During the period of this Annual Report (July 1, 2010 through June 30, 2011), the Department requested the introduction of 3 legislative proposals to the 2011 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **HB 175, Technical Changes to Life, Accident & Health Insurance Laws**

2011 Chapter 189, Various Effective Dates

This bill enabled the use of electronic signatures on applications for life, accident and health insurance; made a federally required law change regarding coverage eligibility; enabled the commissioner to disapprove individual health policy forms not in compliance; provided clarity and consistency regarding the application of preexisting conditions; and required that carriers provide medically necessary dental-related reconstruction.

- **HB 424, Surplus Lines Taxes**

2011 Chapter 191, Effective August 13, 2011

This bill enabled premium taxes for non-admitted insurance, including surplus lines insurance, to be collected and disbursed. This bill also allowed a foreign insurance company to be designated as a surplus line insurer under certain circumstances.

- **HB 616, Coverage for Divorced Spouses**

Inexpedient to Legislate March 15, 2011

This bill was intended to provide clarification regarding insurance coverage for divorced spouses.

Rulemaking

During the period of this Annual Report (July 1, 2010 through June 30, 2011), the Department commenced or completed administrative rulemaking proceedings on the following:

- **Ins 312 Life Settlement Disclosure**

This proceeding adopted new rules delineating the standards and the information required to be disclosed by life insurance companies to policyholders annually pursuant to RSA 408-D:8 Life Settlements.

Adopted: 05/31/11; Effective: 06/06/11

- **Ins 2400 Actuarial Opinion and Memorandum**

This proceeding readopted with amendment existing Ins 2400 with the latest NAIC model.

Adopted: 03/21/11; Effective: 04/01/11

- **Ins 2702 Mental Health Parity**

This proceeding adopted new rules regarding mental health parity following the federal standard.

Adopted: 11/03/10; Effective: 11/08/10

- **Ins 2900 Hazardous Financial Condition**

This proceeding readopted with amendments existing Ins 2900 with the latest NAIC model.

Adopted: 05/24/11; Effective: 06/01/11

- **Ins 3000 Financial & Health Information Privacy**

This proceeding readopted with amendments existing Ins 3000 with the latest NAIC model.

Adopted: 04/29/11; Effective: 05/06/11

- **Ins 4100 Accident & Health Rate Filings**

This proceeding readopted rules regarding rate filings for accident and health insurance.

The amendments provided greater clarity and compliance with federal mandates.

Adopted: 06/06/11; Effective: 06/10/11

THE 160th REPORTHEALTH POLICY
UNIT

- **Ins 4200 Uninsured Health Care Data Base**

This proceeding adopted a rule intended to standardize the population of a new data base for the uninsured.

Adopted: 10/26/10; Effective: 11/01/10

[Note: The Legislature repealed the law – 2011 Chapter 115, HB 629, effective 07/30/11]

The Health Policy Unit is made up of the health policy analyst and a health care statistician. The Health Policy Unit performs health services research, and provides policy advice and recommendations to the Insurance Commissioner on health insurance issues related to federal and state health insurance reform, transparency initiatives, consumer assistance, public insurance, and on the uninsured and special needs populations. The Health Policy Unit acts as the department's representative on health policy matters, including project leadership for legislative initiatives, including those related to health care financing, health care data, and analyses of health insurance market issues. The unit performs special studies in response to legislative initiatives on health policy and insurance matters. The Health Policy Unit developed the NH HealthCost website which provides innovative health care cost information to the public.

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 1,041 insurance companies to conduct business in the State, 51 of which are domiciled in New Hampshire. Of these companies, 376 are licensed to write life and health insurance, and the remaining 665 companies are licensed in various property and casualty lines.

The division processed and issued 24 new company licenses during Fiscal Year 2011. Five were life and health insurance companies and 19 were 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 2010 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 quality unauthorized insurers as eligible surplus lines carriers in the state pursuant to RSA 405:26.

On July 21, 2011 the Non-Admitted and Reinsurance Reform Act (NRRRA) will become effective. Under the NRRRA, non-admitted insurance may be placed with a non-admitted insurer domiciled in a U.S. jurisdiction,

provided they are authorized to write such business in their state of domicile and maintain minimum capital and surplus of \$15 million. Non-admitted insurance may be placed with insurers domiciled outside the U.S. provided the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners.

As of June 30, 2011 75 unauthorized insurers qualified as eligible surplus lines carriers. See Appendix D.

In depth financial examinations of the following domestic companies were completed during Fiscal Year 2011:

- Acadia Insurance Company
- Allied World National Assurance Company
- Allied World Reinsurance Company
- Allmerica Financial Alliance Ins Company
- Anthem Health Plans of NH, Inc.
- Campmed Casualty & Ind Company, Inc of MD
- Delta Dental Plan of NH
- Hanover American Insurance Company
- Hanover Insurance Company
- Hanover New Jersey Insurance Company
- Liberty Life Assurance Co of Boston
- Liberty Personal Insurance Company
- Liberty Surplus Insurance Corporation
- Massachusetts Bay Insurance Company
- Matthew Thornton Health Plan, Inc.
- MEMIC Indemnity Company
- Phenix Mutual Fire Insurance Company
- Red Tree Insurance Company, Inc.
- Safeco National Insurance Company

THE 160th REPORT

Financial examinations in progress as of fiscal year-end 2011 include:

- Bow Mutual Fire Insurance Company
- Concord General Mutual Insurance Company
- MVP Health Insurance Company of NH, Inc.
- MVP Health Plan of NH, Inc.
- Stratford Insurance Company
- Sunapee Mutual Fire Insurance Company
- Technology Insurance Company, Inc.
- Tudor Insurance Company
- Weare Mutual Fire Insurance Company
- Western World Insurance Company

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

THE 160th REPORT

APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2011

Life & Health Companies

WellCare Prescription Insurance, Inc. ... March 1, 2011
 Old American Insurance CompanyMarch 14, 2011
 United Farm Family Life Insurance
 CompanyMarch 14, 2011
 Starmount Life Insurance Company April 19, 2011
 Guggenheim Life and Annuity
 CompanyMay 16, 2011

Property & Casualty Companies

Campmed Casualty & Indemnity Co., Inc.,
 of Maryland September 17, 2010
 Manufacturers Alliance Insurance
 CompanyNovember 9, 2010
 Pennsylvania Manufacturers Indemnity
 CompanyNovember 9, 2010
 Berkeley National Insurance
 Company January 3, 2011
 Securian Casualty Company January 3, 2011
 Ironshore Indemnity, Inc. January 3, 2011
 Security National Insurance
 Company February 10, 2011
 Arbella Indemnity Insurance
 Company March 17, 2011
 Torus National Insurance Company March 17, 2011
 Old American Insurance CompanyMarch 14, 2011
 Atlantic States Insurance Company... March 30, 2011
 Transguard Insurance Company of
 America, Inc. March 30, 2011
 Donegal Mutual Insurance Company..... April 4, 2011
 General Casualty Company of
 Wisconsin April 13, 2011
 Great Midwest Insurance Company May 9, 2011
 Allegheny Casualty Company May 9, 2011
 Freedom Specialty Insurance Company... May 11, 2011
 Catlin Insurance Company, Inc. May 18, 2011
 State Automobile Mutual Insurance
 Company June 30, 2011

APPENDIX B

2011 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
31325	Acadia Ins Co	122,265,001	71,383,303	50,881,699
10690	Allied World Natl Assur Co	252,973,571	137,295,039	115,678,532
22730	Allied World Reins Co	949,826,084	183,776,676	766,049,408
41840	Allmerica Fin Benefit Ins Co	26,324,054	42,732	26,281,322
12696	America First Ins Co	13,344,582	803,793	12,540,789
23337	American European Ins Co	181,792,032	109,691,556	72,100,476
53759	Anthem Hlth Plans of NH	256,345,612	127,631,519	128,714,093
N/A*	Bow Mutual Fire Ins Co.	5,879	0	5,879
12260	Campmed Cas & Ind Co Inc MD	19,046,645	769,628	18,277,017
95493	Cigna Hlthcare NH Inc	11,333,800	885,368	10,448,432
41785	Colorado Cas Ins Co	24,878,515	3,015,764	21,862,751
20672	Concord Gen Mut Ins Co	358,046,024	177,292,741	180,753,283
13027	Covington Specialty Ins Co	26,781,202	303,852	26,477,350
47079	Delta Dental Plan of NH	40,474,019	8,870,157	31,603,862
11045	Excelsior Ins Co	51,781,068	3,295,195	48,485,873
10836	Golden Eagle Ins Corp	790,995,792	543,952,200	247,043,592
36064	Hanover Amer Ins Co	26,277,237	25,756	26,251,481
22292	Hanover Ins Co	5,253,510,000	3,510,712,181	1,742,797,819
13147	Hanover Natl Ins Co	10,791,545	7,443	10,784,102
11705	Hanover NJ Ins Co	27,475,132	2,834	27,472,298
85189	Investors Consolidated Ins Co	15,864,296	8,615,254	7,249,042
65315	Liberty Life Assur Co Of Boston	14,160,737,501	13,523,084,107	637,653,394
11746	Liberty Personal Ins Co	107,523,798	2,677,397	104,846,401
10725	Liberty Surplus Ins Corp	108,270,873	30,705,285	77,565,588
22306	Massachusetts Bay Ins Co	53,612,317	353,485	53,258,832
95527	Matthew Thorton Hlth Plan Inc	153,320,488	79,148,810	74,171,678
11030	Memic Ind Co	163,605,837	100,470,823	63,135,014
12775	Merchants Natl Ins Co	73,595,470	50,642,761	22,952,709
10205	Mountain Valley Ind Co	68,214,106	53,424,480	14,789,626
43982	MT WA Assur Corp	4,883,708	1,726,911	3,156,797
10135	MVP Hlth Ins Co of NH Inc	33,324,940	21,337,069	11,987,871
10141	MVP Hlth Plan of NH Inc	24,189,652	12,329,955	11,859,697
24171	Netherlands Ins Co The	486,256,816	333,802,892	152,453,924
13083	New Hampshire Employers Ins Co	3,474,917	268,558	3,206,359
25038	North Amer Capacity Ins Co	60,483,497	11,008,408	49,475,089

THE 160th REPORT

2011 DOMESTIC INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
29700	North Amer Elite Ins Co	46,354,100	12,270,026	34,084,074
29874	North Amer Specialty Ins Co	472,982,553	156,243,359	316,739,194
24198	Peerless Ins Co	7,420,492,899	5,642,817,569	1,777,675,330
23175	Phenix Mut Fire Ins Co	59,416,358	40,515,481	18,900,877
N/A*	Piermont Mutual Fire Ins Co.	104,639	0	104,639
13646	Red Tree Ins Co Inc	2,117,558	22,753	2,094,805
22314	RSUI Ind Co	2,675,266,665	1,433,114,142	1,242,152,523
24759	Safeco Natl Ins Co	68,943,551	3,205,341	65,738,210
40436	Stratford Ins Co	173,840,982	107,744,260	66,096,722
28479	Sunapee Mut Fire Ins Co	3,095,038	242,100	2,852,938
42376	Technology Ins Co Inc	539,033,670	352,563,997	186,469,673
37982	Tudor Ins Co	461,418,733	345,491,050	115,927,683
10815	Verlan Fire Ins Co MD	22,766,353	52,684	22,713,669
32778	Washington Intl Ins Co	117,475,838	56,751,920	60,723,918
N/A*	Weare Mutual Fire Ins Co	153,343	0	153,343
13196	Western World Ins Co	996,270,307	651,569,613	344,700,694

*Not required to register for a NAIC number.

APPENDIX C

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
34789	21st Century Centennial Ins Co	556,682,298	129,151,944	427,530,354
43974	21st Century Ind Ins Co	53,830,652	13,041,098	40,789,554
32220	21st Century N Amer Ins Co	699,204,790	239,743,048	459,461,742
23795	21st Century Pacific Ins Co	52,199,336	12,841,005	39,358,331
20796	21st Century Premier Ins Co	263,893,860	63,942,444	199,951,416
23833	21st Century Security Ins Co	219,012,094	51,643,513	167,368,581
80985	4 Ever Life Ins Co	174,475,410	96,718,391	77,757,019
77879	5 Star Life Ins Co	202,943,444	150,154,482	52,788,962
71854	AAA Life Ins Co	437,929,085	354,208,880	83,720,205
22896	Aca Fin Guar Corp	464,795,669	357,594,553	107,201,116
60038	Acacia Life Ins Co	1,534,906,376	1,201,935,588	332,970,787
63444	Accendo Ins Co	110,958,013	43,602,373	67,355,640
10349	Acceptance Cas Ins Co	50,415,374	18,365,331	32,050,043
12304	Accident Fund Gen Ins Co	119,516,918	85,180,042	34,336,876
10166	Accident Fund Ins Co of Amer	2,198,999,096	1,550,779,835	648,219,261
12305	Accident Fund Natl Ins Co	194,897,313	142,354,329	52,542,984
26379	Accredited Surety & Cas Co Inc	23,403,242	6,235,817	17,167,426
22667	Ace Amer Ins Co	10,033,274,749	8,061,772,539	1,971,502,210
20702	Ace Fire Underwriters Ins Co	98,578,317	32,419,928	66,158,389
60348	Ace Life Ins Co	38,909,351	23,395,575	15,513,776
20699	Ace Prop & Cas Ins Co	6,082,919,926	4,299,874,119	1,783,045,807
22950	Acstar Ins Co	78,365,651	48,199,835	30,165,816
40517	Advantage Workers Comp Ins Co	132,689,055	65,844,653	66,844,402
33898	Aegis Security Ins Co	77,392,008	35,244,808	42,147,200
72052	Aetna Hlth Ins Co	52,194,632	26,122,000	26,072,632
36153	Aetna Ins Co of CT	30,877,245	13,332,947	17,544,298
60054	Aetna Life Ins Co	21,237,425,146	17,055,047,213	4,182,377,933
10014	Affiliated Fm Ins Co	1,915,425,380	982,063,530	933,361,850
22837	AGCS Marine Ins Co	749,568,487	628,791,888	120,776,599
19399	AIU Ins Co	2,830,367,828	2,024,412,567	805,955,261
24899	Alea North America Ins Co	211,837,330	108,097,795	103,739,535
35300	Allianz Global Risks US Ins Co	5,483,790,879	1,846,766,242	3,637,024,637
90611	Allianz Life Ins Co Of N Amer	84,464,206,882	79,869,019,158	4,595,187,724
10212	Allmerica Fin Alliance Ins Co	17,636,892	6,448	17,630,444
70866	Allstate Assur Co	11,228,640	1,526,931	9,701,708
29688	Allstate Fire & Cas Ins Co	91,625,053	992,359	90,632,694

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
19240	Allstate Ind Co	146,290,450	3,438,992	142,851,459
19232	Allstate Ins Co	40,786,140,291	25,402,325,178	15,383,815,113
60186	Allstate Life Ins Co	58,763,010,092	55,423,872,993	3,339,137,098
17230	Allstate Prop & Cas Ins Co	167,605,601	3,162,179	164,443,422
37907	Allstate Vehicle & Prop Ins Co	23,533,496	144,092	23,389,403
21296	Alterra Amer Ins Co	126,686,255	14,915,745	111,770,510
10829	Alterra Reins USA Inc	1,058,733,348	397,303,963	661,429,385
60216	Amalgamated Life Ins Co	72,159,601	35,869,411	36,290,190
18708	Ambac Assur Corp	7,940,034,635	6,913,114,454	1,026,920,181
12548	American Agri Business Ins Co	631,566,353	611,500,902	20,065,451
19720	American Alt Ins Corp	404,034,063	257,805,793	146,228,270
21849	American Automobile Ins Co	378,569,837	226,479,591	152,090,246
10111	American Bankers Ins Co Of FL	1,251,344,626	849,711,006	401,633,620
60275	American Bankers Life Assur Co Of FL	626,532,264	538,462,927	88,069,337
60291	American Capitol Ins Co	72,222,752	61,288,304	10,934,448
20427	American Cas Co Of Reading PA	125,092,360	36,995	125,055,365
10391	American Centennial Ins Co	28,103,389	9,862,164	18,241,225
19941	American Commerce Ins Co	360,787,857	224,626,825	136,161,032
19690	American Economy Ins Co	1,256,663,965	1,020,377,724	236,286,241
92738	American Equity Invest Life Ins Co	21,125,501,127	19,724,816,152	1,400,684,975
60380	American Family Life Assur Co of Col	89,723,267,205	82,983,481,502	6,739,785,703
60410	American Fidelity Assur Co	3,780,923,579	3,493,702,682	287,220,897
60429	American Fidelity Life Ins Co	460,658,456	389,967,906	70,690,550
68373	American Gen Assur Co	190,306,648	84,254,067	106,052,581
66672	American Gen Life & Acc Ins Co	9,636,966,660	8,796,214,533	840,752,127
60488	American Gen Life Ins Co	41,582,692,391	34,970,607,351	6,612,085,040
66842	American Gen Life Ins Co of DE	9,399,343,910	8,746,661,230	652,682,680
26247	American Guar & Liab Ins	236,754,135	68,987,620	167,766,514
60534	American Heritage Life Ins Co	1,518,380,626	1,263,358,531	255,022,095
60518	American Hlth & Life Ins Co	1,129,273,545	850,862,643	278,410,902
19380	American Home Assur Co	26,416,595,410	19,743,496,608	6,673,098,802
60577	American Income Life Ins Co	2,136,407,531	1,936,335,115	200,072,416
21857	American Ins Co	1,254,926,443	944,852,739	310,073,704
31895	American Interstate Ins Co	915,425,720	595,037,659	320,388,061
30562	American Manufacturers Mut Ins Co	10,353,320	63,147	10,290,173
81213	American Maturity Life Ins Co	62,002,925	15,111,356	46,891,569

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
67989	American Memorial Life Ins Co	2,107,922,905	1,999,602,183	108,320,722
23469	American Modern Home Ins Co	1,067,238,802	716,813,135	350,425,667
38652	American Modern Select Ins Co	157,951,333	129,488,564	28,462,769
22918	American Motorists Ins Co	20,574,521	1,800	20,572,721
12700	American Mut Share Ins Corp	201,970,870	31,262,113	170,708,757
60739	American Natl Ins Co	16,438,191,243	14,484,042,187	1,954,149,056
71773	American Natl Life Ins Co Of TX	124,515,244	95,974,065	28,541,179
28401	American Natl Prop & Cas Co	1,068,882,523	686,504,364	382,378,159
80624	American Progressive L&H Ins Of NY	288,909,560	148,438,073	140,471,487
60801	American Public Life Ins Co	77,968,553	59,477,520	18,491,033
19615	American Reliable Ins Co	303,152,194	202,564,178	100,588,016
60836	American Republic Ins Co	537,807,917	272,926,908	264,881,009
88366	American Retirement Life Ins Co	6,375,253	847,638	5,527,615
19631	American Road Ins Co	528,549,413	254,131,328	274,418,084
41998	American Southern Home Ins Co	120,234,452	88,075,220	32,159,233
84697	American Specialty Hlth Ins Co	8,366,731	708,095	7,658,636
19704	American States Ins Co	1,734,629,076	1,404,604,957	330,024,119
31380	American Surety Co	13,504,931	2,655,048	10,849,883
60895	American United Life Ins Co	16,537,474,423	15,725,259,540	812,214,883
40142	American Zurich Ins Co	227,310,189	79,547,480	147,762,709
61999	Americo Fin Life & Ann Ins Co	3,628,279,596	3,275,665,377	352,614,219
30872	Amerin Guar Corp	17,142,436	68,041	17,074,395
19488	Amerisure Ins Co	640,831,294	440,861,147	199,970,147
23396	Amerisure Mut Ins Co	1,756,100,663	1,082,749,886	673,350,777
61301	Ameritas Life Ins Corp	7,124,569,433	5,793,692,846	1,330,876,587
10665	Ameritrust Ins Corp	92,162,666	71,585,205	20,577,461
27928	Amex Assur Co	266,947,280	60,433,745	206,513,535
42390	Amguard Ins Co	314,124,166	232,520,266	81,603,900
72222	Amica Life Ins Co	1,024,041,508	838,342,386	185,699,122
19976	Amica Mut Ins Co	4,089,088,711	1,748,759,459	2,340,329,252
93661	Annuity Investors Life Ins Co	2,440,028,453	2,298,016,313	142,012,140
28207	Anthem Ins Co Inc	2,804,423,504	2,067,800,780	736,622,724
61069	Anthem Life Ins Co	326,137,295	254,673,781	71,463,514
41360	Arbella Protection Ins Co	254,029,398	158,127,435	95,901,963
12151	Arcadian Hlth Plan Inc	92,372,811	47,639,941	44,732,871
30830	Arch Ind Ins Co	24,911,971	2,318,699	22,593,272

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
11150	Arch Ins Co	1,928,002,645	1,312,219,778	615,782,867
10348	Arch Reins Co	1,207,564,150	336,963,819	870,600,331
19801	Argonaut Ins Co	1,383,260,093	1,004,373,999	378,886,095
19828	Argonaut Midwest Ins Co	43,098,072	18,516,142	24,581,930
41459	Armed Forces Ins Exch	145,410,876	80,126,815	65,284,061
13374	Arrow Mut Liab Ins Co	43,491,584	15,430,370	28,061,214
24678	Arrowood Ind Co	1,975,021,565	1,653,839,282	321,182,283
43460	Aspen Amer Ins Co	73,076,797	5,106,272	67,970,525
21865	Associated Ind Corp	170,114,372	92,578,012	77,536,360
33758	Associated Industries Of MA Mut Ins	379,559,046	229,660,567	149,898,479
19305	Assurance Co Of Amer	39,766,463	20,294,026	19,472,438
30180	Assured Guar Corp	2,999,582,652	2,145,462,694	854,119,958
18287	Assured Guar Municipal Corp	4,237,316,485	3,310,277,327	927,039,158
71439	Assurity Life Ins Co	2,326,324,504	2,069,441,015	256,883,486
41769	Athena Assur Co	196,727,097	136,528,081	60,199,016
20931	Atlanta Intl Ins Co	48,115,240	26,301,546	21,813,694
27154	Atlantic Specialty Ins Co	59,147,371	11,829,921	47,317,450
25422	Atradius Trade Credit Ins Co	98,053,427	40,652,293	57,401,134
19062	Automobile Ins Co Of Hartford CT	978,820,852	671,333,176	307,487,676
10367	Avemco Ins Co	115,385,854	44,789,373	70,596,481
61689	Aviva Life & Ann Co	45,603,044,481	43,246,970,523	2,356,073,958
29530	AXA Art Ins Corp	46,640,041	16,889,878	29,750,163
68365	AXA Corp Solutions Life Reins Co	1,276,457,700	1,011,271,945	265,185,755
62880	AXA Equitable Life & Ann Co	520,606,883	458,744,888	61,861,995
62944	AXA Equitable Life Ins Co	135,726,109,289	131,924,824,045	3,801,285,244
33022	AXA Ins Co	182,671,819	68,573,527	114,098,292
37273	Axis Ins Co	868,717,874	397,511,414	471,206,460
20370	AXIS Reins Co	2,135,382,571	1,465,412,942	669,969,629
15610	AXIS Specialty Ins Co	176,983,221	60,013,574	116,969,647
24813	Balboa Ins Co	2,743,472,642	1,351,513,892	1,391,958,750
68160	Balboa Life Ins Co	47,655,211	10,927,738	36,727,473
61212	Baltimore Life Ins Co	917,858,483	846,157,460	71,701,023
61239	Bankers Fidelity Life Ins Co	117,937,707	86,064,020	31,873,687
33162	Bankers Ins Co	119,974,759	74,840,525	45,134,234
61263	Bankers Life & Cas Co	13,753,678,780	12,979,002,509	774,676,271
18279	Bankers Standard Ins Co	359,409,065	205,622,179	153,786,886

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
94250	Banner Life Ins Co	1,918,462,877	1,242,986,794	675,476,083
10966	Bar Plan Surety & Fidelity Co	4,357,013	772,711	3,584,302
19763	Bay State Ins Co	324,002,610	115,209,498	208,793,112
38245	BCS Ins Co	217,904,472	75,859,169	142,045,303
37540	Beazley Ins Co Inc	232,326,588	116,231,639	116,094,949
61395	Beneficial Life Ins Co	3,325,327,998	2,817,595,679	507,732,319
32603	Berkley Ins Co	7,517,455,064	4,893,763,414	2,623,691,650
64890	Berkley Life & Hlth Ins Co	31,495,524	5,047,200	26,448,324
29580	Berkley Regional Ins Co	2,687,601,246	1,997,719,784	689,881,462
13070	Berkshire Hathaway Assur Corp	1,681,619,354	662,774,934	1,018,844,422
20044	Berkshire Hathaway Homestate Ins Co	804,952,006	140,077,894	664,874,112
62345	Berkshire Hathaway Life Ins Co NE	8,413,268,236	6,860,012,922	1,553,255,314
71714	Berkshire Life Ins Co of Amer	2,814,669,327	2,320,894,330	493,774,997
27081	Bond Safeguard Ins Co	75,352,555	50,517,472	24,835,083
61476	Boston Mut Life Ins Co	1,048,910,375	930,127,030	118,783,345
19658	Bristol W Ins Co	209,186,034	165,945,578	43,240,456
13528	Brotherhood Mut Ins Co	337,779,296	188,143,698	149,635,598
20117	California Cas Ind Exch	566,612,457	226,414,898	340,197,559
19771	Cambridge Mut Fire Ins Co	603,194,635	267,830,034	335,364,601
21946	Camden Fire Ins Assoc	18,117,467	714,997	17,402,470
36340	Camico Mut Ins Co	130,885,445	95,828,657	35,056,788
10464	Canal Ins Co	912,118,547	502,907,529	409,211,018
10472	Capitol Ind Corp	431,445,199	244,271,252	187,173,947
61581	Capitol Life Ins Co	237,157,022	222,252,843	14,904,179
10510	Carolina Cas Ins Co	249,097,832	55,289,057	193,808,775
25950	Casco Ind Co	22,744,463	16,457,152	6,287,311
11255	Caterpillar Ins Co	401,807,674	260,853,286	140,954,388
58130	Catholic Assn Of Foresters	13,168,125	6,789,226	6,378,899
56030	Catholic Financial Life	1,196,641,433	1,170,541,485	26,099,948
57487	Catholic Order Of Foresters	755,668,629	709,938,641	45,729,988
24503	Catlin Ind Co	33,517,676	22,871,695	10,645,981
80799	Celtic Ins Co	56,954,884	36,239,662	20,715,222
20230	Central Mut Ins Co	1,240,416,748	772,737,824	467,678,931
20249	Central Natl Ins Co Of Omaha	32,794,088	17,763,287	15,030,801
61751	Central States H & L Co Of Omaha	331,408,787	229,126,154	102,282,633
34274	Central States Ind Co Of Omaha	272,918,755	37,706,451	235,212,304

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
61883	Central United Life Ins Co	321,772,192	267,916,714	53,855,478
34649	Centre Ins Co	139,481,260	85,014,900	54,466,359
80896	Centre Life Ins Co	1,841,168,658	1,752,017,467	89,151,198
62383	Centurion Life Ins Co	1,965,144,273	898,701,610	1,066,442,663
20710	Century Ind Co	886,190,227	861,190,227	25,000,000
61808	Charter Natl Life Ins Co	149,329,347	138,734,878	10,594,469
25615	Charter Oak Fire Ins Co	926,536,476	691,268,752	235,267,725
40258	Chartis Cas Co	41,208,936	356,365	40,852,574
19402	Chartis Prop Cas Co	4,407,693,450	2,714,083,471	1,693,609,979
61832	Chesapeake Life Ins Co	60,608,217	15,883,049	44,725,168
22810	Chicago Ins Co	187,569,663	132,629,750	54,939,913
50229	Chicago Title Ins Co	1,887,886,838	1,246,001,911	641,884,927
12777	Chubb Ind Ins Co	292,556,553	193,618,313	98,938,240
10052	Chubb Natl Ins Co	228,022,616	129,371,310	98,651,306
61875	Church Life Ins Corp	237,131,939	198,198,216	38,933,723
18767	Church Mut Ins Co	1,224,061,198	810,359,039	413,702,158
25771	CIFG Assur N Amer Inc	620,700,565	226,514,360	394,186,205
67369	Cigna Hlth & Life Ins Co	65,219,530	14,222,576	50,996,954
22004	CIM Ins Corp	17,345,000	973,880	16,371,120
28665	Cincinnati Cas Co	293,228,034	24,685,052	268,542,982
10677	Cincinnati Ins Co	9,343,031,687	5,565,799,153	3,777,232,534
76236	Cincinnati Life Ins Co	3,165,185,490	2,862,222,335	302,963,155
31534	Citizens Ins Co Of Amer	1,517,949,048	819,804,000	698,145,048
20532	Clarendon Natl Ins Co	741,108,232	471,422,857	269,685,375
25070	Clearwater Ins Co	1,318,524,407	1,031,564,559	286,959,848
93432	CM Life Ins Co	8,427,843,165	7,590,656,649	837,186,516
40266	CMG Mortgage Ins Co	392,627,164	287,156,717	105,470,447
18686	Co Operative Ins Co	98,460,779	46,379,040	52,081,739
31887	Coface N Amer Ins Co	109,742,633	59,976,816	49,765,817
62049	Colonial Life & Accident Ins Co	2,300,052,819	1,808,314,556	491,738,263
62065	Colonial Penn Life Ins Co	733,759,228	660,494,799	73,264,429
10758	Colonial Surety Co	39,996,512	19,787,167	20,209,346
36927	Colony Specialty Ins Co	123,609,242	45,473,030	78,136,212
84786	Colorado Bankers Life Ins Co	182,985,021	165,133,700	17,851,321
76023	Columbian Life Ins Co	256,293,925	236,761,604	19,532,321
62103	Columbian Mut Life Ins Co	914,520,478	826,115,700	88,404,778

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
99937	Columbus Life Ins Co	2,916,264,107	2,657,734,292	258,529,815
62146	Combined Ins Co Of Amer	2,543,794,461	1,802,130,459	741,664,002
19410	Commerce & Industry Ins Co	8,311,479,736	6,424,524,414	1,886,955,322
34754	Commerce Ins Co	2,645,581,661	1,570,886,363	1,074,695,298
81426	Commercial Travelers Mut Ins Co	32,684,902	25,779,889	6,905,012
84824	Commonwealth Ann & Life Ins Co	6,755,658,499	6,344,045,527	411,612,972
10220	Commonwealth Ins Co Of Amer	40,925,085	16,744,177	24,180,908
50083	Commonwealth Land Title Ins Co	615,675,531	401,842,255	213,833,276
10794	Companion Commercial Ins Co	15,559,640	6,503,079	9,056,561
77828	Companion Life Ins Co	160,085,492	68,266,379	91,819,114
12157	Companion Prop & Cas Ins Co	564,713,047	348,181,737	216,531,310
21989	Compass Ins Co	14,009,877	1,405,566	12,604,311
34711	Computer Ins Co	25,754,943	1,092,525	24,662,418
20672	Concord Gen Mut Ins Co	358,046,024	177,292,741	180,753,283
51268	Connecticut Attorneys Title Ins Co	58,194,328	23,159,809	35,034,519
62308	Connecticut Gen Life Ins Co	20,055,457,384	17,040,952,884	3,014,504,500
65900	Conseco Life Ins Co	4,272,809,236	4,169,157,742	103,651,495
32190	Constitution Ins Co	12,628,760	341,050	12,287,710
62359	Constitution Life Ins Co	62,944,599	25,712,693	37,231,906
71730	Continental Amer Ins Co	116,795,676	85,254,484	31,541,192
62413	Continental Assur Co	3,235,385,255	2,737,784,592	497,600,663
20443	Continental Cas Co	39,595,457,933	29,774,261,520	9,821,196,413
71404	Continental Gen Ins Co	216,269,233	179,748,054	36,521,179
28258	Continental Ind Co	60,759,560	37,857,498	22,902,063
35289	Continental Ins Co	2,658,211,607	1,511,695,067	1,146,516,540
10804	Continental Western Ins Co	215,252,588	135,095,921	80,156,667
37206	Contractors Bonding & Ins Co	215,373,202	103,450,520	111,922,682
10499	Corepointe Ins Co	216,043,987	83,271,129	132,772,858
10022	Countryway Ins Co	61,068,230	40,293,821	20,774,409
26492	Courtesy Ins Co	490,348,502	287,988,530	202,359,973
10062	Covenant Ins Co	63,595,939	39,397,286	24,198,653
31348	Crum & Forster Ind Co	36,026,832	21,305,300	14,721,532
10847	Cumis Ins Society Inc	1,529,389,382	1,059,023,055	470,366,326
62626	Cuna Mut Ins Society	13,330,405,751	11,975,589,106	1,354,816,645
21164	Dairyland Ins Co	1,125,562,567	659,148,959	466,413,608
37346	Danbury Ins Co	15,920,097	8,540,465	7,379,632

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
16624	Darwin Natl Assur Co	683,425,870	378,029,091	305,396,779
16705	Dealers Assur Co	64,044,670	24,458,579	39,586,091
73474	Dentegra Ins Co	29,714,336	13,246,739	16,467,597
12210	Dentegra Ins Co of New England	6,167,504	366,428	5,801,076
12718	Developers Surety & Ind Co	130,666,333	48,201,711	82,464,622
42048	Diamond State Ins Co	176,157,996	64,189,527	111,968,469
36463	Discover Prop & Cas Ins Co	196,915,595	134,755,368	62,160,226
34495	Doctors Co An Interins Exch	2,564,018,937	1,322,781,986	1,241,236,952
13706	Dorchester Mut Ins Co	56,232,496	25,053,314	31,179,182
14702	Eastguard Ins Co	90,673,399	64,127,319	26,546,080
21261	Electric Ins Co	1,406,629,655	958,863,085	447,766,570
62928	EMC Natl Life Co	1,024,754,005	948,878,609	75,875,396
21407	Emcasco Ins Co	361,805,234	262,200,857	99,604,377
21326	Empire Fire & Marine Ins Co	87,575,798	34,410,943	53,164,854
21350	Empire Ins Co	44,846,282	23,993,720	20,852,562
20648	Employers Fire Ins Co	88,191,301	30,084,858	58,106,443
21458	Employers Ins of Wausau	3,682,403,162	2,371,862,040	1,310,541,122
21415	Employers Mut Cas Co	2,174,979,541	1,246,012,846	928,966,695
68276	Employers Reassur Corp	10,205,206,072	9,513,188,330	692,017,742
15130	Encompass Ind Co	24,315,921	558,340	23,757,581
10071	Encompass Ins Co Of Amer	20,608,462	233,305	20,375,158
10664	Endeavour Ins Co	5,017,419	15,412	5,002,007
10641	Endurance Amer Ins Co	748,224,574	637,864,608	110,359,966
12747	Envision Ins Co	97,007,010	77,678,538	19,328,472
62952	Equitable Life & Cas Ins Co	215,770,779	186,312,777	29,458,002
62510	Equitrust Life Ins Co	7,360,738,230	6,909,246,090	451,492,140
13634	Essent Guar Inc	166,842,567	6,573,901	160,268,666
37915	Essentia Ins Co	47,720,586	16,159,949	31,560,637
20516	Euler Hermes Amer Credit Ind Co	379,889,251	222,287,671	157,601,580
10120	Everest Natl Ins Co	447,684,562	296,658,724	151,025,838
26921	Everest Reins Co	8,178,775,245	5,651,256,498	2,527,518,747
12750	Evergreen Natl Ind Co	4,7510,017	15,030,339	32,479,678
24961	Everspan Fin Guar Corp	201,490,198	24,482,407	177,007,791
10003	Excess Share Ins Corp	54,850,680	34,496,081	20,354,599
35181	Executive Risk Ind Inc	2,838,519,398	1,726,745,529	1,111,773,869
60025	Express Scripts Ins Co	39,076,601	25,820,599	13,256,002

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
21482	Factory Mut Ins Co	11,028,837,894	4,066,928,859	6,961,909,035
44784	Fairfield Ins Co	23,197,161	4,325,238	18,871,923
24384	Fairmont Specialty Ins Co	235,297,646	94,958,302	140,339,344
77968	Family Heritage Life Ins Co Of Amer	431,934,801	383,603,666	48,331,135
63053	Family Life Ins Co	130,287,481	100,970,107	29,317,374
13803	Farm Family Cas Ins Co	983,554,432	681,062,941	302,491,491
63126	Farm Family Life Ins Co	1,110,093,291	987,362,152	122,731,139
21652	Farmers Ins Exch	15,066,753,344	11,387,960,359	3,678,792,984
13897	Farmers Mut Hail Ins Co Of IA	488,213,496	152,933,072	335,280,425
63177	Farmers New World Life Ins Co	6,858,768,936	6,187,234,547	671,534,389
41483	Farmington Cas Co	982,098,550	698,688,664	283,409,885
20281	Federal Ins Co	31,062,634,346	16,745,371,046	14,317,263,300
63223	Federal Life Ins Co	220,021,491	197,584,776	22,436,715
63258	Federated Life Ins Co	1,099,178,719	851,670,216	247,508,503
13935	Federated Mut Ins Co	4,019,352,730	1,828,414,476	2,190,938,254
11118	Federated Rural Electric Ins Exch	383,327,811	266,884,558	116,443,253
39306	Fidelity & Deposit Co Of MD	236,535,096	43,266,777	193,268,319
35386	Fidelity & Guar Ins Co	46,794,487	27,628,471	19,166,016
25879	Fidelity & Guar Ins Underwriters Inc	180,975,279	79,867,760	101,107,519
63274	Fidelity & Guar Life Ins Co	16,386,057,523	15,483,939,380	902,118,143
93696	Fidelity Investments Life Ins Co	16,672,983,973	15,933,684,409	739,299,564
63290	Fidelity Life Assn A Legal Reserve L	480,524,498	284,161,821	196,362,677
25180	Fidelity Natl Ins Co	284,355,944	140,047,088	144,308,856
16578	Fidelity Natl Prop & Cas Ins Co	109,917,225	8,835,211	101,082,014
51586	Fidelity Natl Title Ins Co	1,326,417,510	1,090,145,020	236,272,490
71870	Fidelity Security Life Ins Co	664,364,827	554,945,918	109,418,909
12815	Financial Guar Ins Co	1,898,923,234	4,126,007,127	-2,227,083,893
21660	Fire Ins Exch	2,200,428,263	1,491,567,237	708,861,026
21873	Firemans Fund Ins Co	9,385,263,745	6,655,517,187	2,729,746,558
21784	Firemens Ins Co Of Washington DC	80,966,452	50,371,621	30,594,831
69140	First Allmerica Fin Life Ins Co	1,479,570,559	1,290,569,799	189,000,760
37710	First Amer Prop & Cas Ins Co	85,951,544	44,171,210	41,780,334
50814	First Amer Title Ins Co	2,238,425,503	1,383,802,527	854,622,976
29980	First Colonial Ins Co	312,039,450	171,934,074	140,105,377
11177	First Fin Ins Co	518,212,632	162,059,427	356,153,205
90328	First Hlth Life & Hlth Ins Co	592,366,635	263,069,781	329,296,854

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
63495	First Investors Life Ins Co	1,152,919,698	1,124,444,909	28,474,789
33588	First Liberty Ins Corp	52,963,974	29,313,356	23,650,618
24724	First Natl Ins Co Of Amer	206,301,824	160,276,511	46,025,313
67652	First Penn Pacific Life Ins Co	1,894,354,076	1,689,407,779	204,946,297
27626	Firstcomp Ins Co	299,239,681	231,561,336	67,678,345
13943	Fitchburg Mut Ins Co	80,635,003	36,821,717	43,813,286
13978	Florists Mut Ins Co	158,387,242	108,188,417	50,198,825
11185	Foremost Ins Co Grand Rapids MI	1,537,338,303	638,050,675	899,287,628
11800	Foremost Prop & Cas Ins Co	43,149,364	26,675,113	16,474,251
91642	Forethought Life Ins Co	4,939,549,746	4,522,207,642	417,342,104
71129	Fort Dearborn Life Ins Co	3,077,217,147	2,625,719,994	451,497,153
10801	Fortress Ins Co	53,806,938	31,743,024	22,063,914
10161	Fox Ins Co	8,175,246	4,368,754	3,806,492
13986	Frankenmuth Mut Ins Co	927,032,985	543,711,417	383,321,569
63657	Garden State Life Ins Co	101,184,959	76,579,188	24,605,771
21253	Garrison Prop & Cas Ins Co	568,426,764	409,931,103	158,495,661
41491	Geico Cas Co	830,585,393	463,898,290	366,687,103
35882	Geico Gen Ins Co	173,566,617	70,411,229	103,155,388
22055	Geico Ind Co	5,813,793,083	3,541,511,805	2,272,281,278
63665	General Amer Life Ins Co	11,178,237,934	10,234,264,625	943,973,309
30007	General Fidelity Ins Co	682,954,407	402,401,690	280,552,717
93521	General Fidelity Life Ins Co	228,401,664	43,741,249	184,660,415
24732	General Ins Co Of Amer	2,079,615,242	1,670,004,095	409,611,147
22039	General Reins Corp	14,388,773,992	5,069,329,794	9,319,444,198
11967	General Star Natl Ins Co	279,972,856	105,949,045	174,023,811
11231	Generali Us Branch	54,937,542	29,418,933	25,518,609
38962	Genesis Ins Co	188,470,233	77,964,701	110,505,532
37095	Genworth Financial Assur Corp	33,736,144	13,388,022	20,348,122
65536	Genworth Life & Ann Ins Co	25,149,350,551	23,372,755,234	1,776,595,317
70025	Genworth Life Ins Co	33,585,118,972	30,601,566,325	2,983,552,647
38458	Genworth Mortgage Ins Corp	2,655,367,619	1,916,067,437	739,300,182
18759	Genworth Residential Mortgage Assur	30,051,893	4,432,954	25,618,939
29823	Genworth Residential Mortgage Ins Co	217,056,985	103,360,517	113,696,468
70939	Gerber Life Ins Co	1,901,133,895	1,688,091,278	213,042,617
21032	Global Reins Corp Of Amer	448,497,694	286,176,931	162,320,763
11266	Global Reins Corp US Branch	256,140,007	198,292,827	57,847,180

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
91472	Globe Life & Accident Ins Co	3,029,553,612	2,610,978,611	418,575,001
62286	Golden Rule Ins Co	694,018,764	389,221,413	304,797,351
22063	Government Employees Ins Co	16,462,921,016	9,998,454,830	6,464,466,186
63967	Government Personnel Mut Life Ins Co	821,198,032	729,149,963	92,048,069
14095	Granite Mut Ins Co	4,103,467	30,620	4,072,847
23809	Granite State Ins Co	38,993,091	1,598,583	37,394,508
25984	Graphic Arts Mut Ins Co	133,775,462	84,833,967	48,941,495
36307	Gray Ins Co	318,089,107	210,114,028	107,975,079
26832	Great Amer Alliance Ins Co	29,299,873	26,178	29,273,695
26344	Great Amer Assur Co	17,685,220	16,402	17,668,818
16691	Great Amer Ins Co	4,934,095,986	3,457,813,993	1,476,281,993
22136	Great Amer Ins Co of NY	62,467,893	6,050	62,461,843
63312	Great Amer Life Ins Co	11,470,510,707	10,479,654,780	990,855,927
31135	Great Amer Security Ins Co	18,322,750	1,700	18,321,050
25224	Great Divide Ins Co	191,798,576	123,252,892	68,545,683
20303	Great Northern Ins Co	1,574,764,630	1,115,512,235	459,252,395
68322	Great W Life & Ann Ins Co	45,084,620,875	43,931,966,818	1,152,654,057
11371	Great West Cas Co	1,571,927,943	1,073,096,533	498,831,410
71480	Great Western Ins Co	494,789,375	456,327,762	38,461,612
22187	Greater NY Mut Ins Co	849,996,047	444,832,385	405,163,662
20680	Green Mountain Ins Co Inc	9,349,193	173,456	9,175,737
22322	Greenwich Ins Co	919,712,089	467,156,106	452,555,983
36650	Guarantee Co Of N Amer USA	196,815,927	64,291,357	132,524,570
11398	Guarantee Ins Co	164,083,428	138,883,638	25,199,790
64211	Guarantee Trust Life Ins Co	257,985,483	217,843,005	40,142,478
78778	Guardian Ins & Ann Co Inc	10,072,538,662	9,831,359,037	241,179,625
64246	Guardian Life Ins Co Of Amer	33,178,003,056	28,747,042,839	4,430,960,217
15032	Guideone Mut Ins Co	1,047,237,809	635,959,247	411,278,562
34037	Hallmark Ins Co	221,560,920	148,735,524	72,825,396
26433	Harco Natl Ins Co	317,945,317	171,187,606	146,757,712
23582	Harleysville Ins Co	142,516,613	107,898,794	34,617,819
64327	Harleysville Life Ins Co	375,881,769	356,402,383	19,479,386
14168	Harleysville Mut Ins Co	1,505,482,498	601,089,122	904,393,376
35696	Harleysville Preferred Ins Co	743,481,896	567,479,090	176,002,806
26182	Harleysville Worcester Ins Co	562,669,275	424,233,240	138,436,035
22357	Hartford Accident & Ind Co	10,744,489,681	7,561,533,222	3,182,956,459

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
29424	Hartford Cas Ins Co	2,215,649,544	1,244,003,437	971,646,107
19682	Hartford Fire In Co	25,075,746,594	11,116,889,543	13,958,857,051
37478	Hartford Ins Co OfThe Midwest	422,690,728	113,097,916	309,592,812
70815	Hartford Life & Accident Ins Co	14,950,730,841	8,373,651,433	6,577,079,408
71153	Hartford Life & Ann Ins Co	73,626,921,220	69,564,382,116	4,062,539,104
88072	Hartford Life Ins Co	148,900,298,076	143,068,772,089	5,831,525,987
11452	Hartford Steam Boil Inspec & Ins Co	1,340,556,826	685,915,604	654,641,222
29890	Hartford Steam Boil Inspec Ins Co CT	97,742,064	53,993,217	43,748,847
30104	Hartford Underwriters Ins Co	1,546,527,084	904,523,088	642,003,995
96717	Harvard Pilgrim Health Care New Eng	64,744,778	33,066,325	31,678,453
92711	HCC Life Ins Co	608,334,420	217,997,143	390,337,277
41343	HDI Gerling Amer Ins Co	223,482,769	116,623,445	106,859,327
66141	Health Net Life Ins Co	680,510,059	266,019,860	414,490,199
12902	Healthspring Life & Hlth Ins Co Inc	265,076,775	124,010,442	141,066,333
39527	Heritage Ind Co	199,192,479	114,526,029	84,666,450
64394	Heritage Life Ins Co	9,075,793	1,050,298	8,025,495
14192	Hingham Mut Fire Ins Co	83,218,805	42,445,879	40,772,926
10200	Hiscox Ins Co Inc	67,630,365	12,545,323	55,085,042
93440	HM Life Ins Co	415,173,191	226,015,069	189,158,122
14206	Holyoke Mut Ins Co In Salem	200,321,761	112,993,982	87,327,779
13927	Homesite Ins Co OfThe Midwest	199,191,002	147,744,915	51,446,087
64505	Homesteaders Life Co	1,937,096,043	1,830,655,449	106,440,594
22578	Horace Mann Ins Co	370,753,622	215,885,564	154,868,058
64513	Horace Mann Life Ins Co	5,554,461,199	5,231,598,338	322,862,861
22756	Horace Mann Prop & Cas Ins Co	220,873,658	129,764,827	91,108,831
93777	Household Life Ins Co	769,222,180	387,092,921	382,129,259
10069	Housing Authority Prop A Mut Co	163,620,301	55,284,346	108,335,955
11206	Housing Enterprise Ins Co Inc	42,669,416	17,174,784	25,494,632
18975	HPHC Ins Co Inc	113,378,096	76,655,434	36,722,662
25054	Hudson Ins Co	667,930,697	297,026,685	370,904,012
73288	Humana Ins Co	4,864,669,884	2,258,103,827	2,606,566,057
70580	Humanadental Ins Co	102,033,952	39,356,317	62,677,635
91693	IA Amer Life Ins Co	171,851,033	98,268,693	73,582,341
97764	Idealife Ins Co	19,362,114	4,961,636	14,400,478
29068	IDS Prop Cas Ins Co	982,620,143	571,277,557	411,342,586
64580	Illinois Mut Life Ins Co	1,211,616,881	1,107,564,857	104,052,024

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
23817	Illinois Natl Ins Co	66,127,136	1,925,543	64,201,593
35408	Imperium Ins Co	666,802,976	446,737,308	220,065,668
43575	Indemnity Ins Co Of North Amer	394,593,927	251,429,827	143,164,100
11984	Independence Cas Ins Co	3,857,432	13,611	3,843,821
64602	Independence Life & Ann Co	126,461,240	67,882,678	58,578,562
58068	Independent Order Of Foresters Us Br	3,108,391,895	2,829,918,742	278,473,153
14265	Indiana Lumbermens Mut Ins Co	98,183,293	65,680,317	32,502,976
84514	Industrial Alliance Pacific Ins & Fi	555,765,527	540,072,070	15,693,457
12599	Infinity Standard Ins Co	8,770,673	980,647	7,790,026
86509	Ing Life Ins & Ann Co	68,943,230,012	67,275,899,622	1,667,330,390
80942	ING USA Ann & Llife Ins Co	73,377,046,115	71,652,350,258	1,724,695,857
22195	Insurance Co Of Greater NY	106,903,376	53,557,296	53,346,080
22713	Insurance Co of N Amer	811,425,093	507,688,941	303,736,152
19429	Insurance Co OfThe State Of PA	4,641,718,607	2,570,792,115	2,070,926,492
27847	Insurance Co OfThe West	869,868,636	494,825,985	375,042,651
29742	Integon Natl Ins Co	254,648,393	187,841,394	66,806,999
31488	Integon Preferred Ins Co	48,266,330	36,527,276	11,739,054
15598	Interins Exch OfThe Automobile Club	6,510,661,164	2,432,762,230	4,077,898,934
11592	International Fidelity Ins Co	229,995,658	135,294,626	94,701,032
63487	Investors Life Ins Co N Amer	741,147,425	699,478,590	41,668,835
50369	Investors Title Ins Co	105,862,923	58,074,463	47,788,460
65056	Jackson Natl Life Ins Co	93,805,042,592	89,443,112,886	4,361,929,706
11630	Jefferson Ins Co	27,951,045	9,108,301	18,842,744
64017	Jefferson Natl Life Ins Co	1,768,474,341	1,737,160,220	31,314,121
14354	Jewelers Mut Ins Co	237,335,990	91,131,694	146,204,297
89958	JMIC Life Ins Co	33,825,833	11,243,575	22,582,258
65080	John Alden Life Ins Co	472,426,896	371,706,837	100,720,059
93610	John Hancock Life & Hlth Ins Co	7,615,641,218	7,153,795,449	461,845,769
65838	John Hancock Life Ins Co (USA)	214,163,190,328	208,986,516,551	5,176,673,777
65110	Kanawha Ins Co	1,109,036,432	1,028,203,608	80,832,824
65129	Kansas City Life Ins Co	3,235,013,314	2,912,554,213	322,459,103
13722	Knightbrook Ins Co	51,497,088	23,415,700	28,081,385
58033	Knights Of Columbus	16,861,960,910	15,132,007,737	1,729,953,173
65242	Lafayette Life Ins Co	2,598,700,309	2,486,660,149	112,040,160
26077	Lancer Ins Co	501,375,059	345,050,389	156,324,670
37940	Lexington Natl Ins Corp	55,409,913	36,390,570	19,019,343

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
42404	Liberty Ins Corp	1,421,193,156	1,145,022,495	276,170,661
19917	Liberty Ins Underwriters Inc	180,715,683	81,546,319	99,169,364
61492	Liberty Life Ins Co	4,995,353,912	4,717,390,447	277,963,465
23035	Liberty Mut Fire Ins Co	4,825,276,385	3,620,920,193	1,204,356,192
23043	Liberty Mut Ins Co	36,701,548,343	22,938,257,314	13,763,291,029
65331	Liberty Natl Life Ins Co	6,954,204,736	6,001,014,083	953,190,653
65498	Life Ins Co Of N Amer	5,815,739,495	4,973,997,428	841,742,067
65528	Life Ins Co Of The Southwest	9,165,314,382	8,613,838,106	551,476,276
97691	Life Of The South Ins Co	58,407,152	43,101,219	15,305,933
65595	Lincoln Benefit Life Co	2,396,597,118	2,085,766,867	310,830,251
33855	Lincoln Gen Ins Co	398,774,120	395,394,013	3,380,107
65927	Lincoln Heritage Life Ins Co	762,114,501	661,569,690	100,544,811
62057	Lincoln Life & Ann Co of NY	9,910,887,444	9,116,828,499	794,058,945
65676	Lincoln Natl Life Ins Co	158,433,198,169	151,967,630,703	6,465,567,466
36447	LM Gen Ins Co	35,251,832	28,554,174	6,697,658
33600	LM Ins Corp	254,910,628	110,362,069	144,548,559
36439	LM Personal Ins Co	39,755,913	30,230,116	9,525,797
32352	LM Prop & Cas Ins Co	91,584,444	55,737,272	35,847,172
76694	London Life Reins Co	515,576,240	443,934,430	71,641,810
65722	Loyal Amer Life Ins Co	452,928,452	415,044,506	37,883,946
56758	Loyal Christian Benefit Assn	167,397,009	163,194,328	4,202,681
22977	Lumbermens Mut Cas Co	900,555,180	865,690,529	34,864,651
23108	Lumbermens Underwriting Alliance	339,438,606	251,391,905	88,046,701
35769	Lyndon Prop Ins Co	389,289,163	203,954,493	185,334,670
65781	Madison Natl Life Ins Co Inc	801,707,676	627,536,306	174,171,370
29939	Main St Amer Assur Co	41,083,890	9,172,424	31,911,466
11149	Maine Employers Mut Ins Co	694,328,161	408,431,221	285,896,940
65870	Manhattan Life Ins Co	343,724,953	304,176,399	39,548,554
67083	Manhattan Natl Life Ins Co	207,765,435	191,517,783	16,247,652
36897	Manufacturers Alliance Ins Co	177,552,041	106,125,500	71,426,541
28932	Markel Amer Ins Co	497,163,964	368,450,186	128,713,778
38970	Markel Ins Co	732,491,366	538,415,490	194,075,876
19356	Maryland Cas Co	155,065,485	25,783,457	129,282,028
65935	Massachusetts Mut Life Ins Co	129,290,315,834	118,937,915,367	10,352,400,467
10784	Maxum Cas Ins Co	17,043,126	3,328,084	13,715,042
12041	MBIA Ins Corp	3,458,449,732	2,383,747,572	1,074,702,160

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
69515	Medamerica Ins Co	552,616,198	515,319,257	37,296,948
63762	Medco Containment Life Ins Co	260,085,594	121,536,461	138,549,133
34231	Medical Liab Mut Ins Co	5,214,141,992	4,376,175,926	837,966,066
36277	Medical Mut Ins Co Of ME	236,067,240	138,367,418	97,699,822
11843	Medical Protective Co	2,271,164,453	1,515,456,998	755,707,455
31119	Medico Ins Co	102,627,357	65,721,578	36,905,780
22241	Medmarc Cas Ins Co	95,659,639	56,238,687	39,420,952
97055	Mega Life & Hlth Ins Co The	590,842,165	299,068,882	291,773,283
86126	Members Life Ins Co	55,567,597	31,096,519	24,471,076
31968	Merastar Ins Co	40,381,200	25,577,501	14,803,699
14494	Merchants Bonding Co a Mut	98,642,269	33,151,121	65,491,148
23329	Merchants Mut Ins Co	384,431,554	240,944,313	143,487,241
12901	Merchants Preferred Ins Co	42,024,303	29,092,525	12,931,778
65951	Merit Life Ins Co	646,278,361	305,052,794	341,225,567
19798	Merrimack Mut Fire Ins Co	1,002,267,128	382,130,136	620,136,992
87726	Metlife Ins Co of CT	68,696,975,461	63,592,122,635	5,104,852,826
93513	MetLife Investors Ins Co	13,065,144,443	12,566,559,716	498,584,727
61050	MetLife Investors USA Ins Co	54,153,056,314	52,698,974,881	1,454,081,433
39950	Metropolitan Gen Ins Co	31,563,257	795,488	30,767,769
34339	Metropolitan Grp Prop & Cas Ins Co	394,430,456	86,388,674	308,041,782
65978	Metropolitan Life Ins Co	316,204,246,915	302,986,842,621	13,217,404,294
26298	Metropolitan Prop & Cas Ins Co	4,900,892,670	3,055,570,489	1,845,322,181
97136	Metropolitan Tower Life Ins Co	4,953,820,850	4,149,306,363	804,514,487
18740	MGIC Ind Corp	230,200,076	484,312	229,715,764
38601	MIC Prop & Cas Ins Corp	127,688,091	75,545,733	52,142,358
21687	Mid Century Ins Co	3,667,148,205	2,830,489,124	836,659,080
23434	Middlesex Ins Co	617,583,877	379,264,712	238,319,165
14532	Middlesex Mut Assur Co	255,880,524	193,050,916	62,829,608
66044	Midland Natl Life Ins Co	28,627,802,353	26,988,077,760	1,639,724,593
23612	Midwest Employers Cas Co	326,009,281	185,895,859	140,113,421
66109	Midwestern United Life Ins Co	241,335,133	130,190,161	111,144,972
42234	Minnesota Lawyers Mut Ins Co	126,151,677	73,426,352	52,725,325
66168	Minnesota Life Ins Co	25,492,612,253	23,553,397,301	1,939,214,952
20362	Mitsui Sumitomo Ins Co of Amer	744,761,856	469,579,030	275,182,826
22551	Mitsui Sumitomo Ins USA Inc	109,165,089	52,710,132	56,454,957
15997	MMG Ins Co	184,113,397	114,769,014	69,344,383

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
70416	MML Bay State Life Ins Co	4,413,236,997	4,261,269,914	151,967,083
57541	Modern Woodmen Of Amer	10,005,780,971	8,915,847,408	1,228,421,916
69647	Molina Hlthcare Ins Co	8,952,399	318,480	8,633,919
66265	Monarch Life Ins Co	804,632,371	802,847,952	1,784,418
66281	Monumental Life Ins Co	32,851,172,044	31,676,748,890	1,174,423,154
66370	Mony Life Ins Co	8,795,001,814	8,227,780,752	567,221,062
78077	Mony Life Ins Co Of Amer	4,122,366,099	3,894,500,727	227,865,372
29858	Mortgage Guar Ins Corp	6,508,900,558	4,799,851,634	1,709,048,924
16187	Mosaic Ins Co	24,106,986	3,973,721	20,133,265
13331	Motorists Commercial Mut Ins Co	363,732,270	239,598,046	124,134,224
22012	Motors Ins Corp	3,406,839,253	1,999,984,269	1,406,854,984
26522	Mount Vernon Fire Ins Co	368,000,893	157,658,528	210,342,366
66427	MTL Ins Co	1,509,262,084	1,412,851,981	96,410,103
66346	Munich Amer Reassur Co	6,349,892,924	5,620,496,770	729,396,154
10227	Munich Reins Amer Inc	17,411,367,921	13,021,068,733	4,390,299,189
13559	Municipal & Infrastructure Assur Cor	75,146,631	51,321	75,095,310
88668	Mutual Of Amer Life Ins Co	13,656,895,024	12,822,247,297	834,647,727
71412	Mutual Of Omaha Ins Co	5,239,903,732	2,659,064,754	2,580,838,978
61409	National Benefit Life Ins Co	479,321,614	316,072,378	163,249,236
11991	National Cas Co	162,230,302	47,044,074	115,186,228
10243	National Continental Ins Co	254,008,889	203,109,809	50,899,080
16217	National Farmers Union Prop & Cas	265,212,427	192,902,062	72,310,366
20478	National Fire Ins Co Of Hartford	137,688,510	25,456,314	112,232,197
23728	National Gen Ins Co	137,314,213	86,249,490	51,064,723
66583	National Guardian Life Ins Co	2,043,181,390	1,846,816,237	196,365,153
82538	National Hlth Ins Co	17,739,906	7,470,951	10,268,955
20087	National Ind Co	111,644,977,716	43,207,923,401	68,437,054,315
27944	National Ins Assn	12,373,770	116,981	12,256,789
75264	National Integrity Life Ins Co	4,830,605,377	4,578,620,270	251,985,107
32620	National Interstate Ins Co	799,563,212	525,916,352	273,646,860
20052	National Liab & Fire Ins Co	1,206,088,259	574,952,325	631,135,934
66680	National Life Ins Co	8,656,523,804	7,520,346,624	1,136,177,180
23825	National Public Finance Guar Corp	7,289,955,528	6,382,235,984	907,719,544
34835	National Reins Corp	413,507,725	130,117,999	283,389,726
85472	National Security Life & Ann Co	197,852,046	181,770,270	16,081,764
22608	National Specialty Ins Co	33,115,004	14,996,635	18,118,369

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
21881	National Surety Corp	482,066,645	346,210,013	135,856,632
51020	National Title Ins Of NY Inc	57,780,753	39,049,598	18,731,155
19445	National Union Fire Ins Co Of Pitts	32,248,074,408	19,507,258,897	12,740,815,511
66850	National Western Life Ins Co	7,782,947,712	6,904,496,638	878,451,074
26093	Nationwide Affinity Co of Amer	59,025,999	47,222,206	11,803,793
28223	Nationwide Agribusiness Ins Co	179,698,587	117,163,022	62,535,565
10723	Nationwide Assur Co	61,265,910	3,072,266	58,193,644
92657	Nationwide Life & Ann Ins Co	5,431,244,774	5,144,032,326	287,212,448
66869	Nationwide Life Ins Co	95,838,821,062	92,153,303,186	3,685,517,876
23779	Nationwide Mut Fire Ins Co	4,356,900,677	2,130,944,152	2,225,956,525
23787	Nationwide Mut Ins Co	28,204,640,921	17,618,496,282	10,586,144,639
37877	Nationwide Prop & Cas Ins Co	170,447,235	118,917,964	51,529,271
42307	Navigators Ins Co	1,823,743,709	1,136,824,347	686,919,362
15865	NCMIC Ins Co	539,090,272	356,750,238	182,340,034
25852	New England Guar Ins Co Inc	33,494,101	124,250	33,369,851
21830	New England Ins Co	318,759,588	11,950,517	306,809,071
91626	New England Life Ins Co	11,085,508,825	10,493,512,146	591,996,679
41629	New England Reins Corp	142,101,008	9,224,673	132,876,335
23841	New Hampshire Ins Co	3,534,440,637	2,519,103,583	1,015,337,054
91596	New York Life Ins & Ann Corp	97,717,131,064	92,292,865,888	5,424,265,176
66915	New York Life Ins Co	122,007,530,370	107,290,683,935	14,716,846,435
16608	New York Marine & Gen Ins Co	622,200,835	436,716,525	185,484,310
14788	NGM Ins Co	2,010,409,468	1,248,409,089	762,000,379
23965	Norfolk & Dedham Mut Fire Ins Co	277,122,305	127,032,001	150,090,304
31470	Norguard Ins Co	413,303,605	297,023,704	116,279,901
66974	North Amer Co Life & Hlth Ins	10,363,207,918	9,596,233,547	766,974,372
27740	North Pointe Ins Co	114,307,178	70,420,358	43,886,820
21105	North River Ins Co	880,495,501	480,637,342	399,858,159
36455	Northbrook Ind Co	38,296,280	211,242	38,085,038
38369	Northern Assur Co Of Amer	155,236,163	97,674,144	57,562,019
19372	Northern Ins Co Of NY	44,047,995	13,811,168	30,236,827
25992	Northern Security Ins Co Inc	7,798,622	116,275	7,682,347
24031	Northland Cas Co	103,159,912	68,347,705	34,812,206
24015	Northland Ins Co	1,183,720,070	611,077,567	572,642,503
69000	Northwestern Long Term Care Ins Co	926,197,529	776,549,312	149,648,217
67091	Northwestern Mut Life Ins Co	179,289,365,990	164,904,133,968	14,385,232,022

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
23914	Northwestern Natl Ins Co Milwaukee	53,070,512	48,015,810	5,054,702
42552	Nova Cas Co	100,607,162	12,206,387	88,400,775
81353	NYLife Ins Co Of AZ	195,310,297	137,111,706	58,198,591
23248	Occidental Fire & Cas Co Of NC	273,463,360	152,752,884	120,710,476
67148	Occidental Life Ins Co Of NC	265,912,652	230,302,808	35,609,844
23680	Odyssey Reins Co	7,940,425,448	4,620,284,829	3,320,140,619
24074	Ohio Cas Ins Co	4,842,037,189	3,724,882,476	1,117,154,713
26565	Ohio Ind Co	98,304,313	53,102,172	45,202,141
89206	Ohio Natl Life Assur Corp	3,169,590,594	2,918,413,310	251,177,285
67172	Ohio Natl Life Ins Co	17,968,158,037	17,107,457,137	860,700,900
67180	Ohio State Life Ins Co	11,603,430	2,499,014	9,104,416
40231	Old Dominion Ins Co	29,640,451	753,908	28,886,543
24139	Old Republic Gen Ins Corp	1,127,300,949	824,599,052	302,701,897
24147	Old Republic Ins Co	2,469,368,240	1,600,046,736	869,321,504
67261	Old Republic Life Ins Co	149,125,188	108,491,081	40,634,107
50520	Old Republic Natl Title Ins Co	674,680,222	473,673,722	201,006,500
35424	Old Republic Security Assur Co	53,430,656	13,581,174	39,849,482
37060	Old United Cas Co	444,486,490	216,905,866	227,580,624
20621	OneBeacon Amer Ins Co	485,710,693	321,942,495	163,768,198
21970	OneBeacon Ins Co	2,351,767,646	1,429,726,133	922,041,513
85286	OneNation Ins Co	78,409,346	310,358	78,098,988
56383	Order of United Commerical Travelers	23,014,973	11,038,584	11,976,389
76112	Oxford Life Ins Co	572,311,637	445,489,810	126,821,827
22748	Pacific Employers Ins Co	2,747,755,018	1,769,944,298	977,810,720
20346	Pacific Ind Co	6,207,721,710	3,783,579,441	2,424,142,269
97268	Pacific Life & Ann Co	4,285,374,239	3,861,425,877	423,948,362
67466	Pacific Life Ins Co	98,780,897,669	92,914,208,696	5,866,688,974
37850	Pacific Specialty Ins Co	283,467,264	129,693,407	153,773,856
70785	Pacificare Life & Hlth Ins Co	848,314,792	170,685,500	677,629,292
67539	Pan Amer Life Ins Co	1,487,680,007	1,230,932,873	256,747,134
60003	Park Avenue Life Ins Co	319,723,309	254,827,224	64,896,084
71099	Parker Centennial Assur Co	73,004,485	30,563,620	42,440,866
32069	Patriot Ins Co	87,359,687	63,454,993	23,904,694
67598	Paul Revere Life Ins Co	4,678,402,839	4,258,900,381	419,502,458
67601	Paul Revere Variable Ann Ins Co	51,632,397	16,552,408	35,079,989
14931	Pawtucket Ins Co	6,383,681	6,277,284	106,396

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
18333	Peerless Ind Ins Co	784,126,663	549,068,004	235,058,659
14958	Peninsula Ins Co	82,516,724	40,584,357	41,932,367
14982	Penn Millers Ins Co	202,926,778	134,735,948	68,190,830
67644	Penn Mut Life Ins Co	12,217,488,051	10,696,556,336	1,520,931,715
21962	Pennsylvania Gen Ins Co	295,121,247	195,433,103	99,688,144
67660	Pennsylvania Life Ins Co	789,283,812	520,415,636	268,868,176
14974	Pennsylvania Lumbermens Mut Ins	335,864,039	223,092,408	112,771,631
12262	Pennsylvania Manufacturers Assoc Ins	715,254,885	476,464,774	238,790,111
41424	Pennsylvania Manufacturers Ind Co	190,630,188	108,571,565	82,058,623
85561	Perico Life Ins Co	70,757,582	20,359,312	50,398,270
12297	Petroleum Cas Co	29,803,517	8,228,216	21,575,301
13714	Pharmacists Mut Ins Co	206,798,165	135,715,164	71,083,001
67784	Philadelphia Amer Life Ins Co	190,802,744	168,731,651	22,071,093
18058	Philadelphia Ind Ins Co	5,004,480,183	3,198,178,637	1,806,301,546
93548	PHL Variable Ins Co	4,778,696,110	4,502,998,449	275,697,661
25623	Phoenix Ins Co	3,605,229,676	2,404,142,060	1,201,087,616
93734	Phoenix Life & Ann Co	50,016,131	26,875,802	23,140,329
67814	Phoenix Life Ins Co	14,425,706,152	13,767,248,683	658,457,469
72125	Physicians Life Ins Co	1,257,469,499	1,151,347,634	106,121,865
80578	Physicians Mut Ins Co	1,641,087,536	816,517,486	824,570,050
67911	Pioneer Mut Life Ins Co	477,521,124	441,986,338	35,534,786
26794	Plans Liab Ins Co	84,047,718	31,087,474	52,960,244
18619	Platte River Ins Co	152,718,678	112,022,141	40,696,537
18732	PMI Mortgage Assur Co	30,310,304	311,055	29,999,249
27251	PMI Mortgage Ins Co	3,132,212,478	2,392,735,378	739,477,100
14460	Podiatry Ins Co Of Amer	301,001,656	218,986,693	82,014,963
57622	Polish Natl Alliance Us Of Na	446,322,672	418,880,443	27,442,229
56839	Polish Natl Union Of Amer	25,247,317	24,660,985	586,331
57630	Polish Roman Catholic Union Of Amer	187,483,364	183,851,989	3,631,375
37257	Praetorian Ins Co	1,144,635,259	723,741,485	420,893,774
15024	Preferred Mut Ins Co	430,317,880	257,640,677	172,677,202
36234	Preferred Professional Ins Co	372,209,345	209,045,689	163,163,656
10800	Premier Grp Ins Co Inc	47,995,831	20,191,916	27,803,915
15586	Preserver Ins Co	164,872,198	120,556,852	44,315,346
68039	Presidential Life Ins Co	3,627,334,894	3,354,303,512	273,031,382
65919	Primerica Life Ins Co	1,777,592,447	1,147,750,163	629,842,285

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
61271	Principal Life Ins Co	122,004,241,392	117,626,479,613	4,377,761,779
71161	Principal Natl Life Ins Co	43,141,932	21,082,153	22,059,779
29017	Professionals Advocate Ins Co	109,580,928	42,610,714	66,970,214
25585	Professionals Direct Ins Co	20,819,861	1,379,332	19,440,529
11851	Progressive Advanced Ins Co	245,128,528	151,515,756	93,612,772
24260	Progressive Cas Ins Co	4,800,526,915	3,467,065,235	1,333,461,680
16322	Progressive Direct Ins Co	3,946,956,230	2,743,048,485	1,203,907,745
24279	Progressive Max Ins Co	296,645,405	202,778,581	93,866,824
38628	Progressive Northern Ins Co	1,135,478,309	819,823,833	315,654,476
21727	Progressive Universal Ins Co	222,046,961	148,147,319	73,899,642
10638	Proselect Ins Co	75,621,482	52,106,753	23,514,729
12416	Protective Ins Co	620,605,581	255,511,962	365,093,619
68136	Protective Life Ins Co	28,616,444,355	25,994,869,488	2,621,574,867
15040	Providence Mut Fire Ins Co	190,589,700	77,044,277	113,545,423
24295	Providence Washington Ins Co	109,657,496	76,210,649	33,446,847
68195	Provident Life & Accident Ins Co	8,271,622,452	7,616,990,948	654,631,504
68209	Provident Life & Cas Ins Co	747,239,475	604,663,852	142,575,623
79227	Pruco Life Ins Co	46,231,559,417	45,013,274,220	1,218,285,197
86630	Prudential Ann Life Assur Corp	54,688,168,180	53,752,272,154	935,896,026
68241	Prudential Ins Co Of Amer	233,140,797,926	224,776,562,489	8,364,235,437
93629	Prudential Retirement Ins & Ann Co	65,837,762,245	64,558,924,990	1,278,837,255
15059	Public Serv Mut Ins Co	614,170,299	370,584,327	243,585,972
39217	QBE Ins Corp	1,057,089,319	702,397,985	354,691,334
10219	QBE Reins Corp	1,167,982,135	580,718,507	587,263,629
15067	Quincy Mut Fire Ins Co	1,227,020,553	450,198,712	776,821,841
22705	R&Q Reins Co	244,606,381	205,042,761	39,563,620
36250	Radian Asset Assur Inc	2,188,565,460	1,139,936,540	1,048,628,920
33790	Radian Guar Inc	4,313,650,425	3,017,945,503	1,295,704,922
70211	Reassure Amer Life Ins Co	15,742,673,608	15,093,530,060	649,143,548
24449	Regent Ins Co	179,179,905	133,600,348	45,579,557
68357	Reliable Life Ins Co	21,514,088	9,114,517	12,399,572
68381	Reliance Standard Life Ins Co	4,193,818,934	3,663,256,099	530,562,835
67105	Reliastar Life Ins Co	20,811,446,503	18,733,298,962	2,078,147,541
61360	Reliastar Life Ins Co Of NY	3,364,508,651	3,044,312,515	320,196,136
61700	Renaissance Life & Hlth Ins Co of Am	40,499,430	17,625,636	22,873,794
28452	Republic Mortgage Ins Co	1,762,567,043	1,537,938,032	224,629,011

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
32174	Republic Mortgage Ins Co Of FL	49,219,536	39,313,439	9,906,097
31275	Republic Mortgage Ins Of NC	517,022,956	406,986,581	110,036,375
31089	Repwest Ins Co	237,946,369	112,844,758	125,101,611
61506	Resource Life Ins Co	47,436,374	33,318,226	14,118,148
43044	Response Ins Co	82,816,430	7,882,837	74,933,593
36684	Riverport Ins Co	106,407,703	63,959,582	42,448,121
65005	RiverSource Life Ins Co	88,873,794,906	85,138,378,701	3,735,416,205
28860	RLI Ind Co	41,703,221	1,007,573	40,695,648
13056	RLI Ins Co	1,393,761,574	661,382,598	732,378,976
12491	Rochdale Ins Co Of NY	166,440,650	122,483,840	43,956,810
42706	Roche Surety & Cas Co Inc	19,651,500	11,864,494	7,787,006
23132	RVI Natl Ins Co	14,125,598	329,809	13,795,789
24740	Safeco Ins Co Of Amer	3,837,984,130	2,993,078,301	844,905,829
11123	Safety First Ins Co	15,826,880	2,596,274	13,230,606
33618	Safety Ind Ins Co	92,980,343	47,994,736	44,985,607
39454	Safety Ins Co	1,230,697,787	648,266,260	582,431,527
15105	Safety Natl Cas Corp	2,471,421,333	1,742,504,174	728,917,159
12808	Safety Prop & Cas Ins Co	36,011,706	20,759,531	15,252,175
40460	Sagamore Ins Co	158,376,605	42,336,211	116,040,394
60176	SBLI USA Mut Life Ins Co Inc	1,472,583,323	1,408,062,857	64,520,466
80586	Scor Global Life Reins Co of Amer	80,866,053	49,102,049	31,764,004
15563	SeaBright Ins Co	880,673,397	579,339,592	301,333,805
69914	Sears Life Ins Co	88,975,597	23,504,463	65,471,135
25763	Seaton Ins Co	133,359,070	123,849,082	9,509,988
37923	Seaworthy Ins Co	61,972,944	31,232,954	30,739,990
93742	Securian Life Ins Co	155,220,496	25,556,457	129,664,039
68675	Security Benefit Life Ins Co	9,921,640,380	9,306,537,650	615,102,730
68721	Security Life Ins Co Of Amer	91,646,123	71,531,657	20,114,465
68713	Security Life Of Denver Ins Co	19,251,314,679	17,794,275,352	1,457,039,327
68772	Security Mut Life Ins Co Of NY	2,497,363,798	2,381,157,833	116,205,965
50784	Security Title Guarantee Corp Baltim	11,049,099	8,336,633	2,712,466
11867	Selective Ins Co of New England	31,745,149	17,630,771	14,114,378
10936	Seneca Ins Co Inc	384,646,890	202,562,466	182,084,424
76325	Senior Hlth Ins Co of PA	3,317,023,144	3,139,708,226	177,314,918
11000	Sentinel Ins Co Ltd	199,002,752	67,860,415	131,142,336
28460	Sentry Cas Co	176,506,841	108,738,402	67,768,439

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
24988	Sentry Ins A Mut Co	5,749,788,124	2,384,386,271	3,365,401,852
68810	Sentry Life Ins Co	3,732,027,113	3,456,381,141	275,645,973
21180	Sentry Select Ins Co	620,963,679	394,563,628	226,400,050
22985	Sequoia Ins Co	215,899,145	130,155,809	85,743,336
97241	Settlers Life Ins Co	373,044,138	313,057,202	59,986,936
23388	Shelter Mut Ins Co	2,328,917,884	981,010,898	1,347,906,986
12575	SilverScript Ins Co	361,971,473	222,333,553	139,637,920
11126	Sompo Japan Ins Co of Amer	839,619,920	402,980,636	436,639,284
57142	Sons Of Norway	312,244,794	304,219,711	8,025,083
19216	Southern Ins Co	49,269,819	17,298,683	31,971,136
20613	Sparta Ins Co	439,377,090	188,557,217	250,819,873
24767	St Paul Fire & Marine Ins Co	18,356,919,227	12,536,050,944	5,820,868,283
24775	St Paul Guardian Ins Co	75,237,843	48,551,564	26,686,279
41750	St Paul Medical Liab Ins Co	197,065,095	136,232,112	60,832,983
24791	St Paul Mercury Ins Co	401,668,931	261,496,939	140,171,991
19224	St Paul Protective Ins Co	506,229,491	271,830,116	234,399,376
19070	Standard Fire Ins Co	3,522,928,723	2,330,114,002	1,192,814,721
42986	Standard Guar Ins Co	175,657,472	87,248,813	88,408,659
69019	Standard Ins Co	15,616,840,023	14,445,326,207	1,171,513,816
69051	Standard Life Ins Co Of IN	1,868,661,397	1,839,232,451	29,428,946
69078	Standard Security Life Ins Co Of NY	363,526,431	254,261,995	109,264,436
18023	Star Ins Co	795,227,573	568,875,916	226,351,657
40045	Starnet Ins Co	170,790,571	61,809,950	108,980,621
38318	Starr Ind & Liab Co	913,057,700	389,453,374	523,604,326
25143	State Farm Fire & Cas Co	27,656,824,371	18,883,874,846	8,772,949,525
25151	State Farm Gen Ins Co	5,294,008,653	2,815,228,293	2,478,780,360
69108	State Farm Life Ins Co	50,996,175,901	44,793,729,452	6,202,446,449
25178	State Farm Mut Auto Ins Co	106,988,005,370	45,765,913,311	61,222,092,059
69116	State Life Ins Co	3,646,681,091	3,424,998,536	221,682,555
12831	State Natl Ins Co Inc	198,475,217	67,117,426	131,357,791
77399	Sterling Life Ins Co	271,998,657	123,961,122	148,037,535
50121	Stewart Title Guar Co	901,268,313	531,757,324	369,510,989
10952	Stonebridge Cas Ins Co	305,236,517	196,384,444	108,852,073
65021	Stonebridge Life Ins Co	2,157,569,217	1,789,036,607	368,532,610
10340	Stonington Ins Co	574,591,241	441,362,574	133,228,667
11024	Strathmore Ins Co	48,956,632	26,761,689	22,194,943

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
80926	Sun Life & Hlth Ins Co	65,728,255	23,445,063	42,283,192
79065	Sun Life Assur Co Of Canada US	48,259,078,119	46,379,221,849	1,879,856,270
60941	SunAmerica Ann & Life Assur Co	27,022,463,021	26,188,388,895	834,074,126
69256	Sunamerica Life Ins Co	17,333,204,313	13,435,381,305	3,897,823,008
58181	Supreme Council The Royal Arcanum	86,251,186	72,224,915	14,026,271
69310	Surety Life Ins Co	12,526,919	617,958	11,908,962
82627	Swiss Re Life & Hlth Amer Inc	10,408,879,385	8,787,606,646	1,621,272,739
25364	Swiss Reins Amer Corp	13,230,744,336	8,191,448,329	5,039,296,007
68608	Symetra Life Ins Co	23,192,365,853	21,440,060,953	1,752,304,900
20311	Syncora Guar Inc	764,532,291	631,979,074	132,553,217
12866	T H E Ins Co	163,840,517	111,925,682	51,914,835
69345	Teachers Ins & Ann Assoc Of Amer	214,544,169,119	189,388,404,961	25,155,764,158
22683	Teachers Ins Co	296,345,954	183,767,627	112,578,327
69396	Texas Life Ins Co	779,597,826	726,532,120	53,065,706
23280	The Cincinnati Ind Co	76,859,227	6,749,975	70,109,253
70435	The Savings Bank Life Ins Co Of MA	2,562,923,342	2,403,679,418	159,243,924
28240	The Serv Ins Co Inc	11,695,760	6,738,525	4,957,235
56014	Thrivent Financial For Lutherans	46,512,195,281	55,129,173,287	4,095,576,616
60142	TIAA Cref Life Ins Co	3,570,994,624	3,200,413,334	370,581,290
25534	TIG Ins Co	2,478,263,414	1,536,083,125	942,180,289
69477	Time Ins Co	748,260,818	473,791,837	274,468,981
13242	Titan Ind Co	279,554,837	91,533,703	188,021,134
32301	TNUS Ins Co	52,553,599	1,023,855	51,529,744
42439	Toa Re Ins Co Of Amer	1,515,632,486	952,189,301	563,443,185
12904	Tokio Marine & Nichido Fire Ins Co	1,609,583,691	977,292,972	632,290,719
44300	Tower Ins Co Of NY	900,078,356	633,723,154	266,355,202
43702	Tower Natl Ins Co	66,352,042	54,497,509	11,854,533
37621	Toyota Motor Ins Co	394,811,275	256,051,912	138,759,363
79022	Transamerica Advisors Life Ins Co	11,139,705,511	10,326,563,120	813,142,391
82848	Transamerica Advisors Life Ins Co of	877,181,874	781,680,461	95,501,413
70688	Transamerica Financial Life Ins Co	24,312,485,405	23,517,817,917	794,667,488
86231	Transamerica Life Ins Co	106,886,675,813	102,588,552,026	4,298,123,787
33014	Transport Ins Co	43,654,801	28,721,492	14,933,309
20494	Transportation Ins Co	82,688,499	384,294	82,304,205
28188	Travco Ins Co	215,764,507	147,279,213	68,485,294
19038	Travelers Cas & Surety Co	15,034,563,922	9,594,801,776	5,439,762,147

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
31194	Travelers Cas & Surety Co Of Amer	4,238,258,523	2,436,034,011	1,802,224,512
36170	Travelers Cas Co Of CT	312,110,611	222,553,082	89,557,529
19046	Travelers Cas Ins Co Of Amer	1,822,597,924	1,308,184,571	514,413,354
40282	Travelers Commercial Cas Co	313,629,484	221,078,562	92,550,922
27998	Travelers Home & Marine Ins Co	380,497,214	304,114,924	76,382,289
25658	Travelers Ind Co	21,109,473,033	14,040,025,251	7,069,447,782
25666	Travelers Ind Co Of Amer	615,586,443	444,045,709	171,540,733
25682	Travelers Ind Co Of CT	1,016,993,316	674,722,104	342,271,213
38130	Travelers Personal Ins Co	193,336,430	129,508,006	63,828,425
36145	Travelers Personal Security Ins Co	206,654,084	141,196,700	65,457,384
25674	Travelers Prop Cas Co Of Amer	768,075,957	346,302,919	421,773,038
34894	Trenwick Amer Reins Corp	120,875,466	88,377,430	32,498,036
31003	Tri State Ins Co Of MN	32,571,536	1,350,343	31,221,193
24350	Triad Guar Ins Corp	911,466,484	685,536,758	225,929,726
41211	Triton Ins Co	677,678,477	366,316,883	311,361,594
21709	Truck Ins Exch	1,934,849,383	1,382,426,343	552,423,040
61425	Trustmark Ins Co	1,234,273,138	996,482,487	237,790,651
62863	Trustmark Life Ins Co	360,015,467	182,996,689	177,018,778
37982	Tudor Ins Co	461,418,733	345,491,050	115,927,683
60117	Tufts Ins Co Inc	64,390,342	31,336,124	33,054,218
29459	Twin City Fire Ins Co Co	640,265,482	339,079,261	301,186,221
67423	UBS Life Ins Co USA	44,072,176	6,897,791	37,174,385
80314	Unicare Life & Hlth Ins Co	971,857,383	802,952,657	168,904,725
11121	Unified Life Ins Co	147,643,787	133,843,167	13,800,620
91529	Unimerica Ins Co	264,232,349	131,171,544	133,060,805
69701	Union Bankers Ins Co	68,867,886	28,438,147	40,429,739
80837	Union Central Life Ins Co	6,925,943,166	6,525,544,260	400,398,906
62596	Union Fidelity Life Ins Co	18,522,530,948	18,083,614,980	438,915,968
25844	Union Ins Co	95,251,421	67,859,368	27,392,053
21423	Union Ins Co Of Providence	97,325,988	49,682,406	47,643,582
69744	Union Labor Life Ins Co	3,928,789,251	3,835,410,678	93,378,573
25860	Union Mut Fire Ins Co	180,024,003	103,577,707	76,446,296
70408	Union Security Ins Co	5,529,400,728	5,079,786,066	449,614,662
92916	United Amer Ins Co	1,698,071,608	1,431,870,922	266,200,686
36226	United Cas & Surety Ins Co	10,239,899	6,113,125	4,126,774
85766	United Concordia Ins Co	55,745,541	21,399,334	34,346,207

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
11770	United Financial Cas Co	1,693,526,013	1,287,239,167	406,286,846
51624	United Gen Title Ins Co	15,538,041	3,772,445	11,765,597
26999	United Guar Mortgage Ind Co	411,123,908	278,521,082	132,602,826
15873	United Guar Residential Ins Co	2,661,941,516	1,428,616,128	1,233,325,388
16667	United Guar Residential Ins Co of NC	819,083,381	523,030,690	296,052,691
69930	United Ins Co Of Amer	3,387,913,267	2,982,457,457	405,455,810
94099	United Investors Life Ins Co	1,594,526,975	1,408,080,957	186,446,018
41335	United Natl Specialty Ins Co	86,688,270	25,911,588	60,776,682
69868	United Of Omaha Life Ins Co	15,119,798,408	13,909,619,189	1,210,179,219
25941	United Serv Automobile Assn	22,709,411,365	6,791,910,708	15,917,500,657
25887	United States Fidelity & Guar Co	4,599,086,294	2,141,137,360	2,457,948,934
21113	United States Fire Ins Co	2,511,795,130	1,610,606,897	901,188,233
70106	United States Life Ins Co In NYC	11,591,715,992	10,424,269,339	1,167,446,653
10656	United States Surety Co	60,367,730	28,255,329	32,112,401
29157	United WI Ins Co	335,295,904	264,921,604	70,374,300
72850	United World Life Ins Co	101,016,096	55,645,223	45,370,873
79413	UnitedHealthcare Ins Co	13,677,425,307	9,655,463,484	4,021,961,822
25909	Unitrin Preferred Ins Co	30,825,720	22,536,202	8,289,518
70114	Unity Mut Life Ins Co	286,613,828	271,420,901	15,192,927
41181	Universal Underwriters Ins Co	385,755,195	42,035,777	343,719,417
70173	Universal Underwriters Life Ins Co	240,393,486	173,367,270	67,026,216
40843	Universal Underwriters Of TX Ins	13,071,135	3,949,688	9,121,448
62235	Unum Life Ins Co Of Amer	17,822,750,751	16,283,123,409	1,539,627,342
80705	US Br Great West Life Assur Co	99,934,585	80,653,213	19,281,372
80802	US Br SunLife Assur Co Of Canada	16,039,271,041	15,148,496,272	890,774,769
80659	US Business of Canada Life Assur Co	4,276,285,451	4,138,795,454	137,489,997
80675	US Business of Crown Life Ins Co	298,099,593	265,846,820	32,252,773
84530	US Financial Life Ins Co	621,287,891	550,305,284	70,982,607
29599	US Specialty Ins Co	1,746,662,307	1,215,938,482	530,723,825
25968	USAA Cas Ins Co	7,241,899,683	3,581,128,076	3,660,771,607
18600	USAA Gen Ind Co	803,117,118	523,832,068	279,285,050
69663	USAA Life Ins Co	16,815,590,641	15,330,083,060	1,485,507,581
94358	US Able Life	334,173,239	196,701,669	137,471,570
25976	Utica Mut Ins Co	2,284,500,980	1,517,447,419	767,053,561
26611	Valiant Ins Co	84,981,971	30,753,876	54,228,095
20508	Valley Forge Ins Co	68,001,213	39,777	67,961,436

THE 160th REPORT

2011 FOREIGN INSURANCE COMPANIES

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL
21172	Vanliner Ins Co	462,714,083	356,378,382	106,335,701
68632	Vantis Life Ins Co	898,680,968	827,624,464	71,056,504
70238	Variable Ann Life Ins Co	63,975,360,196	60,175,076,536	3,800,283,660
13110	Vermont Accident Ins Co Inc	6,275,635	211,724	6,063,911
26018	Vermont Mut Ins Co	540,210,882	309,440,774	230,770,108
20397	Vigilant Ins Co	422,391,673	209,745,505	212,646,168
40827	Virginia Surety Co Inc	1,009,071,724	715,015,367	294,056,357
39616	Vision Serv Plan Ins Co	197,228,229	79,012,008	118,216,221
84549	Vista Life Ins Co	40,437,180	727,688	39,709,492
32778	Washington Intl Ins Co	117,475,838	56,751,920	60,723,918
70319	Washington Natl Ins Co	4,911,662,535	4,419,862,519	491,800,016
26069	Wausau Business Ins Co	199,828,528	142,730,559	57,097,969
26042	Wausau Underwriters Ins Co	270,685,842	170,866,948	99,818,894
25011	Wesco Ins Co	234,686,559	173,743,966	60,942,593
44393	West Amer Ins Co	347,377,994	112,432,488	234,945,506
70335	West Coast Life Ins Co	3,827,235,297	3,183,137,243	644,098,054
10030	Westchester Fire Ins Co	57,135,046	20,118,240	37,016,806
21121	Westchester Fire Ins Co	2,185,991,456	1,309,554,218	876,437,238
70432	Western Natl Life Ins Co	44,568,634,203	41,059,789,555	3,508,844,648
91413	Western Reserve Life Assur Co of OH	9,497,886,339	8,986,621,846	511,264,493
13188	Western Surety Co	1,481,291,531	655,652,853	825,638,678
39845	Westport Ins Corp	5,784,689,464	4,108,569,431	1,676,120,033
38776	White Mountains Reins Co of Amer	2,400,519,952	1,657,962,462	742,557,490
60704	Wilton Reassur Life Co of NY	1,199,634,337	1,100,983,465	98,650,873
56170	Womans Life Ins Society	186,505,144	158,433,218	28,071,927
57320	Woodmen World Life Ins Soc	8,348,869,515	7,671,064,644	899,503,156
70629	World Ins Co	275,063,491	160,907,805	114,155,686
20273	WRM Amer Ind Co Inc	56,250,324	4,578,265	51,672,060
24554	XL Ins Amer Inc	674,094,240	428,797,875	245,296,365
88080	XL Life Ins & Ann Co	7,541,503	552,255	6,989,248
20583	XL Reins Amer Inc	5,218,962,173	2,945,251,670	2,273,710,503
37885	XL Specialty Ins Co	498,918,153	320,168,786	178,749,367
31267	York Ins Co of ME	39,623,159	13,978,709	25,644,450
26220	Yosemite Ins Co	373,964,395	84,817,135	289,147,260
30325	Zale Ind Co	20,659,042	7,462,225	13,196,817
71323	Zale Life Ins Co	10,709,892	2,388,719	8,321,173
13269	Zenith Ins Co	1,703,545,873	1,013,391,735	690,154,139
16535	Zurich Amer Ins Co	29,420,388,445	22,046,223,864	7,374,164,582
27855	Zurich Amer Ins Co Of IL	46,511,886	9,168,852	37,343,034
90557	Zurich Amer Life Ins Co	13,208,145,900	13,023,984,494	184,161,406

THE 160th REPORT

APPENDIX D

2011 SURPLUS LINES INSURERS

NAIC #	COMPANY NAME
20010	Acceptance Indemnity Insurance Company
24856	Admiral Insurance Company
12833	AIX Specialty Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
33189	Alterra Excess & Surplus Insurance Company
35351	American Empire Surplus Lines Ins Co
25433	American Safety Indemnity Company
35912	American Western Home Insurance Co
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	Axis Surplus Insurance Company
31295	Berkley Regional Specialty Insurance Co
23620	Burlington Insurance Company
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
26883	Chartis Specialty Insurance Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co
39993	Colony Insurance Company
31127	Columbia Casualty Company
24319	Darwin Select Insurance Company
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
39020	Essex Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company

NAIC #	COMPANY NAME
37532	Great American E&S Insurance Co
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
37079	Hudson Specialty Insurance Company
27960	Illinois Union Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
12203	James River Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
	Lloyd's Underwriters at London
37745	Maiden Specialty Insurance Company
37974	Mt. Hawley Insurance Company
20079	National Fire & Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
17400	Noetic Specialty Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
23850	Philadelphia Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10729	Seneca Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
26387	Steadfast Insurance Company
44776	Torus Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
13064	United National Insurance Company
25895	United States Liability Insurance Company
40428	Voyager Indemnity Insurance Company

THE 160th REPORT

2011 SURPLUS LINES INSURERS

NAIC #	COMPANY NAME
17159	USF Insurance Company
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company



APPENDIX E

GENERAL FUND REVENUE

The following chart provides a historic overview of general fund revenue for Fiscal Years 1996 through 2011. 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 2011, 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 occurred in January 2009 and 2010. This reason and a continuing “soft market,” contribute to the downward trend in general fund revenue for fiscal year 2010 and 2011.

Fiscal Year General Fund Revenue (Millions)

