

# The New Hampshire Insurance Department



## 2012 Annual Report

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## 161<sup>st</sup> Annual Report of the State of New Hampshire Insurance Department

For Fiscal Year 2012  
JULY 1, 2011 – JUNE 30, 2012



# The 161<sup>st</sup> Report

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 161<sup>st</sup> Report

## CONTENTS

INTRODUCTION.....	4
INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION.....	4
MISSION STATEMENT.....	4
INSURANCE DEPARTMENT STAFF BY DIVISION.....	5
ORGANIZATION CHART.....	8
ACTUARIAL AND MARKET REGULATION DIVISION.....	9
COMPLAINCE AND CONSUMER SERVICES DIVISION.....	19
OPERATIONS DIVISION.....	21
LEGAL DIVISION.....	25
PUBLIC INFORMATION UNIT .....	28
HEALTH POLICY UNIT.....	29
INFORMATIONAL BROCHURES AVAILABLE, BY SUBJECT.....	30
FINANCIAL EXAMINATIONS DIVISION.....	34
APPENDIX A.....	36
APPENDIX B.....	37
APPENDIX C.....	39
APPENDIX D.....	62
APPENDIX E.....	66



# The 161<sup>st</sup> Report

## **Introduction**

This annual report provides a brief summary of the Insurance Department's activities during Fiscal Year 2012. During Fiscal Year 2012 the Insurance Department had 80 full time staff positions and collected total general fund revenues of \$85.0 million.

## **Insurance Department Organization and Function**

The New Hampshire Insurance Department was established in 1851, the first insurance regulator in the nation. Title XXVII 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 XXVII 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.



# The 161<sup>st</sup> Report

## INSURANCE DEPARTMENT STAFF BY DIVISION

### Executive Office

Roger Sevigny.....Insurance Commissioner  
Alexander Feldvebel.....Deputy Insurance Commissioner  
Sandra Barlow.....Program Specialist I  
Karen Cassin.....Program Specialist I

### Operations

Barbara Richardson.....Director

### Premium Tax Unit

Norma Stallings.....Insurance Company Examiner  
Donna Arcand.....Insurance Tax Auditor

### Business Unit

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

### Fraud Unit

Catherine Bernhard.....Fraud Attorney  
Brendhan Harris.....Senior Fraud Investigator  
Thomas Wickey.....Supervisor V

### Producer Licensing

Vacant.....Licensing Supervisor  
Joan LaCourse.....Administrative Supervisor  
Marlena Keyser.....Insurance License Clerk  
Cheryl Moses.....Insurance License Clerk  
Cheryl Gagnon.....Insurance License Clerk

### Administrative Support

Christine Blais.....Program Assistant I  
Marlene Sawicki.....Program Assistant II  
Carol MacLean.....Claims and Hearings Clerk I  
Heather Boulanger.....Secretary II  
Christopher Pollinger.....Secretary II



# The 161<sup>st</sup> Report

## **Legal**

Chiara Dolcino.....General Counsel

## **Legal**

Jennifer Patterson.....Life, Accident and Health Legal Counsel

James Fox.....Property and Casualty Legal Counsel

Deborah O'Loughlin...Legal Coordinator

## **Enforcement**

Richard McCaffrey.....Enforcement Attorney

Donald Belanger.....Insurance Company Examiner III

Carolyn Petersen.....Paralegal

## **Life, Accident and Health Analysis and Actuarial Team**

Tyler Brannen.....Health Care Policy Analyst

Vacant.....Statistician

David Sky.....Actuary

Alain Couture.....Project Manager

Amanda Stewart.....PT Bookkeeper

## **Examinations**

Thomas Burke.....Director

## **Financial Analysis Unit**

Vacant.....Insurance Company Examiner V

Donald Lodge.....Financial Examiner II

Patricia Gosselin.....Financial Examiner II

Mary Verville.....Financial Examiner I

Diane Cygan.....Financial Records Auditor

## **Financial Examiners**

Alan Goode.....Financial Examiner III

Larry Lucas.....Financial Examiner III

Colin Wilkins.....Financial Examiner II

Thomas Begeal.....Financial Examiner II

Christopher Jewell.....Financial Examiner I

W. Kurt Gillies.....Financial Examiner I



# The 161<sup>st</sup> Report

## Market Regulation

Deborah Stone.....Actuary and Director

### Market Analysis and Actuarial

Sally McFadden.....Assistant Actuary

James Young.....Insurance Rate Analyst

Denise Lamy.....Administrator of Industry and Regulation Licensing

Charles Vanasdalen.....Insurance Company Examiner II

### Property and Casualty Market Conduct

Edwin Pusley.....Insurance Company Examiner III

Andre Gagne.....Insurance Company Examiner II

Ellen Walsh.....Insurance Company Examiner I

### Life, Accident and Health Market Conduct

Kathleen Belanger.....Insurance Company Examiner III

Joelien Atwater.....Insurance Company Examiner III

John McClellan.....Insurance Company Examiner II

Karen McCallister.....Report Compliance Coordinator

## Compliance and Consumer Services

Michael Wilkey.....Director

### Compliance

Sonja Barker.....Administrator II

Tom Weston.....Life, Accident and Health Examiner

Diana Lavoie.....Life, Accident and Health Examiner

Cheryl Frey.....Life, Accident and Health Examiner

Gail Matson.....Casualty Insurance Examiner

Steve Towne.....Casualty Insurance Examiner

Frank Cardamone.....Casualty Insurance Examiner

### Consumer Services

Keith Nyhan.....Insurance Company Examiner III

Barbara Anderson.....LAH Consumer Officer

David Schectman.....P&C Consumer Officer

Catherine Drew.....P&C Consumer Officer

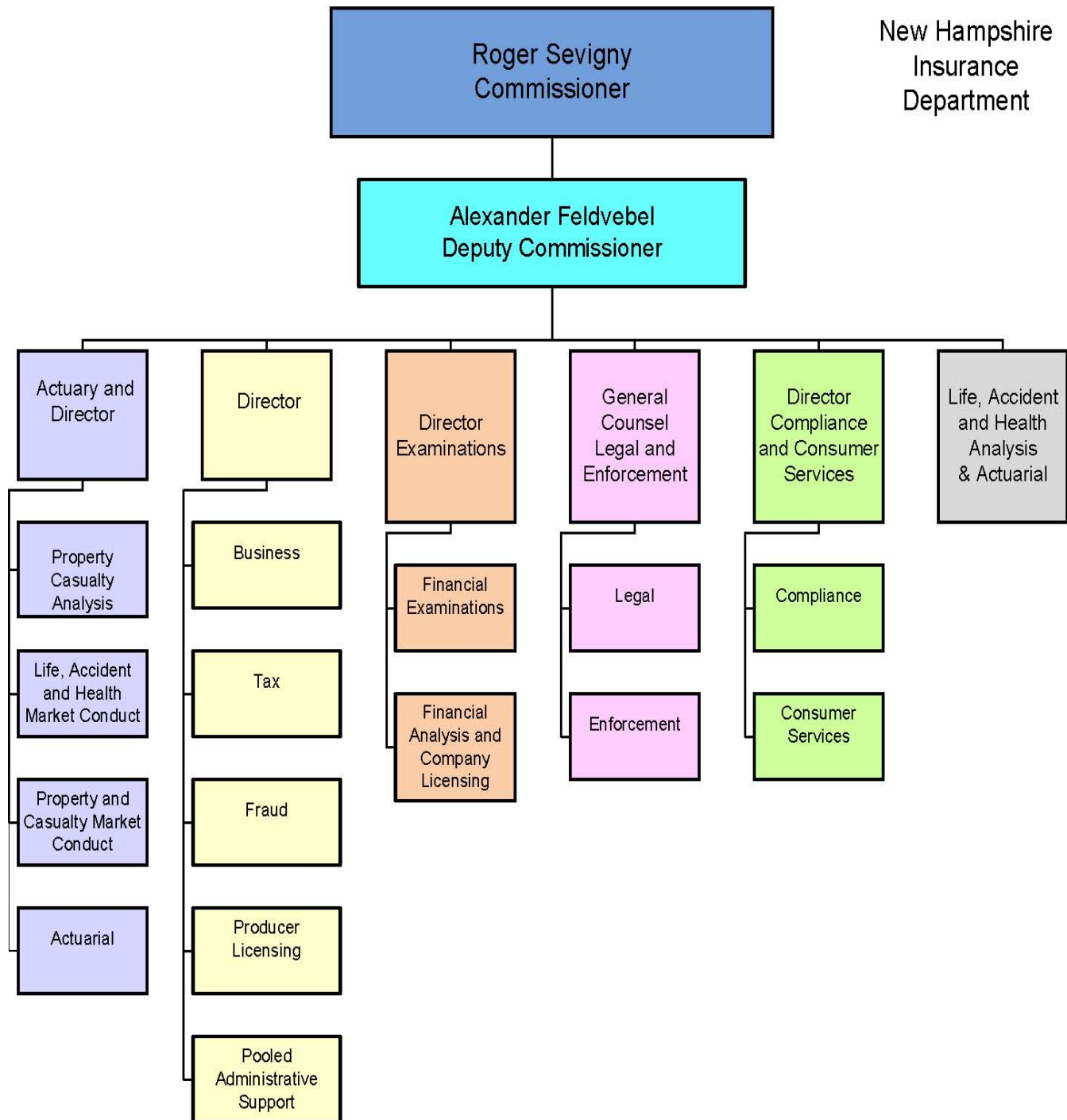
Ingrid Marsh.....LAH Insurance Claim Representative

Claire LaPointe.....P&C Insurance Claim Representative



# The 161<sup>st</sup> Report

## NHID Organizational Chart







# The 161<sup>st</sup> Report

## Actuarial and Market Regulation Division

The Market Regulation Division has as its goal the protection of New Hampshire consumers by overseeing the sale and administration of insurance products and services. To support this goal, Market Regulation is split into three functional areas - Market Conduct Examination, itself split into a Property & Casualty (P&C) unit and a Life, Accident & Health (LAH) unit, Market/Industry Analysis and P&C Actuarial. In addition, the division is responsible for Workers' Compensation analysis.

### Market Conduct

The Market Conduct units perform two important functions: market conduct examinations and analysis of 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 and analyze insurance company market activity to ensure compliance with New Hampshire rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly as spelled out in those laws. Findings, indicating violations of law, rule or regulatory standards, are 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 units also participate in certain joint and multi-state market conduct actions.

### Life, Accident and Health Market Conduct

The unit established and updates annually, statistics from all licensed accident and health insurers in New Hampshire. The unit conducts 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 LAH Market Conduct unit continues to support the NAIC (National Association of Insurance Commissioners) MCAS (Market Conduct Annual Statement) efforts, utilizing MCAS data in their analysis efforts. 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 for other market conduct actions. Other NAIC databases are also used in completing analysis and review procedures.

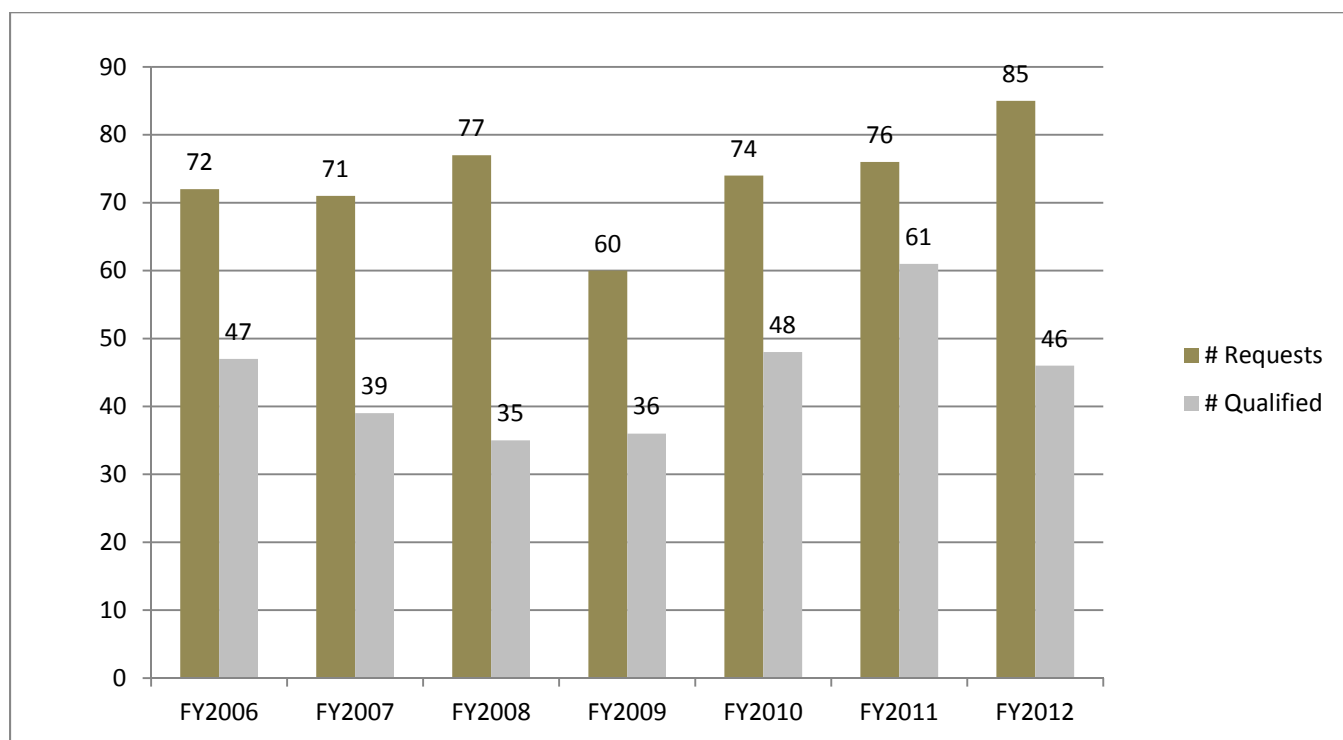
Additionally, a member of the unit serves as the State's liaison with Centers for Medicare and Medicaid Services on Senior Product lines. The LAH Market Conduct unit provides industry expertise and supports the Department's investigative and legislative efforts.



# The 161<sup>st</sup> Report

The LAH Market Conduct unit continues to work with the Federal Government to maintain the Health Insurance Oversight System. This system provides statistical data of NH licensed health insurers and is used to monitor the performance and provide preliminary analysis of the individual health insurance market in NH. LAH Market Conduct continues to review and verify data for accuracy and consistency in reporting from the insurers. The data is also used to identify outliers for LAH market analysis.

The Insurance Department is responsible for processing appeals of health insurance decisions under RSA 420-J:5. The responsibility of ensuring that the process works as designed and meets all time and other process guidelines rests with a member of the Market Regulation division, who fulfills it by providing assistance to the public with preparing the appeals, processing those appeals and certifying external review organizations as third party reviewers. During Fiscal Year 2012, we processed 85 applications for external review of health insurance decisions. A chart showing external appeal trends for the last seven years appears below. FY 2012 saw an increase of 9 applications compared to FY 2011. Of the 85 applications received during FY 2012, 46 met the legal requirements to qualify for external review, or 54%. Of the 46 applications that qualified for external review, 20 health insurance company decisions, or 43% of qualifying applications, were overturned or partially overturned by the certified external review organizations, resulting in \$212,333.26 in additional benefits paid on behalf of consumers. In addition, the Department certified 6 external review organizations in FY 2012.





# The 161<sup>st</sup> Report

## Market Regulation Actions and Results for Fiscal Year 2012

### 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 and/or Provider Restitution
<b>Market Conduct Examination Closed During Fiscal Year 2012</b>						
Insurance Company Examinations:	1	Harvard Pilgrim Healthcare	96717	Yes	Pending	-
	1	Med Impact (delegated services co)	N/A	Yes	\$24,000.00	\$267,280.26
	1	United Behavioral Health (delegated services co)	N/A	Yes	-	-
	1	Bankers Life & Casualty Co	61263	Pending	Pending	Pending
	1	Massachusetts Mutual	65935	Pending	Pending	Pending
Collaborative Examinations:	1	Prudential Insurance Company of America	68241	Yes	\$67,872.00	-
<b>Examinations Total</b>	<b>6</b>				<b>\$91,872.00</b>	<b>\$267,280.26</b>
<b>Market Conduct Investigations Closed During Fiscal Year 2012</b>						
Insurance Company Investigations:	1	Umass/Caitlyn Raymond Bone Marrow Investigation	N/A	Yes	-	\$198,000.00
	7	Misc Insurance Company Investigations	N/A	Yes	-	-
Misc Producer Investigations:	2	Misc Producer Investigation	N/A	No	-	-
Misc Investigations:	1	Misc Investigation	N/A	No	-	-
<b>Investigations Total</b>	<b>11</b>				<b>\$0.00</b>	<b>\$198,000.00</b>
<b>Consumer Complaint and General Public Assistance Requests Received During Fiscal Year 2012</b>						
Complaint Investigations	1	Consumer complaint investigations	Misc Life & Health Complaints	1 Referred to Enforcement	N/A	\$187,254.00
<b>Consumer and General Public Total</b>	<b>1</b>				<b>N/A</b>	<b>\$187,254.00</b>
<b>All Actions Total</b>	<b>18</b>				<b>\$91,872.00</b>	<b>\$652,534.26</b>
<b>Market Analysis Completed during FY 2012</b>						
Market Analysis:	1	Individual Medical Market Review	53759, 80799, 61832, 65080, 69477	No	-	-
<b>Market Analysis Total</b>	<b>1</b>					



# The 161<sup>st</sup> Report



## **Property and Casualty Market Conduct**

The following table is a tabulation of significant market conduct actions performed by the P&C unit. During the 2012 fiscal year, the P&C Market Conduct unit worked primarily on ‘focused’ examinations that addressed particular issues that affect New Hampshire consumers. Most of the examinations reflected in the table were relative to New Hampshire’s deductible waiver law and whether companies were in compliance. These actions resulted in restitution of \$109,817.76 to New Hampshire policyholders by virtue of refunds/credits to 309 policies.



# The 161<sup>st</sup> Report

## Market Regulation Actions and Results for Fiscal Year 2012

### P&C Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution	Number of NH Policyholders Reported Who Received a Policy Refund or Credit
<b>Market Conduct Examination Closed During Fiscal Year 2012</b>							
Insurance Company Examinations:	1	Nationwide Assurance Company	10723	Yes		\$16,125.63	42
	1	Nationwide Mutual Insurance Company	23787	Yes			
	1	Nationwide Mutual Fire Insurance Company	23779	Yes			
	1	Nationwide Property and Casualty Insurance Company	37877	Yes			
	1	MMG Insurance Company	15997	Yes		\$4,772.07	14
	1	Casco Indemnity Company	25950	Yes		\$5,921.77	23
	1	The Hanover American Insurance Company	36064	Yes		\$19,466.50	51
	1	Allmerica Financial Benefit Insurance Company	41840	Yes			
	1	Citizens Insurance Company of America	31534	Yes			
	1	Hanover Insurance Company	22292	Yes			
	1	Massachusetts Bay Insurance Company	22306	Yes			
	1	State Farm Fire & Casualty Company	25143	Yes		\$6,467.91	14
	1	State Farm Mutual Automobile Insurance Company	25178	Yes			
	1	Main Street America Assurance Company	29939	Yes		\$11,601.64	33
	1	NGM Insurance Company	14788	Yes			
	1	Old Dominion Insurance Company	40231	Yes			
	1	Middlesex Mutual Assurance Company	14532	Yes		\$1,397.80	6
	1	Emcasco Insurance Company	21407	Yes		\$0.00	0
	1	Employers Mutual Casualty Company	21415	Yes			
	1	Union Insurance Company of Providence	21423	Yes			
	1	New England Guaranty Insurance Company Inc.	25852	Yes		\$1,998.08	5
	1	Union Mutual Fire Insurance Company	25860	Yes			



# The 161<sup>st</sup> Report

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution	Number of NH Policyholders Reported Who Received a Policy Refund or Credit
	1	Vermont Mutual Insurance Company	13110	Yes		\$2,453.55	5
	1	Commerce Insurance Company	34754	Yes		\$9,693.15	24
	1	Patriot Insurance Company	32069	Yes		\$0.00	0
	1	Electric Insurance Company	21261	Yes		\$224.20	2
	1	Central Mutual Insurance Company	20230	Yes		\$0.00	0
	1	Federal Insurance Company	20281	Yes		\$1,539.24	5
	1	Great Northern Insurance Company	20303	Yes			
	1	Pacific Indemnity Company	20346	Yes			
	1	Vigilant Insurance Company	20397	Yes			
	1	Concord General Mutual Insurance Company	20672	Yes		\$0.00	0
	1	Vermont Accident Insurance Company Inc.	13110	Yes			
	1	National General Insurance Company	23728	Yes		\$1,272.67	6
	1	General Insurance Company of America	24732	Yes			
	1	Safeco Insurance Company of America	24740	Yes		\$0.00	0
	1	The Netherlands Insurance Company	24171	Yes			
	1	Peerless Indemnity Insurance Company	18333	Yes			
	1	Safety Insurance Company	39454	Yes		\$100.00	1
	1	Garrison Property and Casualty Insurance Company	21253	Yes		\$0.00	0
	1	United Services Automobile Association	25941	Yes			
	1	USAA Casualty Insurance Company	25968	Yes			
	1	USAA General Indemnity Company	18600	Yes			
	1	21st Century Security Insurance Company	23833	Yes		\$2,842.63	7
	1	21st Century Premier Insurance Company	20796	Yes			
	1	21st Century North America Insurance Company	32220	Yes			
	1	21st Century Centennial Insurance Company	34789	Yes			





# The 161<sup>st</sup> Report

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution	Number of NH Policyholders Reported Who Received a Policy Refund or Credit
	1	Bristol West Insurance Company	19658	Yes		\$4,530.96	13
	1	Farmers Insurance Exchange	21652	Yes		\$178.20	2
	1	Truck Insurance Exchange	21709	Yes			
	1	Merastar Insurance Company	31968	Yes		\$0.00	0
	1	Unitrin Preferred Insurance Company	25909	Yes			
	1	Cincinnati Insurance Company	10677	Yes		\$0.00	0
	1	Harleysville Preferred Insurance Company	35696	Yes		\$2,854.86	9
	1	Harleysville Worcester Insurance Company	26182	Yes			
	1	Horace Mann Insurance Company	22578	Yes		\$7,900.97	25
	1	Horace Mann Property and Casualty Insurance Company	22756	Yes			
	1	Teachers Insurance Company	22683	Yes			
	1	American Modern Home Insurance Company	23469	Yes		\$0.00	0
	1	Farm Family Casualty Insurance Company	13803	Yes		\$8,225.93	21
	1	Interinsurance Exchange of The Automobile Club	15598	Yes		\$0.00	0
	1	Co Operative Insurance Company	18686	Yes		\$250.00	1
Collaborative Examinations:							
<b>Examinations Total</b>	<b>62</b>				<b>-</b>	<b>\$109,817.76</b>	<b>309</b>
<b>All Actions Total</b>	<b>62</b>					<b>\$109,817.76</b>	<b>309</b>



# The 161<sup>st</sup> Report

## Market /IndustryAnalysis

The Market/Industry Analysis unit focuses on P&C issues, and is responsible for maintenance of statistical databases and analytics as well as for providing underwriting and product development expertise in support of Market Conduct activities, analysis and legislative and rulemaking efforts. In addition, the unit provides support for NAIC initiatives: P&C market/company analysis; complaint reporting by carriers (both P&C and LAH); and MCAS. Finally, the unit works in concert with the P&C Actuarial unit to provide general market and industry analysis.

The Market/Industry Analysis unit supports a number of initiatives aimed at identifying areas of regulatory concern. The unit regularly screens and follows-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 one of the starting points in the analysis process by providing a baseline and prioritizing the 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 the New Hampshire Insurance Department and other states' departments. 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 13 P&C companies covering a total of 20 reviews. The companies reviewed were:

23469	American Modern Home Insurance Company	Auto & HO
25950	Casco Indemnity Company	Auto
34754	Commerce Insurance Company	Auto & HO
20672	Concord General Mutual Insurance Company	Auto & HO
36064	Hanover American Insurance Company	Auto
15598	Interinsurance Exchange of the Auto Club	Auto & HO





# The 161<sup>st</sup> Report

## Market /Industry Analysis continued

43982	Mt Washington Assurance Corporation	Auto & HO
23787	Nationwide Mutual Insurance Company	Auto & HO
23175	Phenix Mutual Fire Insurance Company	HO
15067	Quincy Mutual Fire Insurance Company	HO
28479	Sunapee Mutual Fire Insurance Company	HO
28188	Travco Insurance Company	Auto
26018	VT Mutual Insurance Company	Auto & HO

The Market Conduct Annual Statement (MCAS) is an analysis tool that provides information to analysts concerning specific actions by insurers in New Hampshire. Data developed includes, among other items, length of time to pay claims, suit activity and counts of policies canceled or non-renewed. Analysis identifies insurers whose reported results appear to be outside the norm in order to focus appropriate Market Conduct activity.

The unit also reviews data on policyholder complaints captured each year from all insurers licensed to write business in New Hampshire. Complaint data is reported under specific parameters, including whether the complaint is made to the Insurance Department or directly to the insurer as well as by categories such as whether the complaint applies to marketing/sales, underwriting, policyholder service or claims handling. Potential Market Conduct issues are noted for further review, investigation and possible action.



# The 161<sup>st</sup> Report

## P&C Actuarial

The P&C Actuarial unit is responsible for general market and industry analysis, evaluation of New Hampshire's insurance markets for the degree of competition, review of rate and rate/rule filings, forecasting and studying financial performance of insurers.

During this period, the unit received approximately 1,950 loss cost, rate or rate/rule filings for various P&C lines of business, of which more than 95% were closed in the same period. Of this group, 97 were related to workers' compensation with the remainder split between personal lines (approximately 20%) and commercial lines (approximately 80%).

The Actuarial unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. During this year, both comparisons were revised to include updated risk descriptions that better reflect the type of policies required by today's consumers, and premium information was collected from all P&C insurers writing these lines of business through a special data call. 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.

Over the last several years, the unit has provided reviews of the competitive marketplace for multiple types of insurance (including personal auto, homeowners, general liability and property, commercial multi-peril, title insurance, bonds, equipment breakdown, workers' compensation and inland marine) and will continue to update the reviews and expand the scope of competitive market analysis as used in the Department. The latest available reviews can be found on the Department's website. 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 Actuarial unit also manages support and analysis for workers' compensation (WC) in New Hampshire. The WC analyst provides information, technical assistance or analysis necessary to help Consumer Services respond to inquiries or complaints when required and is responsible for the review and approval of the majority of the workers' compensation loss cost, rate and rate/rule filings. In addition, the unit as a whole analyzes the annual WC rate/loss cost filing from the National Council on Compensation Insurance (NCCI) and takes part in the associated rate hearing. In the 2012 fiscal year, the unit was also involved in working with NCCI to publish the RFP that begins the process of choosing the next group of servicing carriers for the upcoming three-year term beginning 01/01/2013. These servicing carriers handle the vast majority of the assigned risk workers' compensation marketplace.

A member of the unit is involved as the Commissioner's designee to the NH Workers' Compensation Advisory Council, the Workers' Compensation Classification and Rating Appeals Board and the Joint Agency Task Force on Employee Misclassification Enforcement.



# The 161<sup>st</sup> Report

## Compliance and Consumer Services Division

The Compliance Services Division is responsible for review and approval of Property & Casualty as well as Life, Accident and Health insurance policy forms, rules, and rate filings. Property & Casualty products include personal and commercial lines of business such as: automobile, homeowners, general liability, professional liability and worker's compensation, which are reviewed to ensure compliance with New Hampshire's laws, regulations and administrative bulletins. The Life, Accident and Health unit is responsible for the compliance of forms for individual and group life insurance, life settlements, annuities, disability policies, health insurance, Long Term Care, Long Term Care Partnership and Medicare Supplement plans, stop loss coverage, Continuing Care Retirement Communities, as well as the review of filings for compliance with federal laws including the Affordable Care Act (ACA).

The Compliance Division participates in various working groups and serves on a number of commissions and boards at the request of the Commissioner. These include the Commercial Automobile Insurance Plan, the Producer Licensing Exam Review Committee, the New Hampshire Reinsurance Facility, the New Hampshire Interagency Coordinating Council, New Hampshire Health Plan Benefit Association and the Council for Children and Adolescents with Chronic Health Conditions.

The Life, Accident and Health unit is also 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: annuities, life, disability income and long term care insurance.

Examiners perform an initial review of each policy form submitted and they correspond with each filing company within 30 day of submission. This allows New Hampshire consumers to have access to new products and enhancements to existing products as the companies make them available. The following is the breakdown for each unit of filings received and closed.

## Property & Casualty Unit<sup>1</sup>

### Received

P&C Rate and Form Filings	4422
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### Total Filings Reviewed:

Approved	3953
Disapproved	122
Rejected	95
Withdrawn	182
<b>Total</b>	<b>4352</b>

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<sup>1</sup> All filings submitted by insurers and advisory organization are required to be submitted electronically through the National Association of Insurance Commissioner' System for Electronic Rate and Form Filing (SERFF), and pay filing fees through Electronic Fund Transfer (EFT).



# The 161<sup>st</sup> Report

## Life, Accident and Health Unit

### **Total Filings Received**

LAH Rate and Form Filings	2500
Interstate Compact Filings Received	367
<b>Total Filings Received</b>	<b>2867</b>

### **Total Filings Reviewed:**

Interstate Compact Filings Approved	366
Interstate Compact Filings Withdrawn	11
LAH Filings Approved	1874
LAH Filings Disapproved	314
LAH Filings Rejected	274
LAH Filings Withdrawn	98
<b>Total</b>	<b>2937</b>

## Consumer Services Division

The Consumer Services Unit provides NH residents with the highest quality professional service. Prompt, courteous and well-informed, the unit's Customer Service Officers (CSO's) fulfill a threefold mission: CSO's educate residents about insurance products, companies and producers; they assist residents who request help navigating the complexities and intricacies of the insurance industry; and CSO's investigate consumer complaints to ensure that licensees, including companies and producers (a.k.a., agents), comply with NH insurance laws and regulations.

In Fiscal Year 2012 the Consumer Services Unit - consisting of an Administrator, five CSO's and two members of the administrative support staff - assisted consumers with 1011 formal complaints and responded to 6091 consumer inquiries. During the fiscal year the Unit recovered more than \$1,761,000 for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life, Accident and Health (LAH) sub-units.

### **P&C Consumer Services Unit**

The P&C sub-unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials and assisting the NH Emergency Management Operations Center meet their objectives during catastrophic weather events. During Fiscal Year 2012 the unit responded to 639 formal complaints and 2427 requests for service, where the unit's employees answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the unit facilitated the recovery of approximately \$910,000.

### **LAH Consumer Services Unit**

In Fiscal Year 2012, the LAH sub-unit responded to 372 formal complaints and 3664 requests for assistance. 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. On behalf of NH consumers, the unit facilitated the recovery of approximately \$851,000 in Fiscal Year 2012.



# The 161<sup>st</sup> Report

## Operations Division

### 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 the legislative committees.

The department received total general fund revenue of \$85.0 million in fiscal year 2012. The unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources—a premium tax on premiums written, and fees from companies, producers, and other sources. Premium tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.

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

In fiscal year 2012 the unit reported \$71.9 million in premium tax revenue and \$13.1 million in licensing and other fee revenue, totaling \$85.0 million that was credited to the general fund. Also see Appendix E – General Fund Revenue.







# The 161<sup>st</sup> Report

## **Insurance Fraud Unit**

The Department has a dedicated fraud unit that investigates and prosecutes insurance fraud and insurance related crimes. If there is a belief that fraud has been committed, insurance companies, insurance providers, consumers, law enforcement, state or federal agencies refer cases to the fraud unit. Referrals can be made in any form, by phone, in person, in writing, or on-line for review and investigation. There is one director, two insurance fraud investigators, an administrative assistant and a prosecutor in the unit. The investigators and the prosecutor work together to investigate referred cases and to prepare those with sufficient evidence for prosecution. The fraud unit prosecutions are brought in district and superior court as a collaboration with the NH Attorney General's Office.

After November 11, 2011, when Ins 4600 went into effect, the fraud unit assisted some companies seeking to comply with the new regulation and update the fraud plans required by RSA 417:30. The goal of the regulation is to encourage insurance companies to develop business line or company specific plans that effectively identify and deter fraudulent conduct. The fraud unit reviewed many updated fraud plans, and when asked to do so, discussed how an effective anti fraud plan would help a company prevent, identify and document potential fraudulent conduct. In the past year the fraud unit also focused on how to encourage effective anti fraud measures as companies develop more paperless, consumer friendly means of filing applications and claims. Apps allowing business to be completed by portable computers and smart phones present challenges to insurance companies seeking to streamline procedures and maintain meaningful anti fraud procedures. The unit hopes to expand educational forums and to improve the quality of referrals, by capitalizing on effective company "red flags" as it works to investigate and successfully prosecute those committing insurance fraud. The fraud unit continues to offer presentations and is available upon request to offer informal meetings with companies, law enforcement and consumer groups an effort to prevent fraud and related insurance theft.

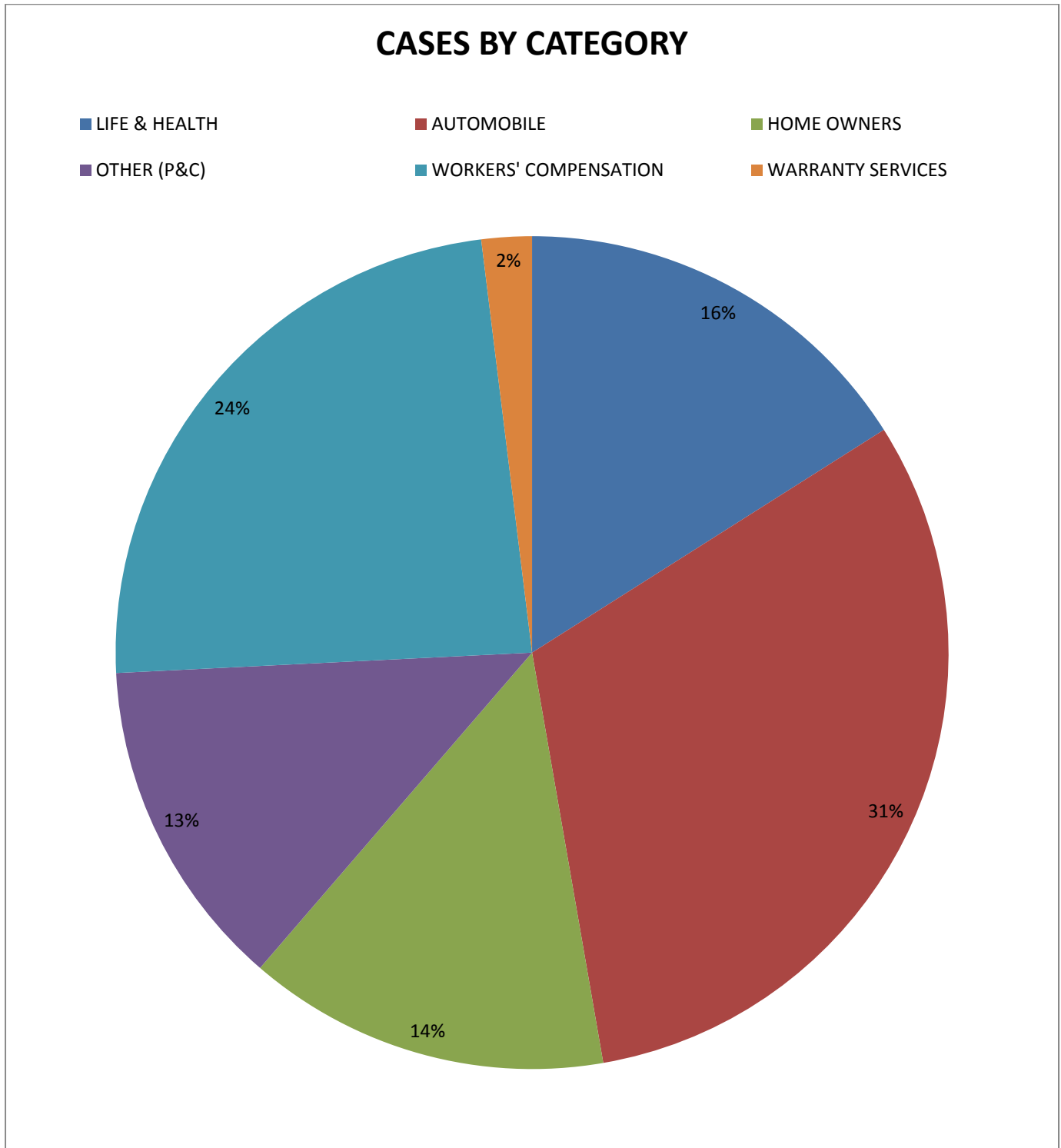
In fiscal year 2012, the Fraud Unit received 256 referrals of suspected fraud or insurance related crimes. 101 of the referrals were fully investigated in depth. Of the 101 cases that received further investigation, 9 were prosecuted, and 9 were referred to other law enforcement, state or federal agencies for review and possible prosecution. The fraud unit presented 5 fraud awareness seminars to law enforcement, insurance company professionals and the association of NH town clerks.

The fraud unit continues to work with regional law enforcement throughout New England to identify trends and develop strategies to identify and deter insurance fraud. The fraud unit participates in regional anti fraud and criminal organizations. The fraud unit also works with federal prosecutors to coordinate investigations and prosecutions of suspected insurance fraud perpetrated through wire or mail fraud.



# The 161<sup>st</sup> Report

## Fraud Cases by Category





# The 161<sup>st</sup> Report

## Producer Licensing Unit

The producer licensing unit currently licenses approximately 60,000 individuals and 5100 business entities as insurance producers. In addition, the unit licenses over 35,300 claims adjusters, who are licensed to adjust workers' compensation and property & casualty lines of insurance. In 2012 for the first time, the licensing unit has exceeded 100,000 active licensees. The majority of this growth in fiscal year 2012 has been due to increases in the number of non-resident claims adjusters. In the last ten years, licensing has more than doubled the total of actively licensed producers. In less than five years, we have doubled the amount of actively licensed adjusters. The growth in our numbers is directly related to the simplification and ease of processing with our online partners. Our partnerships with the 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. In fiscal year 2012, the online systems matured and offered improved options for electronic applications for adjusters and producers. From June 30, 2011 to June 30, 2012 the manual data entry of paper applications has gone from more than 27% to less than 5% of all adjuster initial applications received. The use of paper for initial producer applications and renewals for both producers and adjusters is now below 3% of all applications received. The removal of department data entry allows for staff to further expedite all inquiries and provide thorough review and timely processing of submitted applications. 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 up to date information available.







# The 161<sup>st</sup> 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 2012 include:

Total adjudicatory hearings conducted: 2

Total Consent Orders executed: 2

Total licenses revoked: 4

Total licenses denied: 5

Total licenses surrendered: 1

Hearings resulting in finding for Respondent: 0

Order by Hearing Officer: \$2,500.00

Consent Orders: \$1,700.00

**Total amount of administrative fines assessed: \$4,200.00**

Consumer Restitution: \$243,679.43

Other Restitution: \$17,518.00

**Total amount of restitution: \$261,197.43**





# The 161<sup>st</sup> Report

## 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](http://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](http://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](http://www.ins.nh.gov).

## Insurance Legislation and Rulemaking

### Legislation

During the period of this Annual Report (July 1, 2011 through June 30, 2012), the Department requested the introduction of 5 legislative proposals to the 2012 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **SB 219, Guaranteed Issue Health Insurance Individuals Under 19 Years of Age: Committee of Conference Not Signed Off 05/31/12**  
This bill required that health carriers issue and renew health insurance coverage to individuals under 19 years of age and not impose a preexisting condition exclusion period for such individuals.
- **SB 220, External Review: 2012 Chapter 98, Effective July 28, 2012**  
This bill clarified the external review process and aligned New Hampshire's law with federal requirements.
- **SB 221, Life, Accident and Health Technical: 2012 Chapter 99, Effective July 28, 2012**  
This bill made minor changes and corrections to existing accident and health statutes.



# The 161<sup>st</sup> Report

- **SB 222, Property & Casualty Technical: 2012 Chapter 100, Effective July 28, 2012**  
This bill clarified existing policy cancellation and termination provisions, corrected a timeline in the public adjuster law, provided the exchange of investigative and enforcement information with international authorities, and made changes to sections of the law regarding certificates of insurance.
- **SB 379, Insurance Fraud Venue: Laid on Table (House) April 25, 2012**  
This bill established venues for court action for the prosecution of insurance fraud. The bill successfully passed by the Senate but was laid on the table in the House.

## Rulemaking

During the period of this Annual Report (July 1, 2011 through June 30, 2012), the Department commenced or completed administrative rulemaking proceedings on the following:

- **Ins 1400 Automobile Insurance**  
This proceeding readopted existing rules with amendments to address and accommodate current practices and law changes.  
Adopted: 06/20/12; Effective: 07/01/12
- **Ins 1908 Guaranteed Issue**  
This proceeding adopted new rules regarding guaranteed issue policies for individuals under 19 years of age.  
Adopted: 11/07/11; Effective: 11/14/11
- **Ins 3601 Long-Term Care Insurance**  
This proceeding readopted existing rules with amendments aligning the rules with the latest NAIC model on long-term care insurance.  
Adopted: 06/09/12; Effective: 06/25/12
- **Ins 4600 Insurance Fraud**  
This proceeding adopted new rules establishing guidelines for the preparation and filing of antifraud plans by insurers.  
Adopted: 11/07/11; Effective: 11/14/11



# The 161<sup>st</sup> Report

## Public Information

The Public Information Unit is responsible for all of the department's communications outside the agency. The unit's primary responsibilities include maintaining the Department's website, conducting consumer outreach programs, issuing press releases and responding to media inquiries.

The Department's website ([www.nh.gov/insurance](http://www.nh.gov/insurance)) is the primary vehicle by which the Department communicates with its many customers - including consumers, insurance companies and producers. The site contains an archive of reports, forms, checklists and links to a variety of insurance-related websites, such as state agencies, related non-profits and federal programs, including Medicare and Medicaid.

In FY12 the unit issued more than 25 press releases and bulletins to inform the public about important insurance related issues such as natural disasters, consumer alerts, and insurance fraud convictions. The unit was equally active responding to press inquiries and "Right to Know" requests and coordinated staff participation in more than a dozen community outreach events, television interviews and radio broadcasts.





# The 161<sup>st</sup> Report

## **Life, Accident, and Health Analysis and Actuarial Team**

This division is made up of the health policy analyst, life and health actuary, insurance examiner, and health care statistician. The division works as a team that includes the Department's Deputy Commissioner, Life and Health Legal Counsel, and Director of Life and Health. The team is responsible for life and health regulatory oversight, research, and policy functions within the Department. Among these responsibilities are health services research, premium rate review, data analysis, legal and policy research, and providing recommendations to the Insurance Commissioner on issues related to federal and state health insurance reform, transparency, consumer assistance, public insurance, and the uninsured and special needs populations. The team represents the Department in providing objective information to the New Hampshire legislature, policymakers, community organizations, and the public.







# The 161<sup>st</sup> Report

## Informational Brochures Available by Subject

640 Property and Casualty and life Accident and Health brochures were sent to consumers in FY 2012 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 DoI)  
Employer's Guide to CoBRA (US DoI)  
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 DoI)  
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)  
New Hampshire Medication Assistance Guide (FHC)



# The 161<sup>st</sup> Report

## **Brochures continued**

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 (US Dol, EBSA)

Questions & Answers: Recent Changes in Health Care Law (US DOL)

Request for Independent External Appeal of a Health Care Decision (NHID)

Self-Funded Health Plans –Things to Consider (NHID)

Small Business Insurance IQ Survey Reveals Health Care Knowledge Gaps (NHID)

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**

2012 Medicare Supplement offerings -2012 Medicare Premiums and Cost Sharing Chart (NHID)

Cancer and Medicare (CMS)

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)



# The 161<sup>st</sup> Report

## Brochures continued

### Seniors

Medicare and Other Health Benefits: Your Guide to Who Pays First (CMS)  
Medicare Basics (CMS)  
Medicare Coverage of Diabetes Supplies & Services (CMS)  
Medicare Coverage of Skilled Nursing Facility Care (CMS)  
Medicare Coverage of the H1N1 Flu Vaccination  
Medicare Info – Your Medicare Benefits (CMS)  
Medicare Part D Information and Resources (CMS & Medicare)  
Medicare Preventive Services (CMS)  
Medicare 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)  
Servicelink (NH DHHS)

### 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 (NHIA)  
N.H. Life and Health Insurance Guaranty Association Notice Concerning Coverage Limitations and Exclusions  
NH Judicial Self Help Center  
Pension and Healthcare Coverage – Q&A's for Dislocated Workers (US Dol)  
Pension Benefit Guaranty Corporation – Finding a Lost Pension  
Protecting Pensions and Health Care Benefits After Job Loss (US Dol)  
The New England Pension Assistance Project (US Dol)

### Property and Casualty

Auto Insurance – After Market Parts, Know Your Rights (NHID)  
Your Guide to Understanding Auto Insurance in the Granite State (NHID)  
Understanding How Insurers Use Credit Information (NAIC)  
Consumers Guide to Auto Insurance (NAIC)  
Home Inventory Form (NHID)  
Renters Insurance – A Smart Buy (NHID)





# The 161<sup>st</sup> Report

## Brochures continued

### Property and Casualty

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

### Disaster Information

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

### Spanish Language Brochures

Finding a lost Pension (En Espanol) (USDol)  
Cerca De la Mitad De los Estadounidenses No Esta Preparada Para Enfrentar las Perdidas ocasionadas Por Una Catastrofe, Segun Una Nueva Encuesta De la NAIC (NAIC)  
Nueva Subvención de Ingresos Baja (IIS) 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 161<sup>st</sup> Report

## 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, 060 insurance companies to conduct business in the State, 57 of which are domiciled in New Hampshire. Of these companies, 381 are licensed to write life and health insurance, and the remaining 679 companies are licensed in various property and casualty lines.

The division processed and issued 23 new company licenses during Fiscal Year 2012. Eight were life and health insurance companies and 15 were property and casualty insurance companies. (See Appendix A). Three 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 2011 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.

While New Hampshire does not license surplus lines companies, it does qualify unauthorized insurers as eligible surplus lines carriers in the state pursuant to RSA 405:26. Effective July 21, 2011 the Non-admitted and Reinsurance Reform Act (NRRA) became effective. Under the NRRA 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 NAIC. As of June 30, 2012 One hundred twenty-five (125) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.





# The 161<sup>st</sup> Report

Financial examinations of the following domestic companies were completed during Fiscal Year 2012:

- Anthem Health Plans of NH, Inc.
- Bow Mutual Fire Insurance Company
- Concord General Mutual Insurance Company
- Matthew Thornton Health Plan, Inc.
- MVP Health Insurance Company of NH, Inc.
- MVP Health Plan of NH, Inc.
- Sunapee Mutual Fire Insurance Company
- Technology Insurance Company, Inc.
- Weare Mutual Fire Insurance Company

Financial examinations in progress as of fiscal year-end 2012 include:

- North American Capacity Insurance Company
- North American Elite Insurance Company
- North American Specialty Insurance Company
- Stratford Insurance Company
- Tudor Insurance Company
- Washington International Insurance Company
- Western World Insurance Company

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



# The 161<sup>st</sup> Report

## Appendix A

### Companies Admitted To Do Business During Fiscal Year 2012

#### Life & Health Companies

National Teachers Assoc. Life Ins Company	March 28, 2012
Boston Medical Center Health Plan, Inc.	March 16, 2012
Granite Care-Meridian Health Plan of NH, Inc.	March 20, 2012
Granite State Health Plan, Inc.	March 29, 2012
HealthMarkets Insurance Company	April 5, 2012
Continental Life Ins Co of Brentwood, TX	April 9, 2012
Eagle Life Insurance Company	April 9, 2012
Martin's Point Generations, LLC	May 3, 2012

#### Property & Casualty Companies

American Fire and Casualty Company	November 1, 2011
Ohio Security Insurance Company	November 1, 2011
Hospitality Insurance Company	November 14, 2011
United Ohio Insurance Company	November 21, 2011
Ohio Mutual Insurance Company	November 21, 2011
Republic Franklin Insurance Company	December 8, 2011
Safeco Surplus Lines Insurance Company	January 13, 2012
NAU Country Insurance Company	February 9, 2012
Fidelity National Indemnity Ins Company	February 9, 2012
Benchmark Insurance Company	March 26, 2012
Trumbull Insurance Company	April 2, 2012
Meridian Security Insurance Company	April 25, 2012
Fair American Insurance & Reinsurance Company	May 9, 2012
Key Risk Insurance Company	June 15, 2012
XL Insurance Company of New York, Inc.	June 15, 2012



# The 161<sup>st</sup> Report

## Appendix B

### Domestic Insurance Companies

NAIC#	Company Name	Assets	Liabilities	Surplus
31325	Acadia Ins Co	124,938,027	72,171,901	52,766,122
10690	Allied World Natl Assur Co	279,724,888	167,250,650	112,474,238
22730	Allied World Reins Co	1,034,881,956	205,883,918	828,998,038
10212	Allmerica Fin Alliance Ins Co	18,153,764	54,212	18,099,552
12696	America First Ins Co	13,451,411	606,256	12,845,155
23337	American European Ins Co	159,546,093	95,947,326	63,598,767
53759	Anthem Hlth Plans of NH	281,627,992	147,608,399	134,019,593
NH002	Bow Mutual Fire Ins Co	5,911	0	5,911
12260	Campmed Casualty & Indemnity Co	19,801,575	1,010,997	18,780,578
95493	Cigna Hlthcare NH Inc	8,180,824	266,748	7,914,076
41785	Colorado Casualty Ins Co	22,709,262	342,052	22,367,210
20672	Concord Gen Mut Ins Co	348,433,803	176,617,221	171,816,582
13027	Covington Specialty Ins Co	46,247,943	201,080	46,046,863
47079	Delta Dental Plan of NH	45,493,533	10,363,689	35,129,843
11045	Excelsior Ins Co	57,615,727	7,945,653	49,670,074
24724	First National Ins Co of America	211,639,783	164,951,953	46,687,830
24732	General Ins Co Of Amer	2,114,431,039	1,696,340,278	418,090,761
10836	Golden Eagle Ins Corporation	802,582,364	549,442,801	253,139,563
14228	Granite Care-Meridian Health Plan of NH	9,009,465	0	9,009,465
14226	Granite State Health Plan, Inc	7,003,032	1,933	7,001,098
36064	Hanover Amer Ins Co	27,137,824	105,966	27,031,858
22292	Hanover Ins Co	5,288,585,697	3,710,310,390	1,578,275,307
13147	Hanover National Ins Co	11,164,807	55,087	11,109,720
11705	Hanover New Jersey Ins Co	28,568,558	118,927	28,449,631
85189	Investors Consolidated Ins Co	15,541,923	8,256,916	7,285,007
65315	Liberty Life Assur Co Of Boston	15,165,147,528	14,504,515,836	660,631,692
11746	Liberty Personal Ins Co	109,931,255	3,016,999	106,914,256
10725	Liberty Surplus Ins Corp	123,104,821	45,130,050	77,974,771
22306	Massachusetts Bay Ins Co	57,166,144	173,262	56,992,882
95527	Matthew Thorton Hlth Plan Inc	169,018,129	93,933,029	75,085,100
11030	Memic Ind Co	184,864,774	116,405,111	68,459,663
12775	Merchants National Ins Co	95,298,447	61,510,503	33,787,944
10205	Mountain Valley Ind Co	69,350,744	54,244,834	15,105,910
43982	MT WA Assur Corp	4,805,413	1,657,946	3,147,467
10135	MVP Hlth Ins Co of NH Inc	20,076,951	7,185,006	12,891,945
10141	MVP Hlth Plan of NH Inc	13,570,890	17,533	13,553,357
13083	New Hampshire Employers Ins Co	3,732,001	466,781	3,265,220



# The 161<sup>st</sup> Report

24171	Netherlands Ins Co	497,968,228	340,255,236	157,712,992
25038	North Amer Capacity Ins Co	71,255,812	20,268,368	50,987,444
29700	North Amer Elite Ins Co	51,196,654	17,130,329	34,066,325
29874	North Amer Specialty Ins Co	472,084,713	127,450,449	344,634,264
24198	Peerless Ins Co	7,361,784,538	5,559,307,309	1,802,477,229
23175	Phenix Mut Fire Ins Co	56,954,260	38,292,140	18,662,119
NH003	Piermont Mutual Fire Ins	106,419	0	106,419
13646	Red Tree Ins Co Inc	2,145,064	30,383	2,114,681
22314	RSUI Ind Co	2,772,715,877	1,510,371,675	1,262,344,202
24740	Safeco Ins Co Of Amer	3,854,156,105	2,983,350,470	870,805,635
24759	Safeco National Ins Co	72,263,557	4,651,095	67,612,462
11100	Safeco Surplus Lines Ins Co	40,764,685	2,850,593	37,914,092
40436	Stratford Ins Co	162,308,447	94,525,396	67,783,051
28479	Sunapee Mut Fire Ins Co	3,002,686	79,072	2,923,614
42376	Technology Ins Co Inc	845,785,228	652,749,483	193,035,745
37982	Tudor Ins Co	422,341,765	295,429,884	126,911,881
10815	Verlan Fire Ins Co MD	23,694,614	238,009	23,456,605
32778	Washington Intl Ins Co	115,538,596	49,209,829	66,328,767
NH004	Weare Mutual Fire Ins Co	155,207	0	155,207
13196	Western World Ins Co	993,332,881	641,532,220	351,800,661



# The 161<sup>st</sup> Report

## Appendix C 2012 Foreign Insurance Companies

NAIC#	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	21st Century Centennial Ins Co	533,195,688	60,965,878	472,229,810
43974	21st Century Ind Ins Co	53,847,324	6,037,487	47,809,837
32220	21st Century N Amer Ins Co	617,394,168	128,065,746	489,328,422
23795	21st Century Pacific Ins Co	47,091,448	6,037,491	41,053,957
20796	21st Century Premier Ins Co	252,091,036	30,626,571	221,464,465
23833	21st Century Security Ins Co	202,764,416	24,149,951	178,614,465
80985	4 Ever Life Ins Co	174,576,127	94,900,081	79,676,046
77879	5 Star Life Ins Co	218,365,922	164,104,440	54,261,482
71854	AAA Life Ins Co	468,390,751	380,558,853	87,831,898
22896	Aca Fin Guar Corp	448,171,431	330,856,668	117,314,763
60038	Acacia Life Ins Co	1,518,023,280	1,196,018,753	322,004,527
63444	Accendo Ins Co	146,571,557	65,173,946	81,397,611
10349	Acceptance Cas Ins Co	55,585,083	22,137,649	33,447,434
12304	Accident Fund Gen Ins Co	139,026,733	104,659,636	34,367,097
10166	Accident Fund Ins Co of Amer	2,126,586,472	1,547,685,424	578,901,048
12305	Accident Fund Natl Ins Co	205,072,010	156,455,063	48,616,947
26379	Accredited Surety & Cas Co Inc	22,965,595	6,559,887	16,405,708
22667	Ace Amer Ins Co	10,093,298,941	8,093,057,218	2,000,241,723
20702	Ace Fire Underwriters Ins Co	105,543,473	37,456,274	68,087,199
60348	Ace Life Ins Co	42,307,199	33,720,282	8,586,917
20699	Ace Prop & Cas Ins Co	6,425,044,032	4,804,225,099	1,620,818,933
22950	Acstar Ins Co	74,237,632	45,759,582	28,478,050
40517	Advantage Workers Comp Ins Co	140,100,952	89,728,391	50,372,561
33898	Aegis Security Ins Co	85,453,841	41,922,712	43,531,129
72052	Aetna Hlth Ins Co	46,231,517	18,034,954	28,196,563
36153	Aetna Ins Co of CT	30,242,876	13,775,769	16,467,107
60054	Aetna Life Ins Co	20,894,358,289	17,847,209,571	3,047,148,719
10014	Affiliated Fm Ins Co	1,874,643,261	969,063,222	905,580,039
22837	AGCS Marine Ins Co	738,936,854	637,923,123	101,013,731
19399	AIU Ins Co	2,637,990,598	2,042,387,965	595,602,633
24899	Alea North America Ins Co	170,055,013	78,860,697	91,194,316
13285	Allegheny Cas Co	33,462,944	14,957,271	18,505,753
35300	Allianz Global Risks US Ins Co	5,922,867,078	2,106,526,714	3,816,340,365
90611	Allianz Life Ins Co Of N Amer	89,741,961,523	84,748,833,979	4,993,127,544
10212	Allmerica Fin Alliance Ins Co	18,153,764	54,212	18,099,552
41840	Allmerica Fin Benefit Ins Co	27,004,542	81,683	26,922,859
70866	Allstate Assur Co	11,451,006	1,369,566	10,081,440





# The 161<sup>st</sup> Report

29688	Allstate Fire & Cas Ins Co	114,070,634	844,929	113,225,704
19240	Allstate Ind Co	150,894,843	3,430,901	147,463,942
19232	Allstate Ins Co	41,023,043,030	25,896,376,325	15,126,666,705
60186	Allstate Life Ins Co	53,978,754,388	50,523,097,543	3,455,656,845
17230	Allstate Prop & Cas Ins Co	199,624,720	5,206,770	194,417,950
37907	Allstate Vehicle & Prop Ins Co	21,945,124	149,292	21,795,832
21296	Alterra Amer Ins Co	153,405,613	37,523,082	115,882,531
10829	Alterra Reins USA Inc	1,177,667,376	501,190,444	676,476,932
60216	Amalgamated Life Ins Co	78,946,893	40,667,146	38,279,747
18708	Ambac Assur Corp	7,613,074,210	7,117,780,771	495,293,439
12548	American Agri Business Ins Co	773,617,927	751,159,426	22,458,501
19720	American Alt Ins Corp	434,550,151	278,325,291	156,224,860
21849	American Automobile Ins Co	390,131,221	231,501,699	158,629,522
10111	American Bankers Ins Co Of FL	1,378,659,809	973,943,455	404,716,354
60275	American Bankers Life Assur Co Of FL	588,079,222	514,312,410	73,766,812
60291	American Capitol Ins Co	68,513,015	59,387,207	9,125,808
20427	American Cas Co Of Reading PA	131,109,692	41,228	131,068,464
10391	American Centennial Ins Co	28,560,326	12,869,819	15,690,507
19941	American Commerce Ins Co	366,491,545	237,723,288	128,768,257
19690	American Economy Ins Co	1,268,229,649	1,034,199,616	234,030,033
92738	American Equity Invest Life Ins Co	24,685,608,866	23,088,591,206	1,597,017,660
60380	American Family Life Assur Co of Col	103,581,665,920	97,210,548,241	6,371,117,679
60410	American Fidelity Assur Co	3,994,058,146	3,699,064,091	294,994,055
60429	American Fidelity Life Ins Co	455,880,887	385,613,641	70,267,246
24066	American Fire & Cas Co	173,438,102	128,565,344	44,872,758
68373	American Gen Assur Co	180,442,990	77,941,094	102,501,896
66672	American Gen Life & Acc Ins Co	9,550,426,099	8,921,127,507	629,298,592
60488	American Gen Life Ins Co	43,097,131,688	35,703,484,821	7,393,646,867
66842	American Gen Life Ins Co of DE	9,146,118,352	8,695,492,913	450,625,439
26247	American Guar & Liab Ins	268,012,749	92,109,137	175,903,612
60534	American Heritage Life Ins Co	1,650,118,782	1,356,433,704	293,685,078
60518	American Hlth & Life Ins Co	1,153,180,716	781,472,010	371,708,706
19380	American Home Assur Co	23,900,272,356	18,232,968,781	5,667,303,575
60577	American Income Life Ins Co	2,291,143,708	2,095,708,061	195,435,647
21857	American Ins Co	1,303,438,947	989,465,085	313,973,862
31895	American Interstate Ins Co	922,556,473	608,159,609	314,396,864
30562	American Manufacturers Mut Ins Co	10,191,517	67,885	10,123,632
81213	American Maturity Life Ins Co	63,502,183	17,481,963	46,020,220
67989	American Memorial Life Ins Co	2,202,904,713	2,102,591,367	100,313,346
23469	American Modern Home Ins Co	1,097,141,377	739,496,006	357,645,371
38652	American Modern Select Ins Co	195,895,936	162,572,825	33,323,111
22918	American Motorists Ins Co	19,585,095	1,800	19,583,295





# The 161<sup>st</sup> Report

12700	American Mut Share Ins Corp	219,356,794	45,966,143	173,390,651
60739	American Natl Ins Co	17,390,041,492	15,389,490,437	2,000,551,055
71773	American Natl Life Ins Co Of TX	115,148,775	87,626,053	27,522,722
28401	American Natl Prop & Cas Co	1,019,204,620	635,605,388	383,599,232
80624	American Progressive L&H Ins Of NY	252,100,956	120,134,588	131,966,368
60801	American Public Life Ins Co	74,266,508	55,262,777	19,003,731
19615	American Reliable Ins Co	296,265,671	194,453,379	101,812,292
60836	American Republic Ins Co	538,648,651	279,349,000	259,299,651
88366	American Retirement Life Ins Co	6,371,316	853,513	5,517,803
19631	American Road Ins Co	460,725,817	255,657,748	205,068,069
41998	American Southern Home Ins Co	134,808,124	100,652,463	34,155,661
84697	American Specialty Hlth Ins Co	9,080,332	769,088	8,311,244
19704	American States Ins Co	1,824,791,793	1,442,507,659	382,284,134
31380	American Surety Co	13,852,475	2,809,320	11,043,155
60895	American United Life Ins Co	17,342,635,551	16,506,714,126	835,921,425
40142	American Zurich Ins Co	177,063,569	34,379,626	142,683,943
61999	Americo Fin Life & Ann Ins Co	3,747,452,934	3,376,317,709	371,135,225
19488	Amerisure Ins Co	670,267,514	463,267,451	207,000,063
23396	Amerisure Mut Ins Co	1,751,737,948	1,078,688,935	673,049,013
61301	Ameritas Life Ins Corp	7,278,337,028	5,929,188,689	1,349,148,339
10665	Ameritrust Ins Corp	100,400,751	80,319,734	20,081,017
27928	Amex Assur Co	257,627,554	53,773,698	203,853,856
42390	Amguard Ins Co	371,887,889	278,360,308	93,527,581
72222	Amica Life Ins Co	1,067,015,637	870,007,753	197,007,884
19976	Amica Mut Ins Co	4,126,651,274	1,866,231,994	2,260,419,280
93661	Annuity Investors Life Ins Co	2,520,593,610	2,363,236,000	157,357,610
61069	Anthem Life Ins Co	542,738,372	464,986,617	77,751,755
10017	Arbella Ind Ins Co	65,312,856	51,051,568	14,261,288
41360	Arbella Protection Ins Co	430,093,570	357,686,559	72,407,011
12151	Arcadian Hlth Plan Inc	93,449,778	54,992,125	38,457,653
30830	Arch Ind Ins Co	23,350,922	396,148	22,954,774
11150	Arch Ins Co	2,213,086,884	1,643,350,677	569,736,207
10348	Arch Reins Co	1,223,532,816	400,593,651	822,939,165
19801	Argonaut Ins Co	1,328,133,267	955,084,301	373,048,967
19828	Argonaut Midwest Ins Co	39,313,431	23,987,506	15,325,924
41459	Armed Forces Ins Exch	127,947,493	80,038,857	47,908,636
13374	Arrow Mut Liab Ins Co	42,494,863	14,408,778	28,086,085
24678	Arrowood Ind Co	1,727,423,349	1,433,019,788	294,403,560
43460	Aspen Amer Ins Co	143,180,358	40,170,534	103,009,824
21865	Associated Ind Corp	171,130,078	90,964,790	80,165,288
33758	Associated Industries Of MA Mut Ins	413,128,298	258,340,025	154,788,273



# The 161<sup>st</sup> Report

19305	Assurance Co Of Amer	32,087,711	13,604,113	18,483,598
30180	Assured Guar Corp	3,010,407,924	1,988,908,728	1,021,499,197
18287	Assured Guar Municipal Corp	4,385,623,706	3,176,319,724	1,209,303,982
71439	Assurity Life Ins Co	2,403,180,678	2,145,364,225	257,816,444
41769	Athena Assur Co	194,850,079	139,047,926	55,802,153
61492	Athene Annuity & Life Assur Co	7,482,665,477	7,340,093,895	142,571,582
20931	Atlanta Intl Ins Co	47,407,265	26,540,275	20,866,990
44326	Atlantic Charter Ins Co	158,781,461	104,711,355	54,070,106
27154	Atlantic Specialty Ins Co	105,154,482	11,799,348	93,355,134
22586	Atlantic States Ins Co	509,196,553	335,690,681	173,505,872
25422	Atradius Trade Credit Ins Co	81,582,215	20,555,982	61,026,233
19062	Automobile Ins Co Of Hartford CT	959,371,573	676,827,919	282,543,654
10367	Avemco Ins Co	96,380,711	38,165,278	58,215,433
61689	Aviva Life & Ann Co	48,504,278,279	45,825,669,656	2,678,608,622
29530	AXA Art Ins Corp	46,793,565	16,307,997	30,485,569
68365	AXA Corp Solutions Life Reins Co	1,387,034,019	1,107,275,466	279,758,553
62880	AXA Equitable Life & Ann Co	521,701,180	459,148,905	62,552,275
62944	AXA Equitable Life Ins Co	134,495,628,090	129,870,811,995	4,624,816,095
33022	AXA Ins Co	167,187,592	60,000,854	107,186,738
37273	Axis Ins Co	1,043,996,929	514,704,575	529,292,354
20370	AXIS Reins Co	2,296,104,674	1,588,350,901	707,753,773
15610	AXIS Specialty Ins Co	100,800,286	41,682,696	59,117,590
24813	Balboa Ins Co	1,975,879,539	631,740,440	1,344,139,099
68160	Balboa Life Ins Co	53,045,637	13,121,918	39,923,719
61212	Baltimore Life Ins Co	944,325,648	878,934,974	65,390,674
61239	Bankers Fidelity Life Ins Co	122,086,746	89,999,800	32,086,946
33162	Bankers Ins Co	116,240,232	78,684,779	37,555,453
61263	Bankers Life & Cas Co	14,515,876,760	13,699,080,203	816,796,557
18279	Bankers Standard Ins Co	400,824,002	285,388,563	115,435,439
94250	Banner Life Ins Co	1,524,029,822	1,271,325,687	252,704,135
10966	Bar Plan Surety & Fidelity Co	4,474,379	756,582	3,717,797
19763	Bay State Ins Co	326,417,362	126,359,919	200,057,442
38245	BCS Ins Co	230,556,413	83,940,000	146,616,413
37540	Beazley Ins Co Inc	229,722,097	114,707,098	115,014,999
61395	Beneficial Life Ins Co	3,185,118,765	2,673,905,541	511,213,224
32603	Berkley Ins Co	7,830,163,642	5,219,000,138	2,611,163,505
64890	Berkley Life & Hlth Ins Co	111,975,452	52,504,200	59,471,252
38911	Berkley Natl Ins Co	56,920,393	5,357,039	51,563,353
29580	Berkley Regional Ins Co	2,683,053,632	1,983,226,278	699,827,354
13070	Berkshire Hathaway Assur Corp	1,709,283,054	683,460,212	1,025,822,844
20044	Berkshire Hathaway Homestate Ins Co	776,005,943	143,584,528	632,421,415



# The 161<sup>st</sup> Report

62345	Berkshire Hathaway Life Ins Co NE	8,809,540,584	6,985,382,253	1,824,158,331
71714	Berkshire Life Ins Co of Amer	3,034,691,785	2,503,785,730	530,906,055
27081	Bond Safeguard Ins Co	80,534,216	51,266,572	29,267,644
61476	Boston Mut Life Ins Co	1,102,746,536	976,444,739	126,301,796
19658	Bristol W Ins Co	153,117,541	107,960,799	45,156,742
13528	Brotherhood Mut Ins Co	347,431,725	201,314,868	146,116,857
20117	California Cas Ind Exch	631,387,564	298,292,559	333,095,005
19771	Cambridge Mut Fire Ins Co	631,217,673	299,621,309	331,596,364
21946	Camden Fire Ins Assoc	16,364,258	520,762	15,843,496
36340	Camico Mut Ins Co	117,144,242	79,717,844	37,426,397
10464	Canal Ins Co	850,276,534	448,357,327	401,919,207
10472	Capitol Ind Corp	409,436,197	225,228,916	184,207,281
61581	Capitol Life Ins Co	237,065,030	219,253,787	17,811,243
10510	Carolina Cas Ins Co	285,945,853	52,789,465	233,156,389
25950	Casco Ind Co	29,445,095	23,544,988	5,900,107
69647	Catalyst Rx Plan Serv Ins Co	8,859,300	256,575	8,602,725
11255	Caterpillar Ins Co	473,953,909	322,338,059	151,615,850
58130	Catholic Assn Of Foresters	13,220,816	6,807,464	6,413,352
56030	Catholic Financial Life	1,242,691,239	1,214,740,621	27,950,618
57487	Catholic Order Of Foresters	856,377,887	807,559,246	48,818,641
24503	Catlin Ind Co	85,271,946	9,268,276	76,003,670
19518	Catlin Ins Co	144,787,530	81,065,374	63,722,156
80799	Celtic Ins Co	68,760,964	43,260,211	25,500,753
20230	Central Mut Ins Co	1,163,050,334	705,226,892	457,823,424
20249	Central Natl Ins Co Of Omaha	29,351,572	15,941,710	13,409,862
61751	Central States H & L Co Of Omaha	343,792,438	239,274,879	104,517,559
34274	Central States Ind Co Of Omaha	287,043,545	37,437,784	249,605,761
61883	Central United Life Ins Co	312,453,124	255,888,101	56,565,023
34649	Centre Ins Co	103,142,144	81,223,360	21,918,784
80896	Centre Life Ins Co	1,811,618,207	1,711,159,699	100,458,503
62383	Centurion Life Ins Co	1,472,880,757	927,808,940	545,071,817
20710	Century Ind Co	937,538,975	912,538,975	25,000,000
61808	Charter Natl Life Ins Co	125,217,140	114,332,255	10,884,885
25615	Charter Oak Fire Ins Co	877,514,534	655,875,104	221,639,430
40258	Chartis Cas Co	42,772,237	920,899	41,851,338
19402	Chartis Prop Cas Co	4,068,161,881	2,367,701,242	1,700,460,639
61832	Chesapeake Life Ins Co	46,967,302	11,243,857	35,723,445
22810	Chicago Ins Co	188,284,728	131,199,108	57,085,619
50229	Chicago Title Ins Co	1,869,004,379	1,246,001,911	641,884,927
12777	Chubb Ind Ins Co	311,031,437	203,173,349	107,858,088
10052	Chubb Natl Ins Co	244,803,097	137,224,595	107,578,502



# The 161<sup>st</sup> Report

61875	Church Life Ins Corp	254,640,190	216,171,752	38,468,438
18767	Church Mut Ins Co	1,176,689,374	800,446,925	376,242,448
25771	CIFG Assur N Amer Inc	707,459,909	123,004,079	584,455,830
67369	Cigna Hlth & Life Ins Co	713,420,136	169,988,956	543,431,180
22004	CIM Ins Corp	17,180,034	584,057	16,595,977
28665	Cincinnati Cas Co	313,321,029	33,341,803	279,979,226
10677	Cincinnati Ins Co	9,501,832,509	5,755,051,386	3,746,781,123
76236	Cincinnati Life Ins Co	3,357,267,584	3,076,083,643	281,183,941
31534	Citizens Ins Co Of Amer	1,515,680,714	813,986,269	701,694,445
20532	Clarendon Natl Ins Co	656,847,770	408,942,635	247,905,135
25070	Clearwater Ins Co	1,239,668,773	858,283,213	381,385,560
93432	CM Life Ins Co	8,388,465,820	7,458,476,312	929,989,508
62626	CMFG Life Ins Co	13,762,258,178	12,361,285,459	1,400,972,719
40266	CMG Mortgage Ins Co	360,185,718	259,646,821	100,538,897
18686	Co Operative Ins Co	102,852,067	49,081,857	53,770,210
31887	Coface N Amer Ins Co	127,265,119	77,960,096	49,305,023
62049	Colonial Life & Accident Ins Co	2,521,238,630	1,988,974,114	532,264,516
62065	Colonial Penn Life Ins Co	743,869,542	667,148,722	76,720,820
10758	Colonial Surety Co	44,014,886	21,587,386	22,427,500
36927	Colony Specialty Ins Co	71,054,195	45,873,400	25,180,795
84786	Colorado Bankers Life Ins Co	202,282,496	185,360,861	16,921,635
76023	Columbian Life Ins Co	266,314,539	241,537,804	24,776,735
62103	Columbian Mut Life Ins Co	1,230,434,446	1,141,944,169	88,490,277
99937	Columbus Life Ins Co	2,958,658,421	2,752,418,745	206,239,676
62146	Combined Ins Co Of Amer	1,995,471,718	1,498,895,649	496,576,069
19410	Commerce & Industry Ins Co	7,203,882,465	5,359,822,975	1,844,059,489
34754	Commerce Ins Co	2,672,532,381	1,684,824,278	987,708,103
81426	Commercial Travelers Mut Ins Co	27,594,947	24,072,021	3,522,928
84824	Commonwealth Ann & Life Ins Co	7,574,987,174	7,200,379,777	374,607,397
10220	Commonwealth Ins Co Of Amer	25,364,297	17,444,625	7,919,672
50083	Commonwealth Land Title Ins Co	609,197,230	401,842,255	213,833,276
10794	Companion Commercial Ins Co	15,016,887	5,834,342	9,182,545
77828	Companion Life Ins Co	186,795,646	76,834,099	109,961,547
12157	Companion Prop & Cas Ins Co	618,538,732	421,613,798	196,924,934
21989	Compass Ins Co	11,296,292	1,390,272	9,906,020
34711	Computer Ins Co	25,523,281	482,644	25,040,637
51268	Connecticut Attorneys Title Ins Co	58,276,695	23,159,809	35,034,519
62308	Connecticut Gen Life Ins Co	20,751,890,093	17,833,716,445	2,918,173,648
65900	Conseco Life Ins Co	4,151,629,599	4,034,213,486	117,416,112
32190	Constitution Ins Co	12,398,900	74,976	12,323,924
62359	Constitution Life Ins Co	56,678,460	29,617,125	27,061,335



# The 161<sup>st</sup> Report

71730	Continental Amer Ins Co	167,448,966	131,450,541	35,998,425
62413	Continental Assur Co	3,209,999,606	2,690,572,709	519,426,897
20443	Continental Cas Co	40,560,948,066	30,673,367,618	9,887,580,448
71404	Continental Gen Ins Co	234,136,142	207,245,253	26,890,889
28258	Continental Ind Co	69,144,835	41,973,542	27,171,294
35289	Continental Ins Co	2,668,525,922	1,427,885,554	1,240,640,368
10804	Continental Western Ins Co	220,680,186	136,694,843	83,985,343
37206	Contractors Bonding & Ins Co	198,690,044	108,326,434	90,363,610
10499	Corepointe Ins Co	203,353,916	67,829,955	135,523,962
10022	Countryway Ins Co	25,236,408	4,406,619	20,829,789
26492	Courtesy Ins Co	536,104,864	309,251,289	226,853,576
10062	Covenant Ins Co	119,529,654	101,287,660	18,241,994
31348	Crum & Forster Ind Co	37,672,078	23,847,654	13,824,424
10847	Cumis Ins Society Inc	1,623,298,884	1,121,450,615	501,848,269
21164	Dairyland Ins Co	1,130,014,930	674,327,197	455,687,733
37346	Danbury Ins Co	13,999,989	7,505,298	6,494,691
16624	Darwin Natl Assur Co	667,789,533	324,573,046	343,216,487
16705	Dealers Assur Co	76,420,489	32,264,809	44,155,680
71129	Dearborn Natl Life Ins Co	2,895,769,319	2,496,027,452	399,741,867
73474	Dentegra Ins Co	30,283,435	14,525,053	15,758,382
12718	Developers Surety & Ind Co	120,069,448	43,942,317	76,127,131
42048	Diamond State Ins Co	165,527,985	54,497,210	111,030,775
36463	Discover Prop & Cas Ins Co	149,315,548	87,534,422	61,781,126
34495	Doctors Co An Interins Exch	2,601,485,820	1,409,534,443	1,191,951,377
13692	Donegal Mut Ins Co	333,829,989	158,150,930	175,679,059
13706	Dorchester Mut Ins Co	58,933,656	28,107,882	30,825,774
14702	Eastguard Ins Co	104,585,734	74,359,442	30,226,292
21261	Electric Ins Co	1,444,555,055	984,392,556	460,162,502
62928	EMC Natl Life Co	1,043,278,296	963,366,905	79,911,391
21407	Emcasco Ins Co	363,017,856	271,877,840	91,140,016
21326	Empire Fire & Marine Ins Co	135,476,724	85,501,462	49,975,262
21350	Empire Ins Co	38,411,305	19,753,221	18,658,084
20648	Employers Fire Ins Co	87,472,118	27,438,383	60,033,735
21458	Employers Ins of Wausau	3,795,737,568	2,566,932,619	1,228,804,949
21415	Employers Mut Cas Co	2,200,535,855	1,308,093,473	892,442,382
68276	Employers Reassur Corp	10,960,761,838	10,306,826,892	653,934,946
15130	Encompass Ind Co	24,855,966	640,774	24,215,192
10071	Encompass Ins Co Of Amer	21,505,212	305,656	21,199,556
10664	Endeavour Ins Co	5,249,351	26,276	5,223,075
10641	Endurance Amer Ins Co	1,264,885,300	1,029,228,204	235,657,096
12747	Envision Ins Co	93,237,983	72,485,657	20,752,326





# The 161<sup>st</sup> Report

62952	Equitable Life & Cas Ins Co	230,618,149	199,698,146	30,920,003
62510	Equitrust Life Ins Co	7,238,941,664	6,801,804,072	437,137,592
13634	Essent Guar Inc	175,899,805	33,961,025	141,938,780
37915	Essentia Ins Co	46,754,180	19,302,043	27,452,137
20516	Euler Hermes N Amer Ins Co	376,404,811	233,862,085	142,542,726
10120	Everest Natl Ins Co	466,097,220	335,822,272	130,274,948
26921	Everest Reins Co	8,610,623,947	6,288,508,603	2,322,115,344
12750	Evergreen Natl Ind Co	50,759,040	16,989,770	33,769,270
24961	Everspan Fin Guar Corp	209,605,307	11,419,664	198,185,643
10003	Excess Share Ins Corp	51,220,513	30,773,306	20,447,207
35181	Executive Risk Ind Inc	2,832,410,046	1,755,508,833	1,076,901,213
60025	Express Scripts Ins Co	31,820,437	13,655,409	18,165,028
21482	Factory Mut Ins Co	10,978,403,000	4,546,791,476	6,431,611,524
44784	Fairfield Ins Co	21,949,201	3,639,310	18,309,891
24384	Fairmont Specialty Ins Co	148,654,114	87,069,978	61,584,136
77968	Family Heritage Life Ins Co Of Amer	488,459,491	433,151,309	55,308,182
63053	Family Life Ins Co	126,407,041	96,900,191	29,506,850
13803	Farm Family Cas Ins Co	966,550,053	673,332,505	293,217,548
63126	Farm Family Life Ins Co	1,149,297,030	1,024,756,211	124,540,819
21652	Farmers Ins Exch	15,237,358,460	11,417,137,118	3,820,221,342
13897	Farmers Mut Hail Ins Co Of IA	679,367,881	319,364,981	360,002,900
63177	Farmers New World Life Ins Co	6,859,593,500	6,258,620,203	600,973,297
41483	Farmington Cas Co	974,400,820	713,196,610	261,204,209
20281	Federal Ins Co	30,726,611,743	17,019,066,104	13,707,545,639
63223	Federal Life Ins Co	218,879,215	198,416,807	20,462,408
63258	Federated Life Ins Co	1,187,522,931	925,973,983	261,548,947
13935	Federated Mut Ins Co	4,075,135,217	1,837,920,370	2,237,214,847
11118	Federated Rural Electric Ins Exch	406,339,839	284,204,674	122,135,165
39306	Fidelity & Deposit Co Of MD	244,157,256	49,366,169	194,791,087
35386	Fidelity & Guar Ins Co	23,384,899	4,345,996	19,038,903
25879	Fidelity & Guar Ins Underwriters Inc	173,758,128	76,622,527	97,135,601
63274	Fidelity & Guar Life Ins Co	15,784,822,188	14,938,388,152	846,434,036
93696	Fidelity Investments Life Ins Co	16,892,468,808	16,125,563,122	766,905,685
63290	Fidelity Life Assn A Legal Reserve L	463,738,455	288,429,731	175,308,724
25180	Fidelity Natl Ins Co	282,150,237	147,619,099	134,531,138
16578	Fidelity Natl Prop & Cas Ins Co	100,761,174	3,325,192	97,435,982
51586	Fidelity Natl Title Ins Co	1,329,252,864	1,090,145,020	236,272,490
71870	Fidelity Security Life Ins Co	702,685,352	579,847,323	122,838,030
12815	Financial Guar Ins Co	2,049,272,707	5,616,348,802	-3,567,076,095
21660	Fire Ins Exch	2,277,473,444	1,624,384,819	653,088,624
21873	Firemans Fund Ins Co	9,922,838,460	6,936,984,937	2,985,853,523





# The 161<sup>st</sup> Report

21784	Firemens Ins Co Of Washington DC	77,589,498	47,986,769	29,602,729
69140	First Allmerica Fin Life Ins Co	1,276,361,222	1,190,422,598	85,938,624
37710	First Amer Prop & Cas Ins Co	86,069,268	44,688,330	41,380,938
50814	First Amer Title Ins Co	2,159,258,040	1,384,944,759	847,419,665
29980	First Colonial Ins Co	349,660,457	199,227,289	150,433,168
11177	First Fin Ins Co	519,652,873	154,274,928	365,377,945
90328	First Hlth Life & Hlth Ins Co	576,992,884	213,513,116	363,479,768
63495	First Investors Life Ins Co	1,192,158,160	1,155,621,026	36,537,134
33588	First Liberty Ins Corp	56,151,318	33,043,388	23,107,930
67652	First Penn Pacific Life Ins Co	1,880,368,261	1,670,664,783	209,703,478
27626	Firstcomp Ins Co	291,218,585	207,377,326	83,841,259
13943	Fitchburg Mut Ins Co	83,221,612	39,606,226	43,615,386
13978	Florists Mut Ins Co	157,425,483	113,876,839	43,548,644
11185	Foremost Ins Co Grand Rapids MI	1,691,560,299	743,164,319	948,395,980
11800	Foremost Prop & Cas Ins Co	46,112,872	29,405,928	16,706,944
91642	Forethought Life Ins Co	5,465,835,793	5,049,456,262	416,379,531
10801	Fortress Ins Co	62,794,935	34,870,382	27,924,553
10161	Fox Ins Co	4,734,271	446	4,733,825
13986	Frankenmuth Mut Ins Co	954,988,373	598,989,074	355,999,299
22209	Freedom Specialty Ins Co	22,133,112	11,305,624	10,827,488
34266	Frontier Ins Co	64,489,364	149,664,046	-85,174,682
63657	Garden State Life Ins Co	115,154,551	73,621,452	41,533,099
21253	Garrison Prop & Cas Ins Co	972,661,323	609,447,704	363,213,619
41491	Geico Cas Co	856,053,258	605,621,383	250,431,875
35882	Geico Gen Ins Co	180,298,873	74,571,589	105,727,283
22055	Geico Ind Co	5,845,361,830	3,747,707,862	2,097,653,968
63665	General Amer Life Ins Co	11,395,791,330	10,570,642,966	825,148,364
24414	General Cas Co Of WI	1,205,257,253	723,749,078	481,508,176
30007	General Fidelity Ins Co	660,968,022	311,443,052	349,524,970
93521	General Fidelity Life Ins Co	226,887,253	31,183,965	195,703,288
22039	General Reins Corp	14,004,069,590	4,843,697,824	9,160,371,766
11967	General Star Natl Ins Co	251,710,149	85,046,931	166,663,218
11231	Generali Us Branch	70,695,497	47,893,274	22,802,223
38962	Genesis Ins Co	175,335,193	66,656,253	108,678,940
37095	Genworth Financial Assur Corp	30,069,852	11,238,715	18,831,137
65536	Genworth Life & Ann Ins Co	23,484,472,138	21,641,541,294	1,842,930,844
70025	Genworth Life Ins Co	35,784,159,614	32,686,843,913	3,097,315,701
38458	Genworth Mortgage Ins Corp	2,682,208,102	2,118,196,656	564,011,446
18759	Genworth Residential Mortgage Assur	77,192,673	5,001,875	72,190,798
29823	Genworth Residential Mortgage Ins Co	227,478,841	122,729,984	104,748,857
70939	Gerber Life Ins Co	2,110,008,005	1,894,477,996	215,530,009



# The 161<sup>st</sup> Report

21032	Global Reins Corp Of Amer	436,784,509	244,423,499	192,361,010
11266	Global Reins Corp US Branch	258,567,569	170,392,521	88,175,048
91472	Globe Life & Accident Ins Co	3,208,256,885	2,771,413,227	436,843,659
62286	Golden Rule Ins Co	814,867,949	502,784,368	312,083,581
22063	Government Employees Ins Co	16,974,938,226	10,842,645,624	6,132,292,603
63967	Government Personnel Mut Life Ins Co	834,126,228	737,131,448	96,994,780
14095	Granite Mut Ins Co	4,273,853	161,052	4,112,801
23809	Granite State Ins Co	39,491,826	948,512	38,543,314
25984	Graphic Arts Mut Ins Co	137,286,929	89,847,826	47,439,103
36307	Gray Ins Co	302,656,494	197,167,724	105,488,772
26832	Great Amer Alliance Ins Co	30,170,196	6,668	30,163,528
26344	Great Amer Assur Co	18,186,918	10,984	18,175,934
16691	Great Amer Ins Co	5,273,621,832	3,862,328,713	1,411,293,119
22136	Great Amer Ins Co of NY	43,956,020	6,300	43,949,720
63312	Great Amer Life Ins Co	13,950,468,160	12,879,964,155	1,070,504,004
31135	Great Amer Security Ins Co	18,833,272	2,400	18,830,872
25224	Great Divide Ins Co	221,791,675	156,305,508	65,486,166
18694	Great Midwest Ins Co	71,353,768	21,327,317	50,026,451
20303	Great Northern Ins Co	1,581,486,172	1,144,820,901	436,665,271
68322	Great W Life & Ann Ins Co	45,163,085,887	44,093,633,507	1,069,452,380
11371	Great West Cas Co	1,571,228,837	1,063,872,120	507,356,717
71480	Great Western Ins Co	492,166,846	451,928,442	40,238,404
22187	Greater NY Mut Ins Co	840,381,543	453,359,054	387,022,489
20680	Green Mountain Ins Co Inc	9,549,750	169,353	9,380,397
22322	Greenwich Ins Co	913,052,220	506,433,901	406,618,319
36650	Guarantee Co Of N Amer USA	203,359,541	64,619,874	138,739,667
11398	Guarantee Ins Co	264,686,471	217,956,946	46,729,525
64211	Guarantee Trust Life Ins Co	283,684,590	241,626,972	42,057,618
78778	Guardian Ins & Ann Co Inc	10,135,066,531	9,881,284,994	253,781,536
64246	Guardian Life Ins Co Of Amer	35,130,032,754	30,557,390,423	4,572,642,330
83607	Guggenheim Life & Ann Co	5,908,220,105	5,595,451,523	312,768,582
15032	Guideone Mut Ins Co	1,074,148,359	665,700,890	408,447,469
34037	Hallmark Ins Co	212,071,928	144,808,787	67,263,141
26433	Harco Natl Ins Co	281,398,824	153,960,298	127,438,526
23582	Harleysville Ins Co	135,356,137	105,709,558	29,646,579
64327	Harleysville Life Ins Co	392,433,906	372,079,559	20,354,347
14168	Harleysville Mut Ins Co	1,532,050,770	672,235,766	859,815,004
35696	Harleysville Preferred Ins Co	691,565,884	533,408,039	158,157,845
26182	Harleysville Worcester Ins Co	763,473,101	578,898,922	184,574,179
22357	Hartford Accident & Ind Co	10,631,430,293	7,808,332,995	2,823,097,297
29424	Hartford Cas Ins Co	2,192,424,870	1,296,894,153	895,530,717



# The 161<sup>st</sup> Report

19682	Hartford Fire In Co	24,140,340,968	11,546,018,866	12,594,322,102
37478	Hartford Ins Co Of The Midwest	451,522,608	121,517,424	330,005,185
70815	Hartford Life & Accident Ins Co	15,388,250,093	8,651,007,220	6,737,242,873
71153	Hartford Life & Ann Ins Co	67,757,977,717	63,826,538,646	3,931,439,071
88072	Hartford Life Ins Co	144,043,794,800	138,123,645,114	5,920,149,687
11452	Hartford Steam Boil Inspec & Ins Co	1,313,943,088	669,020,348	644,922,740
29890	Hartford Steam Boil Inspec Ins Co CT	96,401,833	50,229,388	46,172,445
30104	Hartford Underwriters Ins Co	1,571,865,279	963,559,015	608,306,264
96717	Harvard Pilgrim Health Care New Eng	70,058,383	26,024,730	44,033,653
92711	HCC Life Ins Co	655,730,610	255,482,532	400,248,078
41343	HDI Gerling Amer Ins Co	257,610,607	141,174,917	116,435,689
66141	Health Net Life Ins Co	548,568,019	195,686,594	352,881,425
12902	Healthspring Life & Hlth Ins Co Inc	292,996,719	113,898,029	179,098,691
39527	Heritage Ind Co	204,134,227	108,241,763	95,892,465
64394	Heritage Life Ins Co	8,685,585	447,638	8,237,947
14192	Hingham Mut Fire Ins Co	71,655,288	36,855,362	34,799,925
10200	Hiscox Ins Co Inc	77,771,122	24,098,393	53,672,729
93440	HM Life Ins Co	471,644,661	252,146,584	219,498,077
14206	Holyoke Mut Ins Co In Salem	200,823,622	118,460,718	82,362,904
13927	Homesite Ins Co Of The Midwest	241,829,652	170,158,676	71,670,976
64505	Homesteaders Life Co	2,093,306,012	1,973,613,528	119,692,483
22578	Horace Mann Ins Co	362,512,739	211,291,652	151,221,087
64513	Horace Mann Life Ins Co	5,817,233,561	5,477,551,757	339,681,804
22756	Horace Mann Prop & Cas Ins Co	228,084,348	130,993,441	97,090,907
14027	Hospitality Ins Co	7,574,023	29,571	7,544,452
93777	Household Life Ins Co	707,100,022	350,265,372	356,834,650
10069	Housing Authority Prop A Mut Co	164,864,624	56,743,266	108,121,359
11206	Housing Enterprise Ins Co Inc	51,723,834	20,221,036	31,502,798
25054	Hudson Ins Co	736,586,712	347,939,596	388,647,116
73288	Humana Ins Co	5,403,945,772	2,629,678,622	2,774,267,150
70580	Humanadental Ins Co	109,005,261	49,462,976	59,542,285
91693	IA Amer Life Ins Co	182,524,954	100,870,887	81,654,038
97764	Idealife Ins Co	19,603,229	5,362,031	14,241,198
29068	IDS Prop Cas Ins Co	1,039,884,267	608,838,416	431,045,851
64580	Illinois Mut Life Ins Co	1,227,876,995	1,112,268,077	115,608,918
23817	Illinois Natl Ins Co	74,809,413	8,707,107	66,102,306
35408	Imperium Ins Co	504,558,034	364,233,474	140,324,560
43575	Indemnity Ins Co Of North Amer	375,111,939	281,002,666	94,109,273
11984	Independence Cas Ins Co	3,979,977	11,720	3,968,257
64602	Independence Life & Ann Co	126,019,977	64,201,719	61,818,258
58068	Independent Order Of Foresters Us Br	2,789,815,266	2,630,753,911	159,061,355



# The 161<sup>st</sup> Report

14265	Indiana Lumbersmens Mut Ins Co	93,793,337	68,282,592	25,510,746
84514	Industrial Alliance Pacific Ins & Fi	630,661,467	597,983,142	32,678,326
12599	Infinity Standard Ins Co	6,957,738	1,096,207	5,861,531
86509	Ing Life Ins & Ann Co	69,339,992,228	67,408,056,960	1,931,935,268
80942	ING USA Ann & Life Ins Co	71,509,040,056	69,287,032,912	2,222,007,144
22195	Insurance Co Of Greater NY	107,606,468	55,504,458	52,102,010
22713	Insurance Co of N Amer	755,646,710	575,138,023	180,508,687
19429	Insurance Co Of The State Of PA	4,418,657,614	2,413,830,597	2,004,827,017
27847	Insurance Co Of The West	875,600,460	525,192,813	350,407,647
29742	Integon Natl Ins Co	400,366,423	325,851,657	74,514,766
31488	Integon Preferred Ins Co	44,857,482	32,700,879	12,156,603
15598	Interins Exch Of The Automobile Club	6,733,452,679	2,468,134,642	4,265,318,037
11592	International Fidelity Ins Co	234,075,001	140,020,220	94,054,412
63487	Investors Life Ins Co N Amer	705,836,167	661,787,336	44,048,831
50369	Investors Title Ins Co	112,104,237	58,074,463	47,788,460
23647	Ironshore Ind Inc	228,846,968	133,581,483	95,265,485
65056	Jackson Natl Life Ins Co	102,931,851,828	99,286,035,530	3,645,816,298
11630	Jefferson Ins Co	37,829,052	15,131,237	22,697,815
64017	Jefferson Natl Life Ins Co	1,861,995,637	1,814,821,382	47,174,255
14354	Jewelers Mut Ins Co	246,957,964	102,251,252	144,706,712
89958	JMIC Life Ins Co	12,741,676	5,005,909	7,735,767
65080	John Alden Life Ins Co	486,786,738	379,248,416	107,538,322
93610	John Hancock Life & Hlth Ins Co	8,947,399,835	8,349,512,336	597,887,499
65838	John Hancock Life Ins Co (USA)	218,286,672,552	213,315,426,323	4,971,246,229
65110	Kanawha Ins Co	1,288,890,745	1,098,368,955	190,521,790
65129	Kansas City Life Ins Co	3,224,446,857	2,917,293,562	307,153,293
13722	Knightbrook Ins Co	67,814,902	41,205,797	26,609,101
58033	Knights Of Columbus	18,026,582,008	16,310,782,448	1,715,799,560
65242	Lafayette Life Ins Co	2,996,105,315	2,843,769,818	152,335,497
26077	Lancer Ins Co	480,610,472	323,339,300	157,271,172
37940	Lexington Natl Ins Corp	49,811,535	32,694,775	17,116,760
42404	Liberty Ins Corp	1,428,338,741	1,183,332,710	245,006,031
19917	Liberty Ins Underwriters Inc	214,008,263	101,948,070	112,060,193
23035	Liberty Mut Fire Ins Co	4,876,778,437	3,803,735,781	1,073,042,656
23043	Liberty Mut Ins Co	37,394,843,149	23,798,408,089	13,596,435,060
65331	Liberty Natl Life Ins Co	6,802,845,676	6,180,475,850	622,369,825
65498	Life Ins Co Of N Amer	5,628,883,219	4,756,476,958	872,406,261
65528	Life Ins Co Of The Southwest	9,913,221,623	9,346,247,473	566,974,150
97691	Life Of The South Ins Co	68,820,807	55,471,817	13,348,990
65595	Lincoln Benefit Life Co	2,052,361,376	1,732,907,361	319,454,015
33855	Lincoln Gen Ins Co	237,776,817	234,921,854	2,854,963



# The 161<sup>st</sup> Report

65927	Lincoln Heritage Life Ins Co	664,772,339	556,493,607	108,278,732
62057	Lincoln Life & Ann Co of NY	10,159,964,092	9,573,874,151	586,089,941
65676	Lincoln Natl Life Ins Co	165,221,598,104	158,466,816,214	6,754,781,890
36447	LM Gen Ins Co	45,739,100	34,180,150	11,558,950
33600	LM Ins Corp	230,314,865	79,129,378	151,185,487
32352	LM Prop & Cas Ins Co	81,973,064	46,436,412	35,536,652
76694	London Life Reins Co	464,407,085	394,548,044	69,859,041
65722	Loyal Amer Life Ins Co	438,927,645	398,120,312	40,807,333
56758	Loyal Christian Benefit Assn	177,514,497	173,570,621	3,943,876
22977	Lumbermens Mut Cas Co	856,565,862	825,434,104	31,131,758
23108	Lumbermens Underwriting Alliance	306,143,227	248,436,527	57,706,700
35769	Lyndon Prop Ins Co	389,210,291	208,505,973	180,704,318
65781	Madison Natl Life Ins Co Inc	686,674,688	616,408,261	70,266,427
29939	Main St Amer Assur Co	35,626,574	2,370,887	33,255,687
11149	Maine Employers Mut Ins Co	716,425,851	415,308,577	301,117,274
65870	Manhattan Life Ins Co	330,902,828	290,595,747	40,307,081
67083	Manhattan Natl Life Ins Co	197,176,138	186,905,201	10,270,937
36897	Manufacturers Alliance Ins Co	170,713,635	99,426,609	71,287,026
28932	Markel Amer Ins Co	448,805,466	315,891,428	132,914,038
38970	Markel Ins Co	839,699,456	633,301,972	206,397,484
19356	Maryland Cas Co	178,246,872	25,309,212	152,937,660
65935	Massachusetts Mut Life Ins Co	136,968,407,839	125,551,042,335	11,417,365,503
10784	Maxum Cas Ins Co	49,568,417	34,397,695	15,170,722
12041	MBIA Ins Corp	1,612,460,177	15,904,160	1,596,556,017
69515	Medamerica Ins Co	678,043,572	644,238,693	33,804,867
63762	Medco Containment Life Ins Co	243,997,892	60,506,401	183,491,491
34231	Medical Liab Mut Ins Co	5,889,000,494	4,724,400,653	1,164,599,841
36277	Medical Mut Ins Co Of ME	244,677,125	134,344,469	110,332,656
11843	Medical Protective Co	2,442,487,032	1,578,576,912	863,910,120
31119	Medico Ins Co	91,002,577	69,963,177	21,039,400
22241	Medmarc Cas Ins Co	91,990,614	48,869,823	43,120,791
97055	Mega Life & Hlth Ins Co The	346,013,046	235,490,073	110,522,973
86126	Members Life Ins Co	58,606,315	30,545,294	28,061,021
31968	Merastar Ins Co	40,616,196	32,237,656	8,378,541
14494	Merchants Bonding Co a Mut	109,850,121	39,820,981	70,029,140
23329	Merchants Mut Ins Co	410,855,996	266,578,770	144,277,226
12901	Merchants Preferred Ins Co	57,069,077	33,677,557	23,391,520
65951	Merit Life Ins Co	630,437,682	295,643,432	334,794,250
19798	Merrimack Mut Fire Ins Co	1,036,053,082	429,314,136	606,738,947
87726	Metlife Ins Co of CT	64,781,249,320	59,647,916,402	5,133,332,918
93513	MetLife Investors Ins Co	13,096,389,022	12,496,054,390	600,334,632





# The 161<sup>st</sup> Report

61050	MetLife Investors USA Ins Co	70,927,088,545	69,255,396,215	1,671,692,330
39950	Metropolitan Gen Ins Co	37,116,639	5,077,026	32,039,613
34339	Metropolitan Grp Prop & Cas Ins Co	550,183,132	234,178,398	316,004,734
65978	Metropolitan Life Ins Co	333,261,361,864	319,754,592,753	13,506,769,111
26298	Metropolitan Prop & Cas Ins Co	4,967,373,706	3,110,048,681	1,857,325,025
97136	Metropolitan Tower Life Ins Co	5,041,738,497	4,213,245,345	828,493,152
18740	MGIC Ind Corp	234,900,424	401,903	234,498,521
38601	MIC Prop & Cas Ins Corp	124,422,258	71,701,794	52,720,464
21687	Mid Century Ins Co	3,749,790,192	2,926,438,619	823,351,572
23434	Middlesex Ins Co	622,230,238	387,093,547	235,136,691
14532	Middlesex Mut Assur Co	294,935,340	197,945,569	96,989,771
66044	Midland Natl Life Ins Co	30,132,858,287	28,278,617,314	1,854,240,974
23612	Midwest Employers Cas Co	316,200,701	176,469,510	139,731,191
66109	Midwestern United Life Ins Co	242,704,450	127,183,966	115,520,484
42234	Minnesota Lawyers Mut Ins Co	132,726,172	73,468,614	59,257,558
66168	Minnesota Life Ins Co	25,661,555,429	23,624,421,637	2,037,133,792
20362	Mitsui Sumitomo Ins Co of Amer	763,882,208	478,657,256	285,224,952
22551	Mitsui Sumitomo Ins USA Inc	111,992,073	53,316,366	58,675,707
15997	MMG Ins Co	192,443,537	119,466,084	72,977,453
70416	MML Bay State Life Ins Co	4,411,372,242	4,234,914,987	176,457,255
57541	Modern Woodmen Of Amer	11,379,654,673	10,114,257,772	1,265,396,901
66265	Monarch Life Ins Co	771,852,197	766,677,704	5,174,492
66281	Monumental Life Ins Co	31,107,348,401	30,126,495,028	980,853,380
66370	Mony Life Ins Co	8,505,728,287	8,065,546,046	440,182,241
78077	Mony Life Ins Co Of Amer	3,830,936,190	3,606,452,422	224,483,768
29858	Mortgage Guar Ins Corp	5,528,912,276	3,960,130,146	1,568,782,130
16187	Mosaic Ins Co	24,545,888	3,842,448	20,703,440
13331	Motorists Commercial Mut Ins Co	327,103,589	205,754,608	121,348,980
22012	Motors Ins Corp	3,042,035,024	1,693,176,534	1,348,858,490
26522	Mount Vernon Fire Ins Co	379,502,639	153,184,780	226,317,865
66427	MTL Ins Co	1,652,164,919	1,555,795,043	96,369,876
66346	Munich Amer Reassur Co	5,865,733,430	5,047,715,460	818,017,970
10227	Munich Reins Amer Inc	16,096,524,220	11,834,483,238	4,262,040,981
13559	Municipal & Infrastructure Assur Cor	75,139,690	2,238	75,137,452
88668	Mutual Of Amer Life Ins Co	13,502,329,412	12,656,151,556	846,177,856
71412	Mutual Of Omaha Ins Co	5,247,438,983	2,932,563,792	2,314,875,191
61409	National Benefit Life Ins Co	498,599,184	324,920,348	173,678,836
11991	National Cas Co	248,947,659	129,571,691	119,375,968
10243	National Continental Ins Co	251,708,138	203,816,365	47,891,773
16217	National Farmers Union Prop & Cas	239,235,855	174,932,861	64,302,994
20478	National Fire Ins Co Of Hartford	132,800,955	14,753,527	118,047,428





# The 161<sup>st</sup> Report

23728	National Gen Ins Co	136,019,474	81,044,830	54,974,644
66583	National Guardian Life Ins Co	2,331,447,313	2,149,042,929	182,404,384
82538	National Hlth Ins Co	7,727,612	2,717,777	5,009,835
20087	National Ind Co	115,452,570,996	45,297,143,421	70,155,427,575
27944	National Ins Assn	12,681,517	2,631	12,678,886
75264	National Integrity Life Ins Co	4,723,295,945	4,450,772,168	272,523,777
32620	National Interstate Ins Co	994,710,927	701,097,223	293,613,704
20052	National Liab & Fire Ins Co	1,131,961,120	574,827,019	557,134,101
66680	National Life Ins Co	8,774,642,391	7,631,983,037	1,142,659,354
23825	National Public Finance Guar Corp	6,656,074,483	5,232,412,371	1,423,662,112
85472	National Security Life & Ann Co	209,680,611	189,832,391	19,848,219
22608	National Specialty Ins Co	34,746,343	15,685,806	19,060,537
21881	National Surety Corp	496,175,488	353,843,758	142,331,730
51020	National Title Ins Of NY Inc	70,525,346	39,049,598	18,731,155
19445	National Union Fire Ins Co Of Pitts	30,405,443,775	17,791,436,929	12,614,006,846
66850	National Western Life Ins Co	8,669,718,989	7,747,196,719	922,522,270
26093	Nationwide Affinity Co of Amer	209,562,110	197,513,759	12,048,351
28223	Nationwide Agribusiness Ins Co	259,530,418	194,578,178	64,952,240
10723	Nationwide Assur Co	72,030,603	12,573,357	59,457,246
92657	Nationwide Life & Ann Ins Co	5,357,405,975	5,054,951,391	302,454,584
66869	Nationwide Life Ins Co	99,940,796,704	96,349,883,587	3,590,913,117
23779	Nationwide Mut Fire Ins Co	4,553,400,810	2,310,246,490	2,243,154,320
23787	Nationwide Mut Ins Co	27,617,831,419	17,182,942,679	10,434,888,740
37877	Nationwide Prop & Cas Ins Co	448,880,993	395,464,475	53,416,518
42307	Navigators Ins Co	1,903,904,075	1,241,742,531	662,161,544
15865	NCMIC Ins Co	570,452,495	372,543,077	197,909,418
25852	New England Guar Ins Co Inc	35,037,854	609,806	34,428,048
21830	New England Ins Co	183,447,027	9,332,396	174,114,631
91626	New England Life Ins Co	10,142,100,990	9,612,689,026	529,411,964
41629	New England Reins Corp	86,268,841	7,252,706	79,016,135
23841	New Hampshire Ins Co	3,162,435,745	2,353,575,153	808,860,592
91596	New York Life Ins & Ann Corp	103,286,605,553	97,492,395,788	5,794,209,765
66915	New York Life Ins Co	130,685,773,269	115,556,824,261	15,128,949,008
16608	New York Marine & Gen Ins Co	666,093,394	450,126,159	215,967,235
14788	NGM Ins Co	2,018,209,381	1,247,742,251	770,467,130
23965	Norfolk & Dedham Mut Fire Ins Co	283,373,258	135,232,878	148,140,380
31470	Norguard Ins Co	480,203,672	346,041,074	134,162,598
66974	North Amer Co Life & Hlth Ins	11,728,924,116	10,886,059,603	842,864,513
27740	North Pointe Ins Co	53,846,303	27,051,117	26,795,186
21105	North River Ins Co	816,823,638	534,525,134	282,298,504
36455	Northbrook Ind Co	38,380,538	231,714	38,148,823



# The 161<sup>st</sup> Report

38369	Northern Assur Co Of Amer	153,623,304	91,441,353	62,181,951
19372	Northern Ins Co Of NY	36,931,990	8,378,070	28,553,920
25992	Northern Security Ins Co Inc	8,177,564	440,077	7,737,487
24031	Northland Cas Co	100,998,630	68,223,922	32,774,708
24015	Northland Ins Co	1,157,957,046	622,873,829	535,083,217
69000	Northwestern Long Term Care Ins Co	1,193,901,501	983,782,807	210,118,694
67091	Northwestern Mut Life Ins Co	188,691,825,087	173,878,394,205	14,813,430,882
23914	Northwestern Natl Ins Co Milwaukee	43,563,063	38,866,295	4,696,768
42552	Nova Cas Co	94,793,819	5,921,559	88,872,260
81353	NYLife Ins Co Of AZ	199,662,260	140,122,993	59,539,267
23248	Occidental Fire & Cas Co Of NC	268,475,426	165,700,565	102,774,861
67148	Occidental Life Ins Co Of NC	259,569,860	237,553,339	22,016,521
23680	Odyssey Reins Co	7,875,248,483	4,850,438,369	3,024,810,114
24074	Ohio Cas Ins Co	4,859,960,864	3,772,400,873	1,087,559,991
26565	Ohio Ind Co	111,935,955	66,743,649	45,192,306
10202	Ohio Mut Ins Co	209,649,916	55,436,281	154,213,635
89206	Ohio Natl Life Assur Corp	3,172,481,922	2,840,076,098	332,405,827
67172	Ohio Natl Life Ins Co	18,129,008,165	17,226,492,191	902,515,974
24082	Ohio Security Ins Co	27,663,367	13,134,015	14,529,352
67180	Ohio State Life Ins Co	12,252,078	2,676,460	9,575,618
67199	Old Amer Ins Co	239,020,258	221,574,929	17,445,332
40231	Old Dominion Ins Co	30,488,738	681,482	29,807,256
24139	Old Republic Gen Ins Corp	1,290,808,560	982,832,134	307,976,426
24147	Old Republic Ins Co	2,394,059,828	1,534,438,484	859,621,344
67261	Old Republic Life Ins Co	142,343,038	101,354,312	40,988,726
50520	Old Republic Natl Title Ins Co	704,129,146	473,673,722	201,006,500
35424	Old Republic Security Assur Co	48,275,505	12,744,786	35,530,719
37060	Old United Cas Co	488,005,692	236,788,257	251,217,435
20621	OneBeacon Amer Ins Co	483,405,267	300,538,162	182,867,105
21970	OneBeacon Ins Co	2,077,595,299	1,168,591,426	909,003,873
85286	OneNation Ins Co	79,557,285	587,844	78,969,441
56383	Order of United Commercial Travelers	21,468,563	10,496,960	10,971,603
76112	Oxford Life Ins Co	693,458,565	564,013,324	129,445,241
22748	Pacific Employers Ins Co	3,072,903,172	2,024,516,112	1,048,387,060
20346	Pacific Ind Co	6,283,846,454	3,843,083,618	2,440,762,836
97268	Pacific Life & Ann Co	4,927,207,339	4,479,532,412	447,674,927
67466	Pacific Life Ins Co	95,724,385,487	90,147,404,063	5,576,981,424
37850	Pacific Specialty Ins Co	301,742,970	132,785,266	168,957,704
70785	Pacificare Life & Hlth Ins Co	695,348,054	44,712,855	650,635,199
67539	Pan Amer Life Ins Co	1,478,173,420	1,229,739,993	248,433,427
60003	Park Avenue Life Ins Co	306,982,567	251,559,079	55,423,489



# The 161<sup>st</sup> Report

71099	Parker Centennial Assur Co	76,624,112	32,472,938	44,151,174
32069	Patriot Ins Co	93,338,758	70,410,901	22,927,857
67598	Paul Revere Life Ins Co	4,602,368,113	4,194,380,983	407,987,130
67601	Paul Revere Variable Ann Ins Co	55,836,497	18,934,920	36,901,577
14931	Pawtucket Ins Co	6,027,552	5,923,846	103,705
18333	Peerless Ind Ins Co	799,091,443	556,340,282	242,751,161
14958	Peninsula Ins Co	81,986,512	41,242,297	40,744,215
14982	Penn Millers Ins Co	201,227,290	132,040,717	69,186,573
67644	Penn Mut Life Ins Co	13,059,814,071	11,517,066,350	1,542,747,721
21962	Pennsylvania Gen Ins Co	272,268,906	183,042,070	89,226,836
67660	Pennsylvania Life Ins Co	916,978,454	518,335,493	398,642,961
14974	Pennsylvania Lumbermens Mut Ins	350,691,553	239,046,913	111,644,640
12262	Pennsylvania Manufacturers Assoc Ins	699,222,511	469,100,083	230,122,428
41424	Pennsylvania Manufacturers Ind Co	185,426,646	104,074,656	81,351,990
85561	Perico Life Ins Co	69,449,918	19,579,463	49,870,455
12297	Petroleum Cas Co	32,578,941	8,329,520	24,249,421
13714	Pharmacists Mut Ins Co	211,919,002	143,935,522	67,983,480
67784	Philadelphia Amer Life Ins Co	194,773,736	170,261,243	24,512,493
18058	Philadelphia Ind Ins Co	5,462,757,389	3,595,752,568	1,867,004,821
93548	PHL Variable Ins Co	5,438,310,578	5,125,474,054	312,836,524
25623	Phoenix Ins Co	3,697,122,703	2,402,654,693	1,294,468,011
93734	Phoenix Life & Ann Co	51,120,638	27,559,370	23,561,268
67814	Phoenix Life Ins Co	14,057,809,472	13,329,022,010	728,787,462
72125	Physicians Life Ins Co	1,268,942,225	1,160,219,520	108,722,705
80578	Physicians Mut Ins Co	1,732,476,430	889,051,597	843,424,833
67911	Pioneer Mut Life Ins Co	486,846,463	447,607,302	39,239,161
26794	Plans Liab Ins Co	84,320,037	30,590,502	53,729,535
18619	Platte River Ins Co	122,299,176	84,241,986	38,057,190
18732	PMI Mortgage Assur Co	30,832,461	895,329	29,937,132
27251	PMI Mortgage Ins Co	2,565,694,660	4,652,197,218	-2,086,502,558
14460	Podiatry Ins Co Of Amer	326,637,182	230,967,600	95,669,582
57622	Polish Natl Alliance Us Of Na	438,353,600	424,985,889	13,367,711
56839	Polish Natl Union Of Amer	25,277,246	24,570,929	706,321
57630	Polish Roman Catholic Union Of Amer	184,932,631	180,928,611	4,004,020
37257	Praetorian Ins Co	991,832,943	645,523,175	346,309,768
15024	Preferred Mut Ins Co	430,243,489	275,111,576	155,131,913
36234	Preferred Professional Ins Co	368,865,245	205,815,244	163,050,001
10800	Premier Grp Ins Co Inc	47,239,725	19,877,236	27,362,488
15586	Preserver Ins Co	173,217,399	126,571,273	46,646,126
68039	Presidential Life Ins Co	3,561,218,227	3,215,794,789	345,423,438
65919	Primerica Life Ins Co	1,575,790,249	1,132,649,316	443,140,933



# The 161<sup>st</sup> Report

61271	Principal Life Ins Co	121,390,358,064	117,172,164,349	4,218,193,715
71161	Principal Natl Life Ins Co	65,148,473	7,034,659	58,113,814
29017	Professionals Advocate Ins Co	114,704,820	36,684,096	78,020,724
25585	Professionals Direct Ins Co	20,386,165	105,582	20,280,583
11851	Progressive Advanced Ins Co	269,482,440	164,446,323	105,036,117
24260	Progressive Cas Ins Co	5,129,933,944	3,770,062,886	1,359,871,058
16322	Progressive Direct Ins Co	4,185,596,213	2,913,204,965	1,272,391,248
24279	Progressive Max Ins Co	314,325,961	216,068,909	98,257,052
38628	Progressive Northern Ins Co	1,167,302,651	837,591,115	329,711,536
21727	Progressive Universal Ins Co	248,534,608	163,611,030	84,923,578
10638	Proselect Ins Co	78,088,956	54,051,916	24,037,040
12416	Protective Ins Co	633,464,877	321,127,313	312,337,564
68136	Protective Life Ins Co	32,250,893,541	29,625,008,805	2,625,884,736
15040	Providence Mut Fire Ins Co	174,047,020	74,808,727	99,238,293
24295	Providence Washington Ins Co	103,634,245	68,541,860	35,092,385
68195	Provident Life & Accident Ins Co	8,417,239,993	7,764,280,465	652,959,528
68209	Provident Life & Cas Ins Co	768,323,597	626,372,467	141,951,131
79227	Pruco Life Ins Co	59,524,848,284	58,028,885,607	1,495,962,677
86630	Prudential Ann Life Assur Corp	49,168,258,607	48,496,642,162	671,616,445
68241	Prudential Ins Co Of Amer	246,841,533,201	238,681,813,109	8,159,720,092
93629	Prudential Retirement Ins & Ann Co	63,442,946,150	62,363,568,736	1,079,377,414
15059	Public Serv Mut Ins Co	576,461,996	342,746,321	233,715,675
39217	QBE Ins Corp	2,424,870,400	1,584,076,304	840,794,096
10219	QBE Reins Corp	1,750,931,941	670,410,415	1,080,521,526
15067	Quincy Mut Fire Ins Co	1,186,089,636	457,029,871	729,059,765
22705	R&Q Reins Co	214,756,339	188,536,114	26,220,225
36250	Radian Asset Assur Inc	2,049,060,892	1,075,210,795	973,850,097
33790	Radian Guar Inc	3,821,807,122	2,978,628,869	843,178,253
30872	Radian Mortgage Assur Inc	16,643,695	122,407	16,521,288
70211	Reassure Amer Life Ins Co	17,110,427,798	16,020,968,358	1,089,459,440
24449	Regent Ins Co	145,685,100	105,750,814	39,934,286
68357	Reliable Life Ins Co	21,275,145	8,655,115	12,620,029
68381	Reliance Standard Life Ins Co	4,618,018,426	4,095,704,480	522,313,946
67105	Reliastar Life Ins Co	20,779,617,349	18,675,297,427	2,104,319,922
61360	Reliastar Life Ins Co Of NY	3,307,900,098	3,026,375,007	281,525,091
61700	Renaissance Life & Hlth Ins Co of Am	49,943,679	16,746,669	33,197,010
12475	Republic Franklin Ins Co	95,947,367	55,092,630	40,854,737
28452	Republic Mortgage Ins Co	1,397,247,098	1,356,651,515	40,595,583
32174	Republic Mortgage Ins Co Of FL	41,066,785	34,190,947	6,875,838
31275	Republic Mortgage Ins Of NC	441,945,758	375,722,506	66,223,252
31089	Repwest Ins Co	233,467,047	156,181,991	77,285,056



# The 161<sup>st</sup> Report

61506	Resource Life Ins Co	33,833,121	20,807,681	13,025,440
43044	Response Ins Co	31,669,977	8,531,503	23,138,474
36684	Riverport Ins Co	122,987,691	83,763,563	39,224,128
65005	RiverSource Life Ins Co	91,266,382,531	88,585,044,815	2,681,337,717
28860	RLI Ind Co	42,377,204	953,243	41,423,961
13056	RLI Ins Co	1,467,155,387	756,969,529	710,185,858
12491	Rochdale Ins Co Of NY	156,582,321	110,475,720	46,106,601
42706	Roche Surety & Cas Co Inc	20,239,614	12,068,333	8,171,281
39039	Rural Comm Ins Co	6,023,734,317	5,438,355,680	585,378,637
23132	RVI Natl Ins Co	14,798,158	118,131	14,680,027
11123	Safety First Ins Co	16,556,372	2,825,411	13,730,961
33618	Safety Ind Ins Co	97,276,150	49,725,702	47,550,448
39454	Safety Ins Co	1,235,388,552	664,896,664	570,491,888
15105	Safety Natl Cas Corp	2,868,933,136	2,024,461,260	844,471,876
12808	Safety Prop & Cas Ins Co	36,092,674	20,963,725	15,128,949
40460	Sagamore Ins Co	160,075,018	42,741,719	117,333,299
60176	SBLI USA Mut Life Ins Co Inc	1,486,089,825	1,409,695,652	76,394,173
15563	SeaBright Ins Co	883,303,445	591,773,151	291,530,294
69914	Sears Life Ins Co	95,428,265	24,392,703	71,035,562
25763	Seaton Ins Co	124,139,155	115,247,466	8,891,690
37923	Seaworthy Ins Co	67,517,641	36,089,774	31,427,867
10054	Securian Cas Co	98,365,017	39,274,411	59,090,606
93742	Securian Life Ins Co	167,568,773	33,371,222	134,197,551
68675	Security Benefit Life Ins Co	10,507,819,159	9,894,979,539	612,839,620
68721	Security Life Ins Co Of Amer	85,156,007	64,718,270	20,437,737
68713	Security Life Of Denver Ins Co	17,271,318,467	15,751,802,220	1,519,516,247
68772	Security Mut Life Ins Co Of NY	2,557,465,112	2,437,045,278	120,419,834
19879	Security Natl Ins Co	108,908,556	77,415,767	31,492,789
50784	Security Title Guarantee Corp Baltim	11,292,410	8,336,633	2,712,466
11867	Selective Ins Co of New England	32,655,761	18,357,567	14,298,194
10936	Seneca Ins Co Inc	370,315,168	241,159,348	129,155,820
76325	Senior Hlth Ins Co of PA	3,161,093,979	3,046,696,672	114,397,307
11000	Sentinel Ins Co Ltd	198,434,748	69,879,724	128,555,024
28460	Sentry Cas Co	187,879,646	116,953,482	70,926,164
24988	Sentry Ins A Mut Co	5,891,424,549	2,474,264,893	3,417,159,656
68810	Sentry Life Ins Co	3,873,509,960	3,598,716,953	274,793,007
21180	Sentry Select Ins Co	616,899,399	396,636,496	220,262,903
22985	Sequoia Ins Co	217,943,459	144,328,619	73,614,840
97241	Settlers Life Ins Co	378,336,654	322,731,781	55,604,873
23388	Shelter Mut Ins Co	2,306,530,562	1,025,110,439	1,281,420,123
12575	SilverScript Ins Co	487,614,690	305,906,967	181,707,723





# The 161<sup>st</sup> Report

38776	Sirius Amer Ins Co	1,807,735,542	1,274,045,937	533,689,605
11126	Sompo Japan Ins Co of Amer	869,050,849	423,669,016	445,381,833
57142	Sons Of Norway	325,776,265	318,072,981	7,703,284
19216	Southern Ins Co	55,682,285	24,775,178	30,907,107
20613	Sparta Ins Co	477,853,199	223,390,000	254,463,199
24767	St Paul Fire & Marine Ins Co	18,414,741,674	12,701,137,921	5,713,603,754
24775	St Paul Guardian Ins Co	73,523,760	48,659,795	24,863,965
41750	St Paul Medical Liab Ins Co	195,401,128	139,093,174	56,307,954
24791	St Paul Mercury Ins Co	352,976,730	220,832,538	132,144,192
19224	St Paul Protective Ins Co	500,375,161	278,765,445	221,609,716
19070	Standard Fire Ins Co	3,374,009,131	2,364,142,888	1,009,866,243
42986	Standard Guar Ins Co	182,041,657	88,677,074	93,364,583
69019	Standard Ins Co	16,014,089,145	14,874,855,842	1,139,233,304
69078	Standard Security Life Ins Co Of NY	371,621,645	265,140,218	106,481,427
18023	Star Ins Co	861,916,075	632,774,540	229,141,535
68985	Starmount Life Ins Co	42,002,715	23,660,216	18,342,499
40045	Starnet Ins Co	189,165,333	75,765,571	113,399,761
38318	Starr Ind & Liab Co	1,158,331,515	619,358,070	538,973,445
25135	State Automobile Mut Ins Co	2,156,907,267	1,371,413,662	785,493,605
25143	State Farm Fire & Cas Co	27,243,276,598	19,494,591,690	7,748,684,908
25151	State Farm Gen Ins Co	5,685,482,487	2,867,575,395	2,817,907,092
69108	State Farm Life Ins Co	53,597,466,065	46,799,075,475	6,798,390,590
25178	State Farm Mut Auto Ins Co	108,097,364,056	47,306,340,058	60,791,023,998
69116	State Life Ins Co	4,089,796,793	3,810,081,641	279,715,152
12831	State Natl Ins Co Inc	204,377,323	63,668,957	140,708,366
77399	Sterling Life Ins Co	212,230,353	103,658,065	108,572,288
50121	Stewart Title Guar Co	904,228,033	531,757,324	369,510,989
10952	Stonebridge Cas Ins Co	275,775,173	185,963,467	89,811,706
65021	Stonebridge Life Ins Co	1,749,649,513	1,588,558,635	161,090,878
10340	Stonington Ins Co	52,600,217	-1,133,321	53,733,538
11024	Strathmore Ins Co	49,208,557	27,752,155	21,456,402
80926	Sun Life & Hlth Ins Co	65,126,061	20,816,467	44,309,594
79065	Sun Life Assur Co Of Canada US	43,017,229,612	41,701,959,394	1,315,270,218
60941	SunAmerica Ann & Life Assur Co	26,085,444,093	25,271,301,092	814,143,001
69256	Sunamerica Life Ins Co	13,825,380,075	10,918,137,667	2,907,242,408
58181	Supreme Council The Royal Arcanum	97,763,473	83,304,792	14,458,681
69310	Surety Life Ins Co	12,992,531	601,745	12,390,786
82627	Swiss Re Life & Hlth Amer Inc	9,006,536,931	7,956,343,292	1,050,193,639
25364	Swiss Reins Amer Corp	12,607,963,153	7,647,019,875	4,960,943,278
68608	Symetra Life Ins Co	24,771,533,249	22,948,696,691	1,822,836,558
20311	Syncora Guar Inc	833,682,894	647,611,879	186,071,015





# The 161<sup>st</sup> Report

12866	T H E Ins Co	169,952,240	117,265,368	52,686,873
69345	Teachers Ins & Ann Assoc Of Amer	225,931,548,315	198,800,651,963	27,130,896,352
22683	Teachers Ins Co	275,201,518	154,843,066	120,358,452
69396	Texas Life Ins Co	816,476,759	764,158,935	52,317,824
23280	The Cincinnati Ind Co	93,402,039	20,382,543	73,019,496
70435	The Savings Bank Life Ins Co Of MA	2,395,971,590	2,202,463,538	193,508,052
28240	The Serv Ins Co Inc	11,928,100	6,144,904	5,783,198
56014	Thrivent Financial For Lutherans	62,256,789,548	58,253,318,764	4,003,470,784
60142	TIAA Cref Life Ins Co	4,250,093,252	3,851,708,017	398,385,235
25534	TIG Ins Co	2,459,792,854	1,596,903,269	862,889,585
69477	Time Ins Co	748,697,670	475,665,307	273,032,363
13242	Titan Ind Co	257,945,847	81,302,715	176,643,132
32301	TNUS Ins Co	63,428,094	11,103,244	52,324,850
42439	Toa Re Ins Co Of Amer	1,577,638,461	990,727,687	586,910,774
12904	Tokio Marine & Nichido Fire Ins Co	1,599,149,509	900,050,912	699,098,597
25496	Torus Natl Ins Co	111,235,917	29,565,228	81,670,689
44300	Tower Ins Co Of NY	981,612,496	701,075,077	280,537,419
43702	Tower Natl Ins Co	49,207,685	36,163,221	13,044,464
37621	Toyota Motor Ins Co	422,784,731	265,479,920	157,304,811
79022	Transamerica Advisors Life Ins Co	10,050,750,073	9,612,703,534	438,046,539
82848	Transamerica Advisors Life Ins Co of	759,740,321	701,629,582	58,110,739
70688	Transamerica Financial Life Ins Co	25,478,445,363	24,786,304,646	692,140,717
86231	Transamerica Life Ins Co	102,718,294,673	97,596,652,446	5,121,642,227
28886	Transguard Ins Co Of Amer Inc	212,328,789	117,314,894	95,013,895
33014	Transport Ins Co	39,342,275	30,631,332	8,710,943
20494	Transportation Ins Co	84,203,193	62,121	84,141,072
28188	Travco Ins Co	210,188,185	146,340,033	63,848,152
19038	Travelers Cas & Surety Co	14,784,708,655	9,887,488,781	4,897,219,874
31194	Travelers Cas & Surety Co Of Amer	4,256,447,550	2,604,372,282	1,652,075,268
36170	Travelers Cas Co Of CT	312,791,674	228,577,200	84,214,475
19046	Travelers Cas Ins Co Of Amer	1,826,210,263	1,337,217,932	488,992,332
40282	Travelers Commercial Cas Co	311,739,753	226,716,179	85,023,574
27998	Travelers Home & Marine Ins Co	392,387,241	283,469,642	108,917,600
25658	Travelers Ind Co	20,948,653,374	13,973,387,175	6,975,266,199
25666	Travelers Ind Co Of Amer	602,651,243	436,943,609	165,707,634
25682	Travelers Ind Co Of CT	1,017,576,250	687,059,231	330,517,018
38130	Travelers Personal Ins Co	191,040,311	132,153,004	58,887,308
36145	Travelers Personal Security Ins Co	204,604,581	143,532,759	61,071,822
25674	Travelers Prop Cas Co Of Amer	792,229,785	358,499,485	433,730,300
34894	Trenwick Amer Reins Corp	109,075,217	75,832,635	33,242,582
31003	Tri State Ins Co Of MN	34,177,929	2,116,594	32,061,335



# The 161<sup>st</sup> Report

24350	Triad Guar Ins Corp	839,887,395	605,768,899	234,118,496
41211	Triton Ins Co	633,204,322	341,203,333	292,000,989
21709	Truck Ins Exch	1,976,368,787	1,421,872,376	554,496,411
61425	Trustmark Ins Co	1,264,777,260	1,008,421,083	256,356,177
62863	Trustmark Life Ins Co	370,207,115	201,962,674	168,244,441
60117	Tufts Ins Co Inc	86,075,348	38,677,171	47,398,176
29459	Twin City Fire Ins Co Co	647,610,430	357,383,475	290,226,956
67423	UBS Life Ins Co USA	43,726,323	4,173,473	39,552,850
80314	Unicare Life & Hlth Ins Co	642,920,080	493,592,006	149,328,074
11121	Unified Life Ins Co	150,131,277	130,252,502	19,878,775
91529	Unimerica Ins Co	289,006,509	159,115,522	129,890,987
69701	Union Bankers Ins Co	304,856,527	270,303,983	34,552,544
80837	Union Central Life Ins Co	6,883,167,631	6,429,262,478	453,905,153
62596	Union Fidelity Life Ins Co	19,089,482,838	18,644,235,078	445,247,757
25844	Union Ins Co	89,664,806	60,964,990	28,699,816
21423	Union Ins Co Of Providence	98,257,155	50,376,767	47,880,388
69744	Union Labor Life Ins Co	3,495,047,358	3,404,028,043	91,019,315
25860	Union Mut Fire Ins Co	171,591,035	109,140,586	62,450,449
70408	Union Security Ins Co	5,139,486,777	4,683,638,374	455,848,403
92916	United Amer Ins Co	1,703,525,550	1,459,672,020	243,853,530
36226	United Cas & Surety Ins Co	9,630,880	5,330,000	4,300,880
85766	United Concordia Ins Co	51,516,429	21,868,287	29,648,142
69892	United Farm Family Life Ins Co	1,923,783,468	1,688,028,147	235,755,321
11770	United Financial Cas Co	1,630,419,943	1,240,154,330	390,265,613
51624	United Gen Title Ins Co	15,563,316	3,772,445	11,765,597
26999	United Guar Mortgage Ind Co	390,220,659	296,935,745	93,284,914
15873	United Guar Residential Ins Co	2,502,214,335	1,439,754,544	1,062,459,791
16667	United Guar Residential Ins Co of NC	417,173,770	159,334,926	257,838,844
69930	United Ins Co Of Amer	3,493,325,773	3,012,702,067	480,623,706
94099	United Investors Life Ins Co	1,495,159,690	1,286,851,032	208,308,658
41335	United Natl Specialty Ins Co	80,879,687	21,118,374	59,761,313
69868	United Of Omaha Life Ins Co	15,737,816,555	14,701,742,541	1,036,074,014
13072	United Ohio Ins Co	241,169,217	125,145,920	116,023,297
25941	United Serv Automobile Assn	23,936,143,139	7,018,650,358	16,917,492,781
25887	United States Fidelity & Guar Co	4,646,799,971	2,158,110,704	2,488,689,267
21113	United States Fire Ins Co	2,722,948,415	1,828,133,227	894,815,188
70106	United States Life Ins Co In NYC	23,095,858,402	21,253,589,923	1,842,268,479
10656	United States Surety Co	56,576,851	29,648,934	26,927,917
29157	United WI Ins Co	325,503,795	261,253,347	64,250,448
72850	United World Life Ins Co	106,146,382	58,880,554	47,265,828
79413	UnitedHealthcare Ins Co	15,022,073,890	10,600,438,232	4,421,635,658



# The 161<sup>st</sup> Report

25909	Unitrin Preferred Ins Co	29,801,429	21,014,400	8,787,029
41181	Universal Underwriters Ins Co	376,016,137	34,216,720	341,799,417
70173	Universal Underwriters Life Ins Co	147,985,002	131,348,568	16,636,434
40843	Universal Underwriters Of TX Ins	11,781,895	2,389,294	9,392,601
62235	Unum Life Ins Co Of Amer	18,303,506,089	16,754,721,662	1,548,784,427
80705	US Br Great West Life Assur Co	99,121,290	74,011,122	25,110,168
80802	US Br Sun Life Assur Co of Canada	17,348,695,393	16,331,107,813	1,017,587,580
80659	US Business of Canada Life Assur Co	4,340,936,804	4,167,272,543	173,664,261
80675	US Business of Crown Life Ins Co	296,838,571	262,554,847	34,283,724
84530	US Financial Life Ins Co	628,360,706	566,509,671	61,851,035
29599	US Specialty Ins Co	1,889,734,956	1,382,436,485	507,298,471
25968	USAA Cas Ins Co	7,294,937,841	3,724,147,705	3,570,790,135
18600	USAA Gen Ind Co	1,099,552,951	698,238,138	401,314,813
69663	USAA Life Ins Co	18,240,268,063	16,536,863,667	1,703,404,396
94358	USAbLe Life	346,798,845	202,838,961	143,959,885
25976	Utica Mut Ins Co	2,334,183,893	1,601,170,027	733,013,866
26611	Valiant Ins Co	40,382,563	10,023,292	30,359,271
20508	Valley Forge Ins Co	71,230,793	43,905	71,186,888
21172	Vanliner Ins Co	298,724,874	182,789,474	115,935,400
68632	Vantis Life Ins Co	903,009,383	832,551,245	70,458,138
70238	Variable Ann Life Ins Co	65,226,402,413	60,987,588,677	4,238,813,736
13110	Vermont Accident Ins Co Inc	6,423,827	218,963	6,204,864
26018	Vermont Mut Ins Co	557,185,818	317,372,896	239,812,922
20397	Vigilant Ins Co	440,356,121	206,751,918	233,604,203
40827	Virginia Surety Co Inc	970,139,840	683,847,328	286,292,512
84549	Vista Life Ins Co	40,500,794	543,188	39,957,605
70319	Washington Natl Ins Co	5,335,854,005	4,834,971,960	500,882,044
26069	Wausau Business Ins Co	207,179,616	151,181,809	55,997,807
26042	Wausau Underwriters Ins Co	284,476,242	183,166,765	101,309,477
10155	Wellcare Prescription Ins Inc	275,840,286	147,567,724	128,272,562
25011	Wesco Ins Co	326,593,334	244,013,459	82,579,875
44393	West Amer Ins Co	327,758,052	73,773,619	253,984,433
70335	West Coast Life Ins Co	4,085,226,081	3,596,931,540	488,294,541
10030	Westchester Fire Ins Co	2,420,497,569	1,315,873,590	1,104,623,979
70432	Western Natl Life Ins Co	47,095,380,660	43,078,867,859	4,016,512,801
91413	Western Reserve Life Assur Co of OH	8,423,143,363	8,147,945,340	275,198,023
13188	Western Surety Co	1,587,129,780	697,645,147	889,484,633
39845	Westport Ins Corp	5,656,595,337	3,715,648,361	1,940,946,976
60704	Wilton Reassur Life Co of NY	1,195,088,750	1,108,069,834	87,018,925
56170	Womans Life Ins Society	189,725,571	163,773,731	25,951,840
57320	Woodmen World Life Ins Soc	9,340,672,299	8,536,162,438	804,509,861



# The 161<sup>st</sup> Report

70629	World Ins Co	275,408,951	171,881,571	103,527,380
20273	WRM Amer Ind Co Inc	63,914,738	11,177,868	52,736,870
24554	XL Ins Amer Inc	686,329,437	462,897,769	223,431,668
88080	XL Life Ins & Ann Co	11,581,611	170,298	11,411,313
20583	XL Reins Amer Inc	5,128,542,003	3,034,848,395	2,093,693,608
37885	XL Specialty Ins Co	412,597,919	248,559,748	164,038,171
31267	York Ins Co of ME	35,644,772	28,911	35,615,861
26220	Yosemite Ins Co	376,601,467	88,649,052	287,952,415
30325	Zale Ind Co	30,155,303	14,924,886	15,230,417
71323	Zale Life Ins Co	10,736,612	2,130,706	8,605,906
13269	Zenith Ins Co	1,714,102,071	1,094,023,219	620,078,852
16535	Zurich Amer Ins Co	28,729,165,335	21,710,385,928	7,018,779,407
27855	Zurich Amer Ins Co Of IL	41,128,460	5,804,170	35,324,290
90557	Zurich Amer Life Ins Co	12,697,091,607	12,528,733,149	168,358,458





# The 161<sup>st</sup> Report

## Appendix D 2012 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
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
27189	Associated International Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	Axis Surplus Insurance Company
39462	Berkley Assurance 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
43095	Clarendon America Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
44520	Crum & Forster Specialty Insurance Company
24319	Darwin Select Insurance Company
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
39020	Essex Insurance Company
35378	Evanston 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





# The 161<sup>st</sup> Report

10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
13578	Hiscox Specialty Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance 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
38920	Kinsale Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
37745	Maiden Specialty Insurance Company
36838	Mesa Underwriters 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
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
12961	Omega US Insurance, Inc.
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
23850	Philadelphia Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
11515	QBE Specialty Insurance Company
40479	Republic-Vanguard Insurance Company
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10729	Seneca Specialty Insurance Company
13815	SPARTA 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





# The 161<sup>st</sup> Report

29696	Travelers Excess and Surplus Lines Ins Co
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
40428	Voyager Indemnity Insurance Company
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company
AA#	
AA-1120810	Ace European Group Limited
AA-1320065	Allianz Global Corporate & Specialty (France)
AA-1344102	Allianz Global Corporate & Specialty AG
AA-1780074	AmTrust International Underwriters Limited
AA-1120053	Arch Insurance Company (Europe) Limited
AA-3190873	Ariel Reinsurance Company Limited
AA-1120337	Aspen Insurance UK Limited a/k/a Aspen Re
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-1120290	British Aviation Insurance Company Limited
AA-1560210	Commonwealth Insurance Company
AA-3194130	Endurance Specialty Insurance Ltd.
AA-3194231	Gard Marine & Energy Limited
AA-1360015	Generali, Assicurazioni Generali, S.p.A. a/k/a Assicurazioni Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-3190600	Glencoe Insurance Ltd.
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1120757	Heddington Insurance (UK) Limited
AA-1120822	International Insurance Company of Hannover
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
	Lloyds Underwriters at London
AA-1121276	Marine Insurance Company Limited
AA-1121425	Markel International Insurance Company Limited
AA-1121410	Mitsui Sumitomo Insurance Company (Europe) Limited
AA-1120481	QBE Insurance (Europe) Limited
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1125000	Sunderland Marine Mutual Insurance Company Limited
AA-1120093	Torus Insurance (UK) Limited

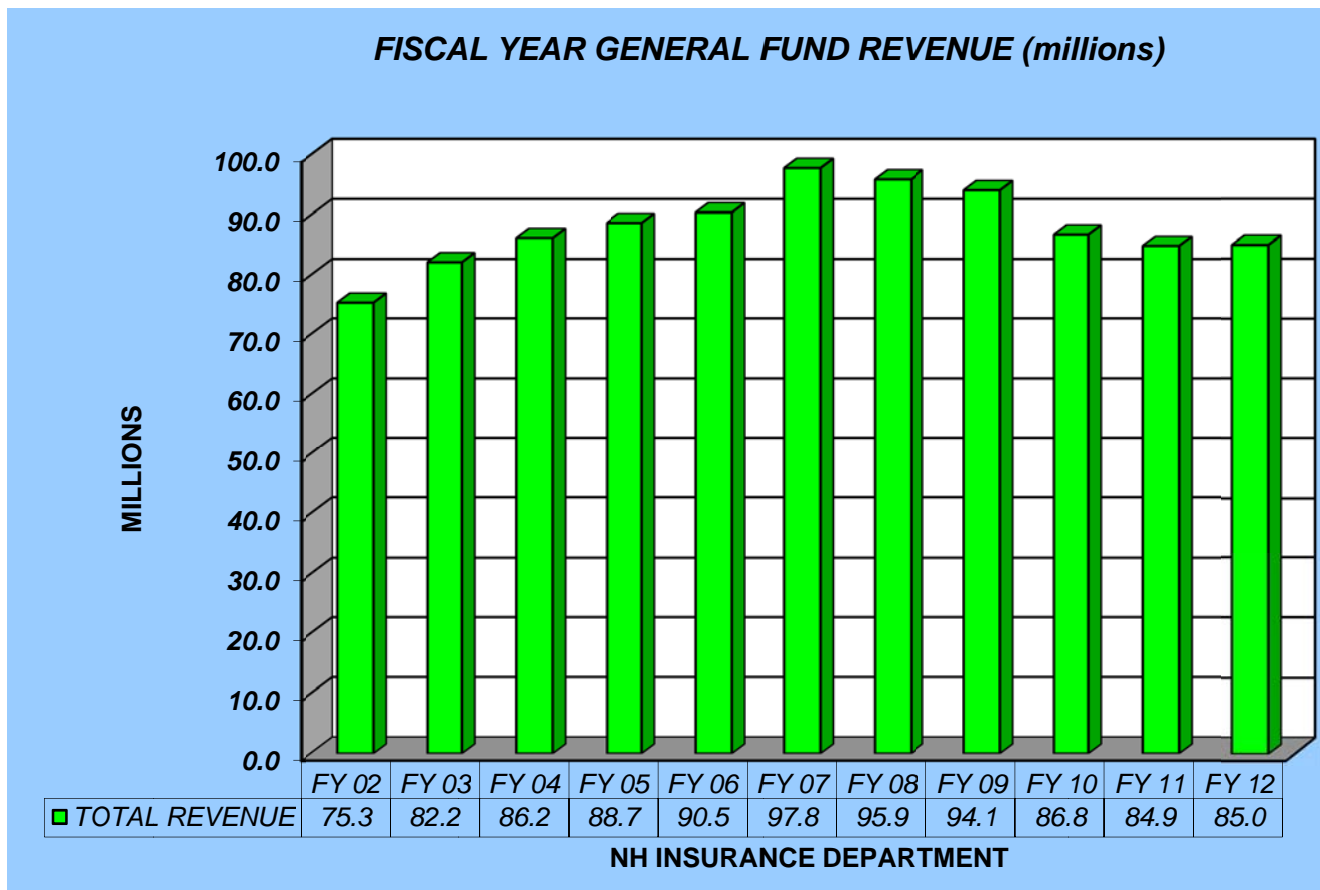


# The 161<sup>st</sup> Report

## Appendix E

### General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2002 through 2012. 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 2012, premium tax produced \$71.9 million of revenue (84.6%) while producer and other fees produced \$13.1 million in revenue (15.4%). 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 years 2010, 2011 and 2012.





# The 161<sup>st</sup> Report

NH Insurance Department  
21 South Fruit Street, Suite 14  
Concord, NH 03301