



# The New Hampshire Insurance Department 2014

---

*163rd Annual Report. Fiscal Year 2014: July 1, 2013 – June 30, 2014.*

*(Photo: Fred Shirley, New Hampshire Department of Travel and Tourism)*



# The 163rd Report

*of the New Hampshire Insurance Department*

Roger A. Sevigny  
*Insurance Commissioner*

Her Excellency, Governor Margaret Wood Hassan

The Honorable Joseph D. Kenney  
*Executive Councilor, First District*

The Honorable Colin Van Osten  
*Executive Councilor, Second District*

The Honorable Christopher T. Sununu  
*Executive Councilor, Third District*

The Honorable Christopher C. Pappas  
*Executive Councilor, Fourth District*

The Honorable Debora B. Pignatelli  
*Executive Councilor, Fifth District*



# The 163rd Report

## Contents

INTRODUCTION.....	4
INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION.....	4
MISSION STATEMENT.....	4
INSURANCE DEPARTMENT STAFF BY DIVISION.....	4
ORGANIZATION CHART.....	8
FINANCIAL REGULATION DIVISION.....	9
MARKET REGULATION DIVISION.....	10
COMPLIANCE AND CONSUMER SERVICES DIVISION.....	16
PUBLIC INFORMATION DIVISION.....	19
OPERATIONS DIVISION.....	19
LEGAL DIVISION.....	22
LIFE, ACCIDENT & HEALTH ANALYSIS & ACTUARIAL DIVISION.....	25
APPENDIX A.....	26
APPENDIX B.....	27
APPENDIX C.....	29
APPENDIX D.....	58
APPENDIX E.....	63



# The 163rd Report

## Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2014. During Fiscal Year 2014, the Department had 80 full time staff positions and collected total General Fund revenues of \$95 million. The Department's operating budget may be found at <http://www.gencourt.state.nh.us/LBA/Budget/OperatingBudget.aspx>.

## Insurance Department Organization and Function

The Department was established in 1851, the first insurance regulator in the nation. The laws that govern the responsibilities of the Department are set forth in Title XXXVII, codified at RSA 400 through RSA 420-N. The Insurance Commissioner is charged under Title XXXVII with the enforcement and execution of the insurance laws of New Hampshire, with the collection of premium taxes and fees, and the regulation of the insurance marketplace to ensure fair treatment of policyholders and claimants. The Department also is charged with promoting competitive and safe insurance markets.

## Mission Statement

The Department's mission is to promote the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of New Hampshire's insurance laws. We are committed to doing so in an honest, effective, and timely manner. We treat all of our constituencies in an open, fair, and respectful manner and strive to uphold the highest professional, ethical, and quality standards.

## INSURANCE DEPARTMENT STAFF BY DIVISION

### Executive Office

**Roger Seigny.....Insurance Commissioner**

Alexander Feldvebel.....Deputy Insurance Commissioner

Sandra Barlow.....Program Specialist I

Karen Cassin.....Program Specialist I

Danielle Barrick.....Public Information Officer

### Operations

**Barbara Richardson.....Director**

#### Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV

Donna Arcand.....Tax Auditor VI

#### Business Unit

Ted Perkins .....Business Administrator III

Mary Tarbell.....Program Assistant II



# The 163rd Report

Linda Hemeon.....Senior Account Technician  
Paula Cook.....Senior Clerk Interviewer  
Cheryl Gagnon .....Account Clerk III

## **Fraud Unit**

Vacant.....Fraud Attorney  
Brendhan Harris.....Senior Fraud Investigator  
Thomas Wickey.....Supervisor V

## **Producer Licensing**

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

## **Administrative Support**

Christine Blais.....Program Assistant I  
Marlene Sawicki.....Program Specialist I  
Heather Boulanger.....Secretary II  
Robin Perry.....Program Assistant II  
Jennifer Goodwin .....Program Assistant II

## **Legal**

**Chiara Dolcino.....General Counsel**

## **Legal Unit**

James Fox.....Attorney IV  
Jennifer Patterson.....Attorney IV  
Deborah O'Loughlin....Legal Coordinator  
Sarah Prescott.....Paralegal

## **Enforcement Unit**

Richard McCaffrey.....Enforcement Attorney  
Donald Belanger.....Insurance Company Examiner III  
Carolyn Petersen.....Paralegal

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

Tyler Brannen.....Health Care Policy Analyst  
Vacant.....Statistician  
David Sky.....Actuary  
Alain Couture.....Project Manager



# The 163rd Report

Diedre Collins..... PT Bookkeeper

## Financial Regulation

**Deborah Stone.....Acting Director**

### Financial Analysis

Patricia Gosselin.....Financial Examiner IV  
Mary Verville.....Financial Examiner II  
Karen Joslin.....Financial Examiner II  
Larry Lucas .....Financial Examiner I  
Christopher Jewell .....Financial Examiner I  
Diane Cygan.....Financial Records Auditor

### Financial Examiners

Colin Wilkins.....Financial Examiner II  
W. Kurt Gillies.....Financial Examiner I  
Vacant.....Insurance Company Examiner V  
Vacant.....Financial Examiner III  
Vacant.....Financial Examiner II

## Market Regulation

**Deborah Stone.....Actuary and Director**

### Market Analysis and Actuarial

Sally MacFadden.....Assistant Actuary  
Ruju Dave.....Insurance Company Examiner II  
Denise Lamy.....Administrator of Industry Regulation and Licensing  
Charles Vanasdalan.....Insurance Company Examiner II

### Market Conduct

Edwin Pugsley.....Insurance Company Examiner IV  
Property and Casualty  
James Young.....Insurance Company Examiner III  
Andre Gagne.....Insurance Company Examiner II  
Ellen Walsh.....Insurance Company Examiner II  
Life, Accident and Health Market Conduct  
Joelien Atwater.....Insurance Company Examiner III  
John McClellan.....Insurance Company Examiner II  
Doug Rees .....Insurance Company Examiner II  
Karen McCallister.....LAH Insurance Examiner



# The 163rd Report

Vacant.....Insurance Company Examiner III

## Compliance and Consumer Services

Michael Wilkey.....Director

### Compliance

Sonja Barker.....Insurance Company Examiner III  
Tom Weston.....Life, Accident and Health Examiner  
Diana Lavoie.....Life, Accident and Health Examiner  
Ingrid Marsh .....Life, Accident and Health Examiner  
Gail Matson.....Casualty Insurance Examiner  
Steve Towne.....Casualty Insurance Examiner  
Frank Cardamone.....Casualty Insurance Examiner

### Consumer Services

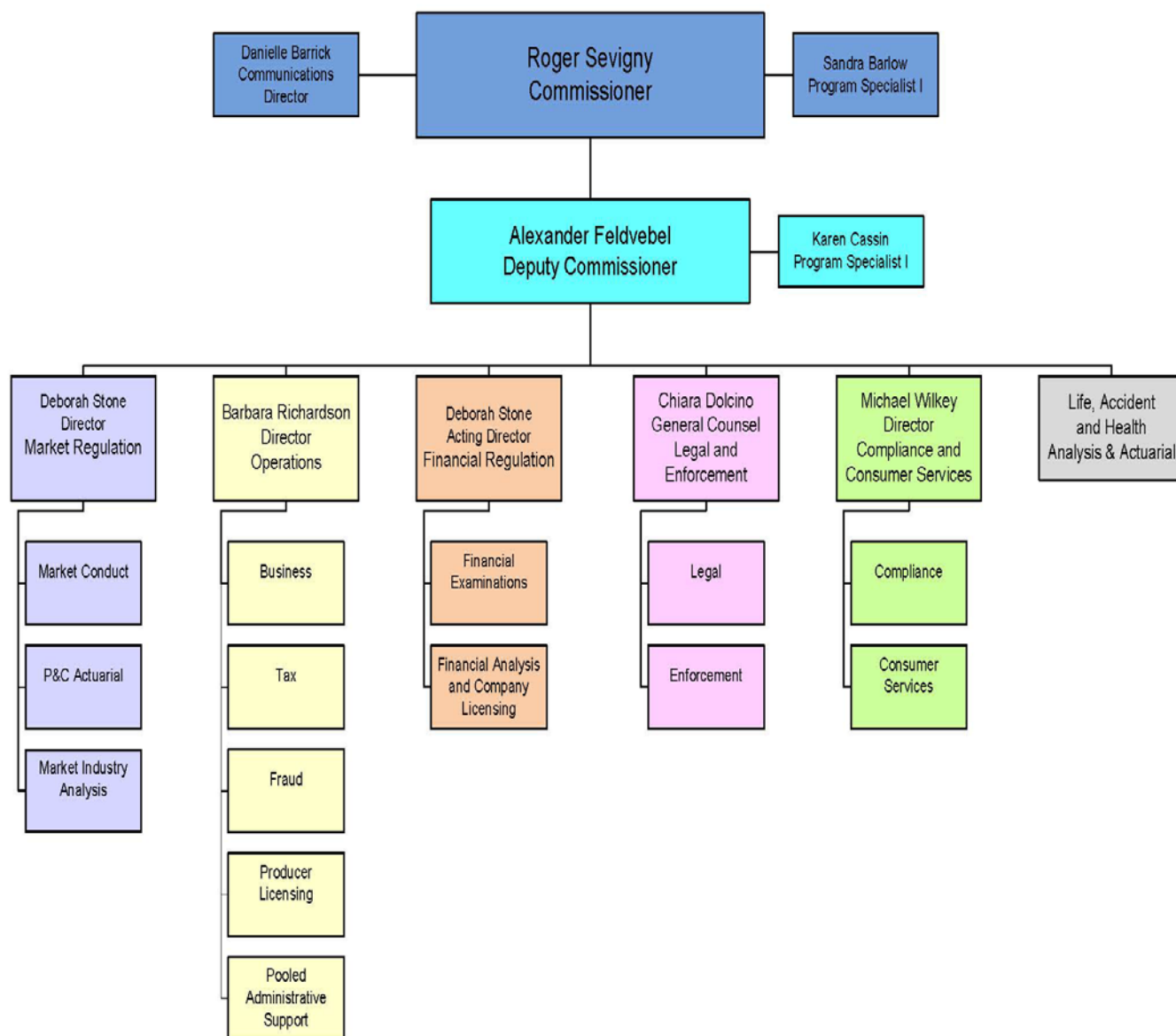
Keith Nyhan.....Insurance Company Examiner III  
Barbara Anderson.....Claims and Hearings Officer  
David Schectman.....Claims and Hearings Officer  
Catherine Drew.....Claims and Hearings Officer  
Lisa Campbell .....Insurance Claim Representative  
Claire LaPointe..... Insurance Claim Representative



# The 163rd Report

## NHID Organizational Chart

Divisions of the  
New Hampshire  
Insurance Department







# The 163rd Report

## Financial Regulation Division

(Formerly known as the Financial Examination Division)

The Financial Regulation Division (formerly known as the Financial Examination 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 one thousand eighty-six (1,086) insurance companies to conduct business in the State, sixty (60) of which are domiciled in New Hampshire. Of these companies, three hundred seventy-nine (379) are licensed to write life and health insurance, with the remaining seven hundred seven (707) companies licensed in various property and casualty lines.

The division processed and issued 22 new company licenses during Fiscal Year 2014: 6 life and health insurance companies, 14 property & casualty insurance companies, and 2 title companies (see Appendix A). Six companies withdrew from New Hampshire because of dissolution, merger/consolidation, or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2013 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, 2014, one hundred forty-eight (148) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D and E.

Financial examinations of the following domestic companies were completed during Fiscal Year 2014:

MEMIC Indemnity Company  
Mt. Washington Assurance Corp.  
Investors Consolidated Insurance Company

Financial examinations in progress as of fiscal year-end 2014 include:

Acadia Insurance Company	Mount Valley Indemnity Company
Anthem Health Plans of NH	NH Employers Insurance Company
Delta Dental Plan of NH	Phenix Mutual Fire Ins Company
Matthew Thornton Health Plan	Red Tree Insurance Company, Inc.
Merchants National Insurance Col	Technology Insurance Company



# The 163rd Report

## Liberty Insurance Group:

America First Insurance Company	American Fire & Casualty Company
Colorado Casualty Insurance Company	Excelsior Insurance Company
First National Insurance Company	General Insurance Co of America
Golden Eagle Insurance Corp.	Liberty Life Assurance Co of Boston
Liberty Personal Insurance Company	
Liberty Surplus Insurance Corp	
Midamerica Fire & Casualty Company	Midwestern Indemnity Company
Netherlands Insurance Company	Ohio Casualty Insurance Company
Ohio Security Insurance Company	Peerless Insurance Company
Safeco Insurance Co of America	Safeco National Insurance Company
Safeco Surplus Lines Ins Company	

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

## **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, 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 Unit**

The Market Conduct area performs 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 area also participates in certain joint and multi-state market conduct actions.

### **Life, Accident and Health**

The Unit gathers data and statistics from all licensed accident and health insurers in New Hampshire and updates these annually. The Unit conducts an in-depth review of 596 accident and health insurers writing seven major lines of insurance in New Hampshire: health, long-term disability, short-term disability, Medicare supplement, dental, long-term care and home health care.



# The 163rd Report

The LAH Market Conduct Unit continues to support the NAIC's (National Association of Insurance Commissioners) MCAS (Market Conduct Annual Statement) efforts, utilizing MCAS data in its 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 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.

The LAH Market Conduct Unit 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 following is a tabulation of 2014 FY significant market conduct actions performed by the LAH unit.**

## Market Regulation Actions and Results for Fiscal Year 2014

### 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 2014</b>						
Insurance Company Examinations	1	Bankers Life & Casualty Company	61263	Yes	\$30,000	\$0
	1	Massachusetts Mutual Life Insurance Company	65935	Yes	\$0	\$255,423
Collaborative Examinations:	1	New York Life Group	826	Yes	\$222,061	
	1	Lincoln National Group	20	Yes	\$241,897	
	1	Aegon US Holding Grp	468	Yes	\$183,855	
	1	Aviva Grp	44	Yes	\$98,584	
	1	Sammons Financial Grp	431	Yes	\$93,910	
<b>Examinations Total</b>	<b>7</b>				<b>\$870,307</b>	<b>\$255,423</b>



# The 163rd Report

## Market Conduct Investigations Closed During FY 2014

Insurance Company Investigations:	1	Humana Insurance Company	73288	Yes	\$0	\$0
	1	United Healthcare Insurance Company	79413	Yes	\$0	\$0
	1	Chesapeake Life Insurance Company	61832	Yes	\$0	\$0
	5	Misc. Investigations	N/A	No	\$0	\$0
<b>Investigations Total</b>	<b>8</b>				<b>\$0.00</b>	<b>\$0.00</b>

## Consumer Complaint and General Public Assistance Requests Received During F Y 2014

<b>Consumer and General Public Total</b>	<b>17</b>	Consumer complaint Investigations	Misc. Life & Health Complaints	Yes	\$0	\$5,500
<b>All Actions Total</b>	<b>22</b>				<b>\$870,307</b>	<b>\$260,923</b>

## Market Analysis Completed during FY 2014

Market Analysis:	1	Genworth Life Insurance Company	70025
	1	John Hancock Life Insurance Company	65838
	1	Metropolitan Life Insurance Company	65978
	1	Unum Life Insurance Company of America	62235
	1	Riversource Life Insurance Company	65005
	1	Bankers Life and Casualty	60623
	1	Northwestern Long Term Care Insurance Company	69000
	1	Continental Casualty Company	20443
	1	New York Life Insurance Company	66915
	1	Allianz Life Insurance Company of North America	90611

<b>Market Analysis Total</b>	<b>10</b>
------------------------------	-----------



# The 163rd Report

## Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2014 fiscal year, the P&C Market Conduct Unit focused on conducting two workers compensation target examinations initiated in collaboration with the Department of Labor. Examinations also continued on completing ‘focused’ examinations relative to New Hampshire’s collision deductible waiver law. These actions resulted in restitution of **\$185,301** to New Hampshire policyholders by virtue of refunds/credits to 668 policies.

### Market Regulation Actions and Results for Fiscal Year 2014

Property and Casualty Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Admin Costs Collected	Consumer and/or Provider Restitution	Number of NH Policyholders Reported Receiving a Policy Refund or Credit
<b>Market Conduct Examination Closed During Fiscal Year 2014</b>							
Insurance Company Examinations	1	Metropolitan Property & Casualty Insurance Company	26298	Yes		\$24,126	68
	1	Geico Casualty Company	41491	Yes		\$33,486	199
	1	USAA Casualty Insurance Company	25968	Yes		\$127,689	401
<b>Examinations Total</b>	<b>3</b>					<b>\$185,301</b>	<b>668</b>

## Market /Industry Analysis Unit

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



# The 163rd Report

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 2012 and 2013 data, were completed on eight (8) P&C and LAH companies. The companies reviewed were:

NAIC #	Name	LOB
36447	LM General Insurance Company	Auto
24198	Peerless Insurance Company	Auto
93696	Investments Life Insurance Company	IA
61263	Bankers Life & Casualty Company	IA
64513	Horace Mann Life Insurance Company	IA
66281	Transamerica Premier Life Insurance Company	IL
25950	Casco Indemnity Company	Auto
18600	Peerless Insurance Company	Auto

## **Key to Line of Business (LOB)** **Abbreviations**

Auto: Personal Auto

HO: Homeowners

GAH: Group Accident & Health

IAH: Individual Accident & Health

IA: Individual Annuity

GL: Group Life

IL: Individual Life

For the majority of these Level-1 reviews, no further analysis is required. For a few, further analysis or possible regulatory action will be undertaken as required at a future time.

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 the number 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 Unit conducted technical audits of our P&C Compliance and Consumer units (30 & 60 audits respectively.) In addition, the industry analyst consulted with the Department of Safety's DMV in a multi-agency endeavor for the purpose of discussing how certain motor vehicle laws align with current insurance laws.





# The 163rd Report

## **Property and Casualty Actuarial Unit**

The Property and Casualty Actuarial Unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, review of rate and rate/rule filings, forecasting, and studying financial performance of insurers.

During Fiscal Year 2014, the Unit received 1,713 loss cost, rate, or rate/rule filings for various P&C lines of business, of which more than 90% were reviewed in the same period. Of this group, 87 were related to workers' compensation, and the remainder was split between personal lines (approximately 24%) and commercial lines (approximately 76%).

The P&C Actuarial Unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. Both comparisons were updated to reflect current premium levels based on filings made through 2013. Since the first publication of these comparisons, thousands of consumers have used the sites to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

The unit also manages support and analysis for workers' compensation (WC) in New Hampshire. The WC analyst provides information, technical assistance, or analysis necessary to respond to inquiries or complaints when required. During Fiscal Year 2014, the Unit responded to 134 requests from both agents and consumers. The Unit also compiles and analyzes WC data as needed. In Fiscal Year 2014, data was provided to the state WC Advisory Council that showed that WC medical costs are substantially more expensive than other states in the region and nationally. The Unit provided data to the Oregon study: a ranking of all states' WC premium costs.

The P&C Actuarial Unit is responsible for the review and approval of all 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.

A review of market competition in the medical malpractice marketplace is 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 P&C Actuarial Unit also collects data from medical malpractice insurers and prepares the Annual Report to the Medical Malpractice Panel and Insurance Oversight Committee. As required in NH RSA 519-B:12, the report includes the average rates of medical liability insurance for categories of medical providers and specialties identified by the Commissioner, the frequency and severity of medical injury claims, and the time for resolution of medical injury claims from first notice to final resolution. In addition, the report includes an analysis of the impact of the screening panels established under NH RSA 519-B:11 on malpractice awards and settlements and associated legal costs, as well as the length of time it takes to settle a malpractice claim.



# The 163rd Report

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.

## Compliance and Consumer Services Division

### Compliance Unit

The Compliance Unit is broken into two areas: Property & Casualty (P&C) and Life, Accident and Health (LAH). Each area examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the laws and rules of the State of New Hampshire.

All filings by insurers and advisory organizations must be submitted electronically through the National Association of Insurance Commissioner's System for Electronic Rate and Form Filing (SERFF). All compliance examiners perform an initial review and correspond with the filers within 30 days of submission, ensuring quick filing disposition. This allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner.

### Property & Casualty

The Property & Casualty Forms area has responsibilities that include the analysis of personal and commercial lines of business. These insurance lines include but are not limited to: automobile, homeowners', general liability, professional liability, and workers' compensation. Company and advisory organization filings are analyzed to assess compliance with New Hampshire's insurance laws and administrative rules.

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

### Fiscal Year 2014 P&C Rate and Form Filings

#### Received

P&C Rate and Form Filings	5,083
---------------------------	-------

#### Closed - Disposition

P&C Filings Closed-Disposition	4,932
--------------------------------	-------





# The 163rd Report

## Life, Accident and Health

The Life, Accident and Health Forms area has responsibilities that include the review and analysis of all individual and group health policies, including ACA-compliant QHPs, life insurance products, disability policies, Medicare supplement policies, Health Maintenance Organizations, advertising, long-term care, annuity, credit life and disability coverages, life settlements, and continuing care retirement communities.

The ACA created a multitude of changes, to the health insurance marketplace in New Hampshire as well as in direct regulatory requirements for the NHID. From 2011 to the present, NHID has adapted its regulation of the New Hampshire health insurance industry to accommodate these marketplace changes.

With the passage of the ACA, there are many reforms that the Department continues to implement and enforce. The significant and structural changes that have taken effect over the past three years have required a more robust framework of legal and policy support within the NHID using contractors. This extra support has helped the Department effectively work toward implementation of the federal reform requirements, integrate federal and state changes to the marketplace, increase coordination across state agencies, and actively represent New Hampshire insurance consumers with the federal government and the National Association of Insurance Commissioners (NAIC), which has been delegated the responsibility by the federal government to assist states with ACA implementation and guidance.

The Life, Accident and Health compliance examiners provide technical assistance for, and are active participants on, the Council for Children and Adolescents with Chronic Health Conditions, the Producer Licensing Exam Review Committee, the New Hampshire Interagency Coordinating Council, and the New Hampshire Health Plan Benefit Association.

### **Fiscal Year 2014 LAH Rate and Form Filings**

#### **Received**

LAH Rate and Form Filings	2,340
Interstate Compact Filings Received	518
Total Filings Received	2,858

#### **Closed - Disposition**

LAH Filings Closed - Disposition	2,313
Interstate Compact Filings - Disposition	487
Total Filings Closed	2,800

### **Qualified Health Plans Under ACA**

Qualified Health Plans Recommended for Certification	340
--	-----



# The 163rd Report

## **Consumer Services Unit**

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

In Fiscal Year 2014, Consumer Services assisted consumers with 1,106 formal complaints and responded to 6,665 consumer inquiries. During the fiscal year, Consumer Services recovered about \$1,975,000 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.

## **Property and Casualty**

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 during catastrophic weather events. During Fiscal Year 2014, the unit responded to 636 formal complaints and 2,069 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$1,078,000.

## **Life, Accident, and Health**

In Fiscal Year 2014, the LAH sub-unit responded to 470 formal complaints and 4,526 requests for assistance. The LAH Consumer Services Officers responded 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, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$895,000 in Fiscal Year 2014.

The Insurance Department is responsible for administering the appeals process for adverse health insurance claim decisions under RSA 420-J:5 and for certifying independent review organizations, which render the decisions in these appeals. The Department also certifies long term care insurance independent review organizations under Department rule Ins. 3601. During FY 2014, the Department responded to all health care external review applications received and also certified 1 health care external review organization.

The responsibility for ensuring that the health care appeal process is completed in accordance with the law rests within the Market Regulation Division. Members of this Division provide assistance to the public with preparing appeals, ensuring appeals are processed in accordance with RSA 425-J:5 and Department rules. In addition, the Division is responsible for ensuring external review data is accurately collected and recorded, both for oversight of the external review NAIC database and for all processing activity. Finally, reports are regularly generated on appeals and appeal statistics, and certifications are done on external review organizations as third party reviewers.



# The 163rd Report

During Fiscal Year 2014, 77 applications for external review were received. Charts showing external appeal trends appear below. Of the 77 applications received during FY 2014, 24 met the legal requirements to qualify for external review. Of the 24 applications that qualified for external review, 7 health insurance company decisions were overturned or partially overturned by the certified external review organizations.

## Public Information

While the Consumer Services Unit was responsible for the department's communications outside the agency for a large portion of Fiscal Year 2013, the Department hired its first full-time communications director in February 2014. The communications director is responsible for the Department's public information and outreach strategies. The Department's primary outreach platforms include the Department's website; its social media channels, Facebook, Twitter, and YouTube, which were created in 2014; consumer outreach programs and public events; and press releases.

The Department's website ([www.nh.gov/insurance](http://www.nh.gov/insurance)) 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 FY14, the Department responded to dozens of press inquiries and issued 29 press releases to inform the public about important insurance-related issues on a range of topics. The Department also responded to 33 "Right to Know" requests.

## 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 \$95 million in fiscal year 2014. 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.

In fiscal year 2014, the unit reported \$80.6 million in premium tax revenue and \$14.4 million in licensing and other fee revenue, totaling \$95.0 million, that was credited to the General Fund. Also see Appendix E – General Fund Revenue.

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



# The 163rd Report

## Insurance Fraud Unit

In 1993, the Legislature enacted RSA 417:23, which authorized the Insurance Department to establish the New Hampshire Insurance Fraud Investigation Unit (“Fraud Unit”). The Fraud Unit investigates and prosecutes insurance fraud and other insurance-related crimes. The Fraud Unit is composed of a director, two investigators, a prosecutor, and an administrative assistant. If a company has reason to believe that fraud has been committed, there is a statutory requirement that it refer the issue(s) to the Fraud Unit for review. The unit also accepts referrals from all sources. It has established a referral form online but will accept referrals in writing, in person, or by telephone.

In fiscal year 2014, the Fraud Unit received 298 referrals of suspected fraud or other insurance related crimes, a 25% increase from the previous year. Of these referrals, the unit conducted 66 criminal investigations, of which 10 were prosecuted either by the County Attorney’s office, the NH Attorney General’s office, or the United States Attorney. The Fraud Unit also referred 7 investigations to other agencies for consideration of criminal and/or enforcement actions.

The Fraud Unit conducts presentations to law enforcement agencies as well as other industry and civic organizations in an effort to educate and help prevent insurance-related crimes throughout the State of New Hampshire.

This year, the Fraud Unit was successful in passing a new “Venue” law that greatly aids in prosecuting insurance-related crimes. The new law went into effect on January 1, 2014.

### **638:20-a Venue. –**

I. In any prosecution for a violation of RSA 638:20, the offense shall be deemed to have been committed in any of the following locations:

- (a) The county or judicial district in which any element of the offense was committed;
- (b) The county or judicial district of the purported loss;
- (c) The county or judicial district in which the insurance policy provides coverage;
- (d) The county or judicial district in which the insurer or the insurer's agent received the false statement or application; or
- (e) The county or judicial district in which money was received for the fraudulent act.

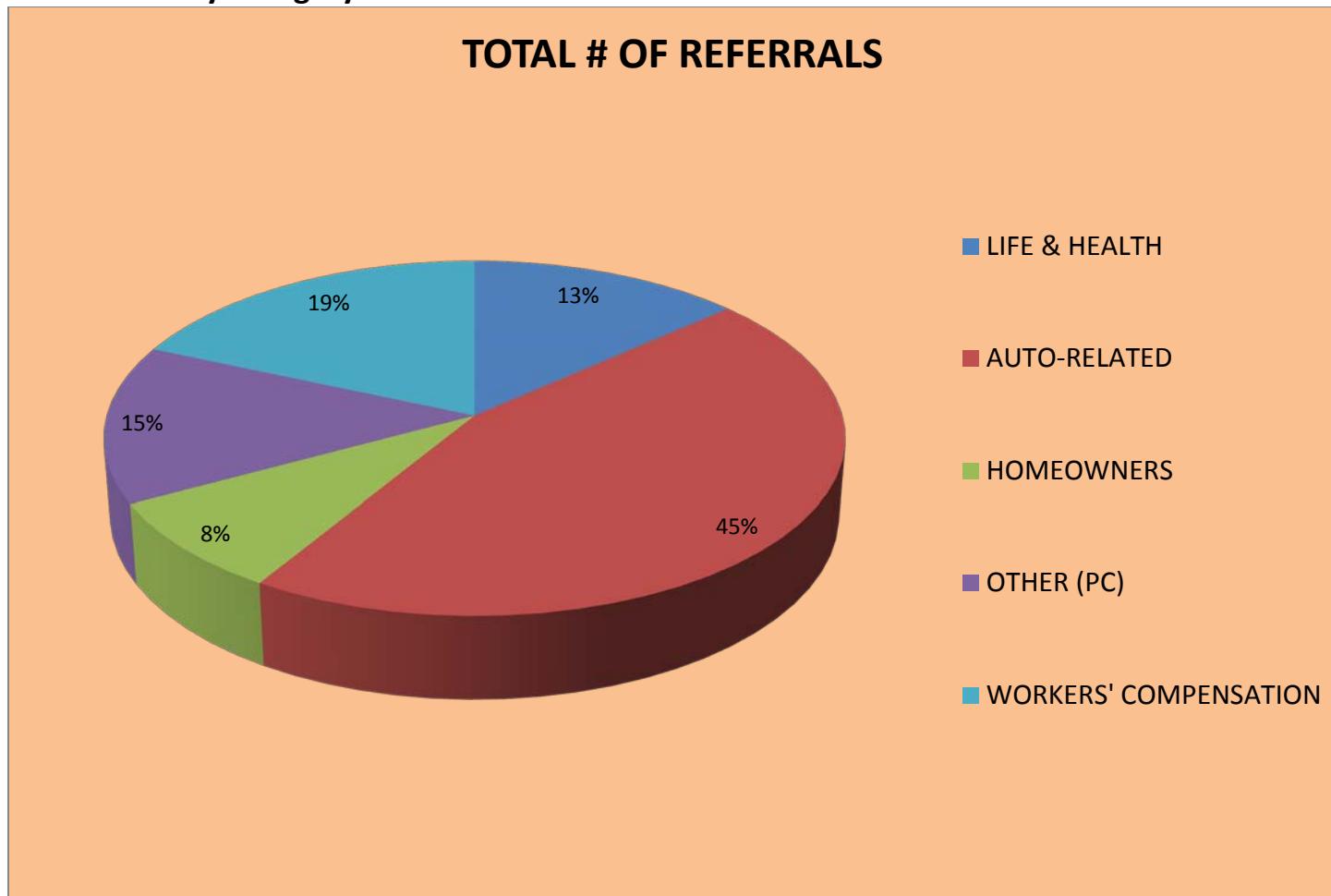
II. If any violation of RSA 638:20 has been deemed to have occurred in any of the locations listed in paragraph I, the prosecution for all the related violations may be brought together in any of the counties or judicial districts.

The Fraud Unit has unique powers of authority granted to it by the Commissioner allowing the unit to secure evidence far more quickly than most law enforcement agencies. In its efforts to take a proactive stance against insurance crimes, the Fraud Unit works jointly with the National Insurance Crime Bureau (“NICB”) and other local, state, and federal law enforcement agencies conducting undercover operations. Although most of these operations generally target suspected healthcare fraud by providers and/or clinics, the undercover operations can expand as far as necessary to combat all lines of fraud.



# The 163rd Report

## Fraud Cases by Category



## Producer Licensing Unit

The producer licensing unit currently licenses 64,000 individuals and 5,500 business entities as insurance producers in NH. In addition, the unit licenses 43,000 claims adjusters, who are licensed to adjust workers' compensation and property & casualty claims in NH.

The steady growth in NH license holders is directly related to online technology. The Department's partnerships with the National Association of Insurance Commissioners' (NAIC) affiliates – the National Insurance Producer Registry (NIPR) and State Based Systems (SBS) – continue to result in increased services and efficiencies.

In fiscal year 2014, the online systems matured and offered improved options for electronic applications for all adjusters and producers. The elimination of data entry by the department allows for staff to further expedite all inquiries and provide thorough review and timely analysis of submitted applications. Licensing staff can promptly respond to telephone and email inquiries providing excellent customer service.



# The 163rd Report

Fiscal year 2014 saw the implementation of the Federal Affordable Care Act Marketplace. The Licensing Division made available to the public a list of the 275 federally trained and registered resident producers qualified to sell the products through the Marketplace. The unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The continuing education requirements help to assure our resident producers and adjusters remain aware of the ever changing insurance marketplace. NH citizens, the insurance consumer and the insurance industry can verify license information through online options on our website. Licensees have access to managing and maintaining their license electronically, providing the most accurate up-to-date information available.

## Legal Division

### Enforcement Unit

The Enforcement Unit assists the Department 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 New Hampshire's insurance laws and rules. The results the Enforcement Unit obtained during Fiscal Year 2014 include:

Total adjudicatory hearings conducted: 3

Total consent orders executed: 7

Total cease-and-desist orders issued: 1

Total licenses revoked: 5

Total licenses suspended: 2

Total licenses denied: 4

Total licenses surrendered: 6

Hearings resulting in finding for respondent: 0

Order by hearing officer:	\$5,000.00
Consent orders:	\$110,400.00
<b>Total amount of administrative fines assessed:</b>	<b>\$115,400.00</b>
Consumer restitution:	\$59,929.01
Other restitution:	\$61,217.36
<b>Total amount of restitution:</b>	<b>\$121,146.37</b>



# The 163rd Report

## Rehabilitations & 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. Shortly thereafter the ACA and the New Hampshire Insurance Department entered into a Supervisory Agreement and requested that the Court close the rehabilitation. The Court issued the Order to close the rehabilitation on July 6, 2007. During administrative supervision it was once again determined that the rehabilitation of ACA should be reopened and the Merrimack County Superior Court reopened the rehabilitation on September 8, 2008. Ultimately, it was determined that ACA be liquidated. On October 3, 2012 the Merrimack County Superior Court issued that Order. The liquidation is on-going and all court documents and other information regarding ACA Assurance in Liquidation 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. The liquidation is on-going and 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. On February 8, 2013 the Court ordered the assets of Patriot distributed. And, on August 22, 2013, at the request of the liquidator, the Court issued an Order discharging the liquidator and terminating the liquidation proceeding. Dissolution documents were filed with the Secretary of State on September 5, 2013. 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 & Rulemaking

### Legislation

During the period of this Annual Report (July 1, 2013 through June 30, 2014), the Department requested the introduction of five legislative proposals to the 2014 Session. It also continued to work with the Legislature on Department-requested HB 227 from the 2013 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **HB 227, Property & Casualty Technical**

**Status: 2014 Chapter 31, Effective 05/27/14**

This bill contains technical clarity amendments to existing property & casualty statutes such as allowing the use of debit cards for property & casualty claims payments; providing for a rebate exemption on commercial coverages; and clarifying the timelines on auditable policies.





# The 163rd Report

- **HB 1111, Valid Claim – Property & Casualty**

**Status: 2014 Chapter 83, Effective 06/11/14**

This bill amended existing law to make it clear that inquiries about coverage on a policy may not be counted by insurers as a claim.

- **HB 1112, Standard Valuation Law – Cite Corrections**

**Status: 2014 Chapter 84, Effective 06/11/14**

This bill amended existing law to correct incorrect cites within the statute.

- **HB 1193, Flood Notification**

**Status: 2014 Chapter 52, Effective 01/01/15**

This bill added a new provision to homeowner's coverage requiring that insurers notify policyholders upon policy issuance and policy renewal that flood coverage is not available under a homeowner's policy and must be obtained from the National Flood Insurance Program.

- **HB 1194, Blanket Coverage – Students**

**Status: 2014 Chapter 90, Effective 06/11/14**

This bill amended existing law to return to the statute coverage used by schools and institutions of higher learning to cover medical expenses incurred by students and others when participating in school-related activities. This form of coverage is not health coverage under RSA 420-G:2, IX.

- **HB 1232, Filing Fees**

**Status: Interim Study**

This bill requires that all filers of policy forms and rates pay the fees associated therewith.

## Rulemaking

During the period of this Annual Report (July 1, 2013 through June 30, 2014), the Department commenced or completed administrative rulemaking proceedings on the following:

- **Ins 600, Standard Valuation**

This proceeding readopted with amendment existing Ins 600 relative to the standard valuation of life insurance policies. The amendments made incorporate the latest version of the National Association of Insurance Commissioners model rule and coordinate with the updated version of RSA 410 passed in 2013.

Adopted: 10/23/13; Effective: 11/01/13

- **Ins 1500, Insurance Holding Companies**

This proceeding readopted with amendment existing Ins 1500 relative to insurance holding companies. The amendments made incorporate the latest version of the National Association of Insurance Commissioners model rule and coordinate with the updated version of RSA 401-B passed in 2013.

Adopted: 10/23/13; Effective: 01/01/14





# The 163rd Report

- **Ins 1904, Coordination of Benefits (Health Insurance)**

This proceeding readopted with amendment existing Ins 1904 relative to coordination of benefits for group and blanket plans establishing a uniform order of benefit determination under which plans pay claims. The amendments made incorporate the latest version of the National Association of Insurance Commissioners model rule.

Adopted: 06/23/13; Effective: 08/01/13

- **Ins 4900, Early Offer Reporting – Medical Injury Claims**

This proceeding adopted definitions, reporting requirements and the data form to be used by carriers and self-insureds when reporting information to the commissioner for the required annual report to the general court.

Adopted: 12/30/13; Effective: 01/03/14

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

This Division is made up of the health policy analyst, life and health actuary, life and health insurance examiner, and health care statistician. The Division works as a team in conjunction with the Department's deputy commissioner, life, accident and health legal counsel, director of compliance and consumer services, and project manager.

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. Team initiatives include the widely acclaimed transparency website [NHHealthCost.org](http://NHHealthCost.org), which uses paid claims data collected by the state to help NH resident get an accurate estimate of a range of health care procedures at hospitals across the state. The team also holds an annual hearing on premium rates in the state and facilitates numerous other public efforts, including a recent working group to revise the state's network adequacy rules.



# The 163rd Report

## Appendix A

### Companies Newly Admitted to Do Business During Fiscal Year 2014

#### Life & Health Companies

Unity Financial Life Insurance Company	September 10, 2013
Accordia Life & Annuity Company	January 27, 2014
Minuteman Health, Inc.	March 24, 2104
All Savers Insurance Company	April 30, 2014
UnitedHealthcare of New England, Inc.	May 7, 2014
Reserve National Insurance Company	May 29, 2014

#### Property & Casualty Companies

ALPS Property & Casualty Insurance Company	July 1, 2013
OBI National Insurance Company	August 1, 2013
Esurance Insurance Company	September 6, 2013
Frank Winston Crum Insurance Company	September 27, 2013
Sentruity Casualty Company	October 24, 2013
Stonewood National Insurance Company	October 24, 2013
Allied Property & Casualty Insurance Company	October 31, 2014
Allied Insurance Company of America	October 31, 2013
Alamance Insurance Company	November 18, 2013
Oak River Insurance Company	January 8, 2014
Southwest Marine and General Insurance Company	February 3, 2014
U.S. Underwriters Insurance Company	March 20, 2014
Redwood Fire and Casualty Insurance Company	May 19, 2014
Marine Community Health Options	May 27, 2014

#### Title Companies

Westcor Land Title Insurance Company	August 16, 2013
North American Title Insurance Company	August 30, 2013



# The 163rd Report

## Appendix B

### Domestic Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL & SURPLUS
31325	Acadia Ins Co	140,734,321	90,263,245	50,471,076
22730	Allied World Ins Co	1,687,333,232	642,806,645	1,044,526,582
10690	Allied World Natl Assur Co	274,699,013	152,269,703	122,429,310
10212	Allmerica Fin Alliance Ins Co	18,986,475	10,179	18,976,296
12696	America First Ins Co	17,761,898	4,112,998	13,648,900
23337	American European Ins Co	154,568,344	84,399,214	70,169,130
24066	American Fire & Cas Co	59,838,079	21,354,855	38,483,224
53759	Anthem Health Plans of NH Inc	297,525,109	142,979,439	154,545,670
15315	Bow Mutual Fire Ins Co	5,996	0	5,996
12260	Campmed Cas & Ind Co Inc	20,208,341	562,953	19,645,388
95493	Cigna Hlthcare NH Inc	7,682,233	73,242	7,608,991
41785	Colorado Cas Ins Co	26,465,812	3,201,011	23,264,801
20672	Concord Gen Mut Ins Co	426,099,070	214,239,601	211,859,469
13027	Covington Specialty Ins Co	81,690,316	34,738,096	46,952,220
47079	Delta Dental Plan of NH	48,005,463	9,866,740	38,138,723
11045	Excelsior Ins Co	50,968,024	17,048,730	33,919,294
24724	First Natl Ins Co Of Amer	79,664,937	26,616,790	53,048,147
24732	General Ins Co Of Amer	126,166,276	21,613,392	104,552,884
10836	Golden Eagle Ins Corp	78,052,710	24,372,069	53,680,641
14228	Granite Care Meridian Hlth Plan of N	15,106,023	5,730,277	9,375,746
14226	Granite State Hlth Plan Inc	12,976,729	6,849,696	6,127,032
36064	Hanover Amer Ins Co	28,554,502	28,694	28,525,808
22292	Hanover Ins Co	6,047,143,269	4,217,454,706	1,829,688,563
13147	Hanover Natl Ins Co	11,745,545	20,341	11,725,204
11705	Hanover NJ Ins Co	30,094,222	6,385	30,087,837
65315	Liberty Life Assur Co Of Boston	13,115,090,983	12,398,209,459	716,881,524
11746	Liberty Personal Ins Co	16,428,700	1,470,005	14,958,695
10725	Liberty Surplus Ins Corp	144,822,392	53,691,441	91,130,951
22306	Massachusetts Bay Ins Co	61,150,643	4,770	61,145,873
95527	Matthew Thornton Hlth Plan Inc	187,467,649	95,251,853	92,215,796
11030	Memic Ind Co	279,659,574	173,572,429	106,087,145
12775	Merchants Natl Ins Co	103,697,184	69,659,189	34,037,995
23507	Mid Amer Fire & Cas Co	8,978,055	844,900	8,133,155



# The 163rd Report

23515	Midwestern Ind Co	28,950,502	2,071,017	26,879,485
10205	Mountain Valley Ind Co	32,283,823	14,826,239	17,457,584
43982	MT WA Assur Corp	5,432,046	2,268,974	3,163,072
10135	MVP Hlth Ins Co of NH Inc	11,974,527	4,103,862	7,870,664
10141	MVP Hlth Plan of NH Inc	8,527,602	7,712	8,519,890
24171	Netherlands Ins Co The	126,737,377	43,469,659	83,267,718
13083	New Hampshire Employers Ins Co	3,832,743	439,407	3,393,336
25038	North Amer Capacity Ins Co	95,787,012	44,679,646	51,107,366
29700	North Amer Elite Ins Co	123,437,828	88,229,778	35,208,050
29874	North Amer Specialty Ins Co	514,172,911	141,125,693	373,047,218
24074	Ohio Cas Ins Co	5,639,598,048	4,255,479,567	1,384,118,481
24082	Ohio Security Ins Co	78,244,676	63,259,337	14,985,339
24198	Peerless Ins Co	13,621,186,110	10,834,743,223	2,786,442,887
23175	Phenix Mut Fire Ins Co	60,022,752	38,316,928	21,705,825
13646	Red Tree Ins Co Inc	2,428,819	183,682	2,245,137
22314	RSUI Ind Co	3,323,214,161	1,830,828,677	1,492,385,484
24740	Safeco Ins Co Of Amer	4,747,068,958	3,558,396,422	1,188,672,536
24759	Safeco Natl Ins Co	21,001,563	7,238,020	13,763,543
11100	Safeco Surplus Lines Ins Co	42,959,298	3,269,222	39,690,076
40436	Stratford Ins Co	168,165,211	97,167,395	70,997,816
28479	Sunapee Mut Fire Ins Co	3,696,083	292,729	3,403,354
42376	Technology Ins Co Inc	1,132,602,230	896,074,644	236,527,586
37982	Tudor Ins Co	383,100,054	237,347,845	145,752,209
10815	Verlan Fire Ins Co MD	24,794,395	39,341	24,755,054
32778	Washington Intl Ins Co	108,709,723	36,281,559	72,428,164
15317	Weare Mutual Fire Ins Co	156,368	0	156,368
13196	Western World Ins Co	1,046,992,128	679,268,580	367,723,548



# The 163rd Report

## Appendix C

### Foreign Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL & SURPLUS
34789	21st Century Centennial Ins Co	555,757,400	17,328,878	538,428,522
43974	21st Century Ind Ins Co	62,517,167	1,643,582	60,873,585
32220	21st Century N Amer Ins Co	571,988,257	39,408,466	532,579,791
23795	21st Century Pacific Ins Co	44,377,482	1,694,819	42,682,663
20796	21st Century Premier Ins Co	264,538,284	6,620,324	257,917,960
23833	21st Century Security Ins Co	195,305,698	6,827,064	188,478,634
80985	4 Ever Life Ins Co	186,859,446	96,938,809	89,920,636
77879	5 Star Life Ins Co	248,677,397	208,147,691	40,529,706
71854	AAA Life Ins Co	539,246,466	435,151,972	104,094,494
22896	Aca Fin Guar Corp	391,426,697	302,379,649	89,047,048
60038	Acacia Life Ins Co	1,461,227,465	1,082,254,198	378,973,267
63444	Accendo Ins Co	24,318,383	12,336,537	11,981,846
10349	Acceptance Cas Ins Co	69,464,896	19,705,809	49,759,087
12304	Accident Fund Gen Ins Co	233,100,396	194,867,742	38,232,654
10166	Accident Fund Ins Co of Amer	2,257,698,732	1,573,646,577	684,052,155
12305	Accident Fund Natl Ins Co	211,635,519	158,198,784	53,436,735
26379	Accredited Surety & Cas Co Inc	24,458,165	3,843,065	20,615,100
22667	Ace Amer Ins Co	11,697,282,605	9,020,292,145	2,676,990,460
20702	Ace Fire Underwriters Ins Co	101,081,334	29,770,098	71,311,236
60348	Ace Life Ins Co	39,921,321	31,935,748	7,985,573
20699	Ace Prop & Cas Ins Co	7,214,081,859	5,293,609,609	1,920,472,250
22950	Acstar Ins Co	63,657,979	34,756,808	28,901,171
40517	Advantage Workers Comp Ins Co	118,647,150	68,417,752	50,229,398
33898	Aegis Security Ins Co	97,859,200	46,374,165	51,485,035
72052	Aetna Hlth Ins Co	61,575,947	21,245,954	40,329,993
36153	Aetna Ins Co of CT	16,830,863	1,870,705	14,960,158
60054	Aetna Life Ins Co	21,793,144,566	18,593,275,939	3,199,868,627
10014	Affiliated Fm Ins Co	2,327,144,249	1,065,073,056	1,262,071,193
22837	AGCS Marine Ins Co	873,018,645	714,858,900	158,159,745
40258	AIG Assur Co	44,117,058	1,149,428	42,967,630



# The 163rd Report

19402	AIG Prop Cas Co	3,656,549,580	2,490,221,261	1,166,328,318
19399	AIU Ins Co	285,128,495	60,211,195	224,917,300
10957	Alamance Ins Co	480,599,029	122,458,708	358,140,321
24899	Alea North America Ins Co	140,520,883	57,227,533	83,293,350
13285	Allegheny Cas Co	34,454,259	11,758,061	22,696,196
35300	Allianz Global Risks US Ins Co	3,176,922,160	2,309,633,590	867,288,570
90611	Allianz Life Ins Co Of N Amer	104,722,725,825	100,296,557,979	4,426,167,846
10127	Allied Ins Co of Amer	7,834,473	20,131	7,814,342
42579	Allied Prop & Cas Ins Co	340,619,432	282,377,494	58,241,938
41840	Allmerica Fin Benefit Ins Co	32,515,381	11,096	32,504,285
70866	Allstate Assur Co	12,222,066	1,471,011	10,751,055
29688	Allstate Fire & Cas Ins Co	148,697,210	1,209,605	147,487,605
19240	Allstate Ind Co	149,356,479	5,783,579	143,572,900
19232	Allstate Ins Co	43,733,281,987	26,478,545,265	17,254,736,722
60186	Allstate Life Ins Co	47,858,510,933	44,983,391,764	2,875,119,169
36455	Allstate Northbrook Ind Co	39,152,075	351,211	38,800,864
17230	Allstate Prop & Cas Ins Co	213,702,557	9,502,308	204,200,249
37907	Allstate Vehicle & Prop Ins Co	23,552,937	254,025	23,298,911
32450	ALPS Prop & Cas Ins Co	97,355,328	61,728,843	35,626,485
21296	Alterra Amer Ins Co	222,418,440	72,161,151	150,257,289
10829	Alterra Reins USA Inc	1,364,745,139	649,793,538	714,951,601
60216	Amalgamated Life Ins Co	99,850,534	52,666,588	47,183,946
18708	Ambac Assur Corp	5,914,756,966	5,074,495,401	840,261,565
12548	American Agri Business Ins Co	729,715,236	703,102,777	26,612,459
19720	American Alt Ins Corp	452,241,288	290,492,926	161,748,363
21849	American Automobile Ins Co	184,023,856	27,014,931	157,008,925
10111	American Bankers Ins Co Of FL	1,844,859,238	1,302,742,564	542,116,674
60275	American Bankers Life Assur Co Of FL	521,590,206	471,224,554	50,365,652
20427	American Cas Co Of Reading PA	140,787,315	36,104	140,751,211
10391	American Centennial Ins Co	41,074,787	31,303,163	9,771,624





# The 163rd Report

19941	American Commerce Ins Co	306,059,404	194,064,754	111,994,650
19690	American Economy Ins Co	77,595,314	13,825,270	63,770,044
92738	American Equity Invest Life Ins Co	32,435,472,755	30,564,744,417	1,870,728,338
60380	American Family Life Assur Co of Col	107,912,974,759	98,282,915,939	9,630,058,820
60410	American Fidelity Assur Co	4,709,850,280	4,367,178,976	342,671,304
60429	American Fidelity Life Ins Co	445,738,064	373,894,130	71,843,934
60488	American Gen Life Ins Co	159,156,535,500	146,500,389,382	12,656,146,118
26247	American Guar & Liab Ins	264,773,924	88,244,359	176,529,565
60534	American Heritage Life Ins Co	1,770,173,250	1,432,436,122	337,737,129
60518	American Hlth & Life Ins Co	941,060,044	732,441,861	208,618,183
19380	American Home Assur Co	23,671,051,041	18,579,364,951	5,091,686,090
60577	American Income Life Ins Co	2,694,743,353	2,462,470,422	232,272,931
21857	American Ins Co	325,526,841	41,986,603	283,540,238
31895	American Interstate Ins Co	1,093,745,218	739,452,480	354,292,738
81213	American Maturity Life Ins Co	61,200,343	13,996,871	47,203,471
67989	American Memorial Life Ins Co	2,493,717,082	2,390,255,839	103,461,243
15911	American Mining Ins Co	33,026,382	9,018,603	24,007,778
23469	American Modern Home Ins Co	1,256,384,755	882,747,517	373,637,238
38652	American Modern Select Ins Co	276,726,912	236,570,332	40,156,580
12700	American Mut Share Ins Corp	229,466,170	41,391,898	188,074,272
60739	American Natl Ins Co	18,036,217,873	15,368,359,662	2,667,858,211
71773	American Natl Life Ins Co Of TX	135,100,954	93,736,569	41,364,385
28401	American Natl Prop & Cas Co	1,155,566,510	618,074,705	537,491,805
81078	American Ntwrk Ins Co			
12190	American Pet Ins Co	30,459,870	14,084,898	16,374,972
80624	American Progressive L&H Ins Of NY	235,714,034	113,387,039	122,326,995
60801	American Public Life Ins Co	80,319,825	58,617,208	21,702,617
19615	American Reliable Ins Co	271,183,878	192,030,106	79,153,772
60836	American Republic Ins Co	801,428,079	363,964,551	437,463,528
88366	American Retirement Life Ins Co	18,042,401	9,615,714	8,426,687
19631	American Road Ins Co	564,232,560	288,224,823	276,007,737



# The 163rd Report

41998	American Southern Home Ins Co	135,874,744	99,000,197	36,874,548
84697	American Specialty Hlth Ins Co	8,104,167	844,525	7,259,642
19704	American States Ins Co	155,139,489	34,547,449	120,592,040
31380	American Surety Co	13,969,721	2,406,311	11,563,410
60895	American United Life Ins Co	22,267,413,527	21,286,732,872	980,680,655
40142	American Zurich Ins Co	234,186,348	80,884,390	153,301,958
61999	Americo Fin Life & Ann Ins Co	3,804,367,797	3,362,102,048	442,265,749
19488	Amerisure Ins Co	721,576,876	505,912,867	215,664,009
23396	Amerisure Mut Ins Co	1,981,826,498	1,178,060,450	803,766,048
61301	Ameritas Life Ins Corp	9,187,766,947	7,685,970,980	1,501,795,967
10665	Ameritrust Ins Corp	137,612,948	108,210,124	29,402,824
27928	Amex Assur Co	296,510,798	99,645,916	196,864,882
42390	Amguard Ins Co	358,794,710	255,719,376	103,075,334
72222	Amica Life Ins Co	1,133,126,986	915,598,958	217,528,028
19976	Amica Mut Ins Co	4,855,212,392	2,205,511,865	2,649,700,527
15954	AmTrust Ins Co of KS Inc	43,379,561	28,104,513	15,275,048
93661	Annuity Investors Life Ins Co	2,892,880,955	2,689,638,276	203,242,679
28207	Anthem Ins Co Inc	2,781,475,363	1,776,696,790	1,004,778,573
61069	Anthem Life Ins Co	575,280,416	454,879,621	120,400,795
10017	Arbella Ind Ins Co	44,172,899	28,705,366	15,467,533
41360	Arbella Protection Ins Co	303,346,066	217,660,208	85,685,858
12151	Arcadian Hlth Plan Inc	103,581,945	33,247,127	70,334,818
30830	Arch Ind Ins Co	37,023,874	18,034,130	18,989,744
11150	Arch Ins Co	2,840,864,274	2,104,236,877	736,627,397
18732	Arch Mortgage Guar Co	26,911,144	1,283,835	25,627,310
40266	ARCH Mortgage Ins Co	382,132,688	220,709,078	161,423,610
10348	Arch Reins Co	1,547,914,182	534,686,039	1,013,228,143
19801	Argonaut Ins Co	1,308,888,649	899,525,893	409,362,756
19828	Argonaut Midwest Ins Co	26,055,265	9,647,250	16,408,014
41459	Armed Forces Ins Exch	123,015,714	61,417,543	61,598,171
13374	Arrow Mut Liab Ins Co	45,363,416	14,820,316	30,543,100
24678	Arrowood Ind Co	1,539,953,840	1,279,502,506	260,451,334
43460	Aspen Amer Ins Co	443,680,779	186,156,712	257,524,067
21865	Associated Ind Corp	99,624,896	17,314,669	82,310,227
33758	Associated Industries Of MA Mut Ins	492,926,252	314,768,593	178,157,659





# The 163rd Report

19305	Assurance Co Of Amer	29,332,857	9,499,912	19,832,945
30180	Assured Guar Corp	2,504,423,929	1,811,870,296	692,553,633
18287	Assured Guar Municipal Corp	5,712,135,266	3,978,985,991	1,733,149,275
71439	Assurity Life Ins Co	2,449,282,457	2,142,856,435	306,426,022
68039	Athene Ann & Life Assur Co of NY	3,525,636,366	3,361,240,043	164,396,323
61689	Athene Ann & Life Co	43,841,716,475	42,862,934,874	978,781,601
61492	Athene Annuity & Life Assur Co	11,775,572,758	10,725,510,003	1,050,062,755
20931	Atlanta Intl Ins Co	50,316,008	27,106,918	23,209,090
44326	Atlantic Charter Ins Co	165,795,318	119,040,493	46,754,825
27154	Atlantic Specialty Ins Co	2,258,814,096	1,593,006,690	665,807,406
22586	Atlantic States Ins Co	595,409,199	408,802,544	186,606,655
25422	Atradius Trade Credit Ins Co	98,882,942	34,300,907	64,582,035
19062	Automobile Ins Co Of Hartford CT	1,002,240,810	684,939,978	317,300,832
10367	Avemco Ins Co	103,085,350	33,692,907	69,392,443
29530	AXA Art Ins Corp	50,157,268	20,439,167	29,718,101
68365	AXA Corp Solutions Life Reins Co	978,030,720	724,151,507	253,879,213
62880	AXA Equitable Life & Ann Co	464,901,129	437,425,263	27,475,866
62944	AXA Equitable Life Ins Co	158,657,785,355	154,832,315,178	3,825,470,177
33022	AXA Ins Co	208,691,818	90,868,882	117,822,936
37273	Axis Ins Co	1,366,013,693	839,789,799	526,223,894
20370	AXIS Reins Co	2,675,912,110	1,853,221,521	822,690,589
15610	AXIS Specialty Ins Co	83,323,243	25,618,734	57,704,509
24813	Balboa Ins Co	297,528,226	103,057,762	194,470,464
68160	Balboa Life Ins Co	57,714,869	9,953,023	47,761,846
61212	Baltimore Life Ins Co	1,085,735,914	1,012,961,770	72,774,144
61239	Bankers Fidelity Life Ins Co	138,775,209	104,245,144	34,530,065
33162	Bankers Ins Co	148,040,944	89,129,893	58,911,051
61263	Bankers Life & Cas Co	15,839,542,519	14,782,591,029	1,056,951,490
18279	Bankers Standard Ins Co	408,656,332	276,600,692	132,055,640
94250	Banner Life Ins Co	1,687,688,496	1,237,652,056	450,036,440
10966	Bar Plan Surety & Fidelity Co	4,833,858	794,635	4,039,223
19763	Bay State Ins Co	412,625,048	152,290,655	260,334,393



# The 163rd Report

38245	BCS Ins Co	267,891,365	115,023,222	152,868,143
37540	Beazley Ins Co Inc	253,664,035	131,730,711	121,933,324
41394	Benchmark Ins Co	159,274,899	106,974,174	52,300,725
61395	Beneficial Life Ins Co	3,011,213,601	2,432,077,198	579,136,403
32603	Berkley Ins Co	16,122,680,430	11,215,508,141	4,907,172,289
64890	Berkley Life & Hlth Ins Co	166,290,410	72,072,300	94,218,110
38911	Berkley Natl Ins Co	74,801,014	25,398,627	49,402,387
29580	Berkley Regional Ins Co	681,215,263	38,034,793	643,180,469
13070	Berkshire Hathaway Assur Corp	2,255,598,201	828,787,285	1,426,810,916
20044	Berkshire Hathaway Homestate Ins Co	1,587,489,616	623,721,236	963,768,380
62345	Berkshire Hathaway Life Ins Co NE	13,768,310,973	11,066,873,337	2,701,437,636
71714	Berkshire Life Ins Co of Amer	3,461,352,316	2,878,352,594	582,999,723
27081	Bond Safeguard Ins Co	66,920,696	39,139,133	27,781,563
13203	Boston Medical Center Hlth Plan Inc	341,279,168	125,901,842	215,377,326
61476	Boston Mut Life Ins Co	1,188,767,718	1,046,253,494	142,514,224
19658	Bristol W Ins Co	120,817,586	77,201,336	43,616,250
13528	Brotherhood Mut Ins Co	443,294,255	265,105,262	178,188,996
14380	Build Amer Mut Assur Co	486,528,878	17,479,483	469,049,395
20117	California Cas Ind Exch	571,834,546	235,378,232	336,456,315
19771	Cambridge Mut Fire Ins Co	738,671,905	316,748,264	421,923,641
36340	Camico Mut Ins Co	93,766,670	55,237,927	38,528,743
10464	Canal Ins Co	848,967,374	404,153,495	444,813,878
10472	Capitol Ind Corp	411,162,534	238,251,743	172,910,791
61581	Capitol Life Ins Co	210,045,473	189,070,533	20,974,940
10510	Carolina Cas Ins Co	178,402,247	83,111,548	95,290,700
25950	Casco Ind Co	25,049,566	14,556,784	10,492,782
69647	Catamaran Ins of Ohio Inc	9,209,190	317,302	8,891,888
11255	Caterpillar Ins Co	639,627,777	396,202,509	243,425,268
56030	Catholic Financial Life	1,320,445,745	1,277,293,521	43,152,224
57487	Catholic Order Of Foresters	990,082,333	923,571,438	66,510,895
24503	Catlin Ind Co	95,056,019	17,546,962	77,509,057



# The 163rd Report

19518	Catlin Ins Co	190,914,938	126,695,427	64,219,511
80799	Celtic Ins Co	83,524,715	39,703,044	43,821,671
20230	Central Mut Ins Co	1,266,041,120	646,631,253	619,409,852
20249	Central Natl Ins Co Of Omaha	20,351,483	11,075,459	9,276,024
61751	Central States H & L Co Of Omaha	395,517,233	275,900,397	119,616,835
34274	Central States Ind Co Of Omaha	412,274,277	66,271,300	346,002,981
61883	Central United Life Ins Co	307,249,259	230,603,678	76,645,581
34649	Centre Ins Co	89,076,137	49,891,694	39,184,443
80896	Centre Life Ins Co	1,927,671,777	1,826,493,529	101,178,248
62383	Centurion Life Ins Co	1,209,042,625	811,706,700	397,335,925
20710	Century Ind Co	964,270,390	939,270,390	25,000,000
61808	Charter Natl Life Ins Co	142,413,021	131,002,165	11,410,856
25615	Charter Oak Fire Ins Co	916,865,957	670,950,703	245,915,254
61832	Chesapeake Life Ins Co	42,481,270	21,628,005	20,853,265
22810	Chicago Ins Co	108,222,850	55,116,830	53,106,020
50229	Chicago Title Ins Co	1,848,553,321	931,396,620	917,156,701
12777	Chubb Ind Ins Co	327,428,915	200,505,696	126,923,219
10052	Chubb Natl Ins Co	280,441,488	151,935,393	128,506,095
61875	Church Life Ins Corp	285,273,715	235,008,116	50,265,599
18767	Church Mut Ins Co	1,357,735,735	884,546,351	473,189,385
25771	CIFG Assur N Amer Inc	685,948,095	133,525,842	552,422,253
67369	Cigna Hlth & Life Ins Co	4,139,266,503	2,426,082,991	1,713,183,511
22004	CIM Ins Corp	17,910,503	854,229	17,056,274
28665	Cincinnati Cas Co	361,054,298	44,528,070	316,526,228
10677	Cincinnati Ins Co	10,559,843,756	6,234,173,325	4,325,670,432
76236	Cincinnati Life Ins Co	3,737,511,716	3,490,519,470	246,992,246
31534	Citizens Ins Co Of Amer	1,476,562,770	814,380,345	662,182,425
20532	Clarendon Natl Ins Co	643,158,921	352,267,760	290,891,161
25070	Clearwater Ins Co	1,304,099,847	924,013,125	380,086,722
93432	CM Life Ins Co	8,984,023,479	7,912,819,284	1,071,204,195
62626	CMFG Life Ins Co	15,659,812,284	14,106,327,157	1,553,485,127
18686	Co Operative Ins Co	122,724,580	57,167,889	65,556,691
31887	Coface N Amer Ins Co	146,964,828	81,944,523	65,020,305
62049	Colonial Life & Accident Ins Co	2,752,689,389	2,214,443,642	538,245,747
62065	Colonial Penn Life Ins Co	740,286,680	678,318,760	61,967,920
10758	Colonial Surety Co	46,564,795	20,593,165	25,971,630
36927	Colony Specialty Ins Co	69,729,506	42,329,485	27,400,021
84786	Colorado Bankers Life Ins Co	256,893,412	228,030,506	28,862,907



# The 163rd Report

76023	Columbian Life Ins Co	292,655,872	268,359,120	24,296,752
62103	Columbian Mut Life Ins Co	1,289,766,559	1,187,943,932	101,822,627
99937	Columbus Life Ins Co	3,198,947,255	2,948,181,506	250,765,749
62146	Combined Ins Co Of Amer	1,588,946,311	1,264,371,598	324,574,713
19410	Commerce & Industry Ins Co	7,339,225,480	5,433,644,641	1,905,580,839
34754	Commerce Ins Co	2,272,106,979	1,437,350,524	834,756,455
81426	Commercial Travelers Mut Ins Co	21,161,893	13,664,980	7,496,913
84824	Commonwealth Ann & Life Ins Co	10,211,928,734	9,488,370,561	723,558,173
10220	Commonwealth Ins Co Of Amer	28,881,286	9,488,974	19,392,312
50083	Commonwealth Land Title Ins Co	598,408,038	350,476,891	247,931,147
10794	Companion Commercial Ins Co	20,915,813	1,781,968	19,133,845
77828	Companion Life Ins Co	251,724,872	113,713,861	138,011,012
12157	Companion Prop & Cas Ins Co	998,571,135	747,733,400	250,837,735
21989	Compass Ins Co	11,813,804	1,543,701	10,270,103
34711	Computer Ins Co	24,205,815	-237,445	24,443,260
51268	Connecticut Attorneys Title Ins Co	66,572,054	30,065,218	36,506,836
62308	Connecticut Gen Life Ins Co	18,573,626,585	15,327,194,046	3,246,432,539
65900	Conseco Life Ins Co	3,825,490,689	3,695,798,360	129,692,328
32190	Constitution Ins Co	16,382,809	3,238,262	13,144,547
62359	Constitution Life Ins Co	317,342,464	283,875,934	33,466,530
71730	Continental Amer Ins Co	382,392,646	244,393,613	137,999,033
62413	Continental Assur Co	2,937,872,435	2,340,563,576	597,308,859
20443	Continental Cas Co	42,642,332,621	31,505,633,012	11,136,699,609
71404	Continental Gen Ins Co	238,444,564	215,670,221	22,774,343
28258	Continental Ind Co	129,067,890	75,302,721	53,765,169
35289	Continental Ins Co	2,345,533,197	978,673,206	1,366,859,991
68500	Continental Life Ins Co Brentwood	205,568,182	108,603,062	96,965,120
10804	Continental Western Ins Co	200,330,522	114,874,620	85,455,904
37206	Contractors Bonding & Ins Co	195,534,458	84,042,835	111,491,623
10499	Corepointe Ins Co	225,293,066	91,557,471	133,735,595
10022	Countryway Ins Co	25,587,606	3,577,865	22,009,741
26492	Courtesy Ins Co	686,487,618	378,042,921	308,444,697



# The 163rd Report

10062	Covenant Ins Co	78,315,430	53,550,474	24,764,956
31348	Crum & Forster Ind Co	46,042,384	30,307,227	15,735,157
10847	Cumis Ins Society Inc	1,637,594,165	1,015,857,066	621,737,099
21164	Dairyland Ins Co	1,163,189,493	691,525,167	471,664,326
37346	Danbury Ins Co	12,731,712	5,888,011	6,843,702
16624	Darwin Natl Assur Co	689,271,654	325,237,562	364,034,089
16705	Dealers Assur Co	80,714,715	29,936,639	50,778,076
71129	Dearborn Natl Life Ins Co	2,324,085,733	1,884,383,259	439,702,474
62634	Delaware Amer Life Ins Co	137,108,861	62,848,267	74,260,594
73474	Dentegra Ins Co	42,115,931	11,316,643	30,799,288
12718	Developers Surety & Ind Co	123,509,966	47,695,277	75,814,689
42048	Diamond State Ins Co	172,990,119	121,232,190	51,757,929
36463	Discover Prop & Cas Ins Co	140,430,209	76,045,261	64,384,948
34495	Doctors Co An Interins Exch	3,313,221,939	1,581,532,888	1,731,689,051
13692	Donegal Mut Ins Co	383,820,409	179,373,443	204,446,966
13706	Dorchester Mut Ins Co	68,072,721	30,013,028	38,059,693
13183	Eagle Life Ins Co	188,713,728	149,201,473	39,512,256
14702	Eastguard Ins Co	81,715,857	48,845,116	32,870,741
21261	Electric Ins Co	1,448,715,389	926,155,536	522,559,854
62928	EMC Natl Life Co	1,030,170,282	942,234,605	87,935,677
21407	Emcasco Ins Co	407,758,646	292,967,686	114,790,959
21326	Empire Fire & Marine Ins Co	90,777,902	42,615,415	48,162,487
21350	Empire Ins Co	30,879,048	20,204,289	10,674,759
20648	Employers Fire Ins Co	19,383,524	33,146	19,350,378
21458	Employers Ins of Wausau	5,599,777,330	4,316,041,606	1,283,735,724
21415	Employers Mut Cas Co	2,537,980,901	1,416,094,407	1,121,886,494
68276	Employers Reassur Corp	11,002,612,473	9,777,828,319	1,224,784,154
15130	Encompass Ind Co	26,230,561	1,274,395	24,956,166
10071	Encompass Ins Co Of Amer	21,710,335	768,847	20,941,488
10664	Endeavour Ins Co	5,641,423	19,962	5,621,461
10641	Endurance Amer Ins Co	1,313,789,478	1,066,302,389	247,487,089
12747	Envision Ins Co	309,556,322	284,092,012	25,464,310
62952	Equitable Life & Cas Ins Co	275,845,901	236,731,855	39,114,046
62510	Equitrust Life Ins Co	12,615,488,659	11,769,262,695	846,225,964
13634	Essent Guar Inc	546,787,934	200,381,588	346,406,346
37915	Essentia Ins Co	73,809,194	47,779,194	26,030,000
25712	Esurance Ins Co	196,025,065	8,392,854	187,632,211





# The 163rd Report

30210	Esurance Prop & Cas Ins Co	91,140,705	62,252,809	28,887,896
20516	Euler Hermes N Amer Ins Co	385,237,068	247,674,160	137,562,908
10120	Everest Natl Ins Co	640,416,006	533,105,626	107,310,380
26921	Everest Reins Co	9,288,410,914	6,474,074,024	2,814,336,890
12750	Evergreen Natl Ind Co	47,613,215	13,752,355	33,860,860
24961	Everspan Fin Guar Corp	217,194,190	3,601,743	213,592,447
10003	Excess Share Ins Corp	50,662,638	30,005,385	20,657,253
35181	Executive Risk Ind Inc	2,977,323,104	1,758,697,609	1,218,625,495
21482	Factory Mut Ins Co	13,795,712,203	4,642,256,727	9,153,455,476
35157	Fair Amer Ins & Reins Co	254,754,234	24,146,623	230,607,611
24384	Fairmont Specialty Ins Co	144,839,110	67,415,859	77,423,251
77968	Family Heritage Life Ins Co Of Amer	641,538,774	574,634,072	66,904,702
63053	Family Life Ins Co	147,570,346	115,650,564	31,919,782
13803	Farm Family Cas Ins Co	1,036,704,756	689,649,824	347,054,932
63126	Farm Family Life Ins Co	1,248,406,710	1,096,547,765	151,858,945
21652	Farmers Ins Exch	15,557,125,672	11,677,404,569	3,879,721,103
13897	Farmers Mut Hail Ins Co Of IA	832,791,704	474,458,365	358,333,339
63177	Farmers New World Life Ins Co	7,140,964,378	6,574,373,324	566,591,054
41483	Farmington Cas Co	1,000,645,073	713,216,233	287,428,840
20281	Federal Ins Co	31,761,349,603	17,020,037,687	14,741,311,916
63223	Federal Life Ins Co	228,237,303	210,249,589	17,987,714
63258	Federated Life Ins Co	1,435,523,642	1,141,978,577	293,545,066
13935	Federated Mut Ins Co	4,523,516,730	2,005,260,489	2,518,256,241
11118	Federated Rural Electric Ins Exch	458,795,940	305,460,406	153,335,534
39306	Fidelity & Deposit Co Of MD	219,506,772	50,547,235	168,959,537
35386	Fidelity & Guar Ins Co	21,599,151	2,357,224	19,241,927
25879	Fidelity & Guar Ins Underwriters Inc	170,719,503	69,726,163	100,993,340
63274	Fidelity & Guar Life Ins Co	17,422,516,262	16,314,261,503	1,108,254,759
93696	Fidelity Investments Life Ins Co	22,477,420,784	21,862,699,194	614,721,590
63290	Fidelity Life Assn A Legal Reserve L	414,576,239	290,510,150	124,066,089
51586	Fidelity Natl Title Ins Co	1,309,240,262	842,780,219	466,460,043
71870	Fidelity Security Life Ins Co	819,486,462	684,220,293	135,266,169
12815	Financial Guar Ins Co	1,999,284,803	1,932,884,803	66,400,000
21660	Fire Ins Exch	2,254,762,187	1,533,507,997	721,254,189



# The 163rd Report

21873	Firemans Fund Ins Co	9,843,737,123	7,365,084,683	2,478,652,440
21784	Firemens Ins Co Of Washington DC	91,349,993	60,480,770	30,869,223
69140	First Allmerica Fin Life Ins Co	4,205,964,291	4,051,301,605	154,662,686
37710	First Amer Prop & Cas Ins Co	95,549,918	52,006,600	43,543,318
50814	First Amer Title Ins Co	2,234,494,269	1,238,531,599	995,962,670
29980	First Colonial Ins Co	380,763,369	186,937,979	193,825,390
11177	First Fin Ins Co	533,579,628	140,108,987	393,470,641
90328	First Hlth Life & Hlth Ins Co	505,648,992	272,309,845	233,339,147
63495	First Investors Life Ins Co	1,641,446,689	1,589,632,938	51,813,751
33588	First Liberty Ins Corp	22,880,157	721,391	22,158,766
67652	First Penn Pacific Life Ins Co	1,817,414,927	1,581,823,537	235,591,390
27626	Firstcomp Ins Co	293,406,229	177,809,346	115,596,883
13943	Fitchburg Mut Ins Co	94,947,580	41,646,540	53,301,040
13978	Florists Mut Ins Co	159,845,503	116,575,787	43,269,716
11185	Foremost Ins Co Grand Rapids MI	1,938,558,470	908,633,775	1,029,924,695
11800	Foremost Prop & Cas Ins Co	64,923,263	47,568,970	17,354,293
41513	Foremost Signature Ins Co	66,534,781	46,815,897	19,718,884
91642	Forethought Life Ins Co	7,957,225,259	7,434,762,466	522,462,793
10801	Fortress Ins Co	137,750,489	78,025,406	59,725,083
11600	Frank Winston Crum Ins Co	43,376,549	29,063,414	14,313,135
13986	Frankenmuth Mut Ins Co	1,069,339,692	624,293,749	445,045,942
22209	Freedom Specialty Ins Co	32,879,485	20,881,222	11,998,263
63657	Garden State Life Ins Co	117,083,272	68,538,133	48,545,139
21253	Garrison Prop & Cas Ins Co	1,255,480,389	749,039,418	506,440,971
14138	GEICO Advantage Ins Co	629,586,006	145,022,814	484,563,192
41491	Geico Cas Co	2,707,239,880	1,706,255,603	1,000,984,277
14139	GEICO Choice Ins Co	339,501,321	102,676,573	236,824,748
35882	Geico Gen Ins Co	215,672,817	92,067,357	123,605,460
22055	Geico Ind Co	7,811,195,409	4,174,876,963	3,636,318,445
14137	GEICO Secure Ins Co	322,212,968	55,662,608	266,550,360
63665	General Amer Life Ins Co	12,025,687,513	11,207,608,013	818,079,500
24414	General Cas Co Of WI	866,565,714	553,858,026	312,707,688
30007	General Fidelity Ins Co	408,094,128	108,203,295	299,890,833
93521	General Fidelity Life Ins Co	85,880,463	13,867,003	72,013,460



# The 163rd Report

24732	General Ins Co Of Amer	126,166,276	21,613,392	104,552,884
22039	General Reins Corp	16,219,709,818	4,658,021,746	11,561,688,072
39322	General Security Natl Ins Co	273,093,990	173,265,984	99,828,006
11967	General Star Natl Ins Co	256,381,284	58,335,603	198,045,681
11231	Generali Us Branch	67,498,187	38,142,874	29,355,313
38962	Genesis Ins Co	203,932,086	61,005,459	142,926,627
37095	Genworth Financial Assur Corp	13,557,409	7,426	13,549,983
65536	Genworth Life & Ann Ins Co	24,161,744,432	21,926,761,225	2,234,983,207
70025	Genworth Life Ins Co	36,445,358,316	32,958,182,303	3,487,176,013
38458	Genworth Mortgage Ins Corp	2,373,472,834	1,413,186,688	960,286,146
18759	Genworth Residential Mortgage Assur	100,557,359	18,515,408	82,041,951
29823	Genworth Residential Mortgage Ins Co	214,961,571	135,057,839	79,903,732
70939	Gerber Life Ins Co	2,548,126,390	2,284,607,457	263,518,933
21032	Global Reins Corp Of Amer	432,836,781	235,630,046	197,206,735
91472	Globe Life & Accident Ins Co	3,363,522,962	3,105,215,350	258,307,612
62286	Golden Rule Ins Co	759,785,315	466,290,127	293,495,188
22063	Government Employees Ins Co	25,778,845,243	13,689,078,999	12,089,766,244
63967	Government Personnel Mut Life Ins Co	830,917,884	721,751,708	109,166,176
14095	Granite Mut Ins Co	4,290,006	5,644	4,284,362
23809	Granite State Ins Co	43,527,614	3,652,854	39,874,760
25984	Graphic Arts Mut Ins Co	128,356,077	76,209,084	52,146,993
36307	Gray Ins Co	288,980,545	177,745,816	111,234,729
26832	Great Amer Alliance Ins Co	31,487,619	8,138	31,479,482
26344	Great Amer Assur Co	18,911,673	800	18,910,873
16691	Great Amer Ins Co	5,376,892,481	3,973,589,959	1,403,302,522
22136	Great Amer Ins Co of NY	46,130,228	3,850	46,126,378
63312	Great Amer Life Ins Co	20,182,198,720	18,670,398,367	1,511,800,352
31135	Great Amer Security Ins Co	19,567,526	1,000	19,566,526
25224	Great Divide Ins Co	189,474,025	123,743,503	65,730,523
18694	Great Midwest Ins Co	128,261,299	72,203,105	56,058,194
20303	Great Northern Ins Co	1,653,109,375	1,174,271,553	478,837,822
68322	Great W Life & Ann Ins Co	52,281,977,318	51,081,368,111	1,200,609,207
11371	Great West Cas Co	1,736,576,969	1,189,691,896	546,885,073
71480	Great Western Ins Co	496,498,670	435,904,083	60,594,585
22187	Greater NY Mut Ins Co	863,745,134	449,212,314	414,532,820
20680	Green Mountain Ins Co Inc	10,945,432	456,834	10,488,598





# The 163rd Report

22322	Greenwich Ins Co	1,053,324,072	636,766,892	416,557,180
36650	Guarantee Co Of N Amer USA	235,553,349	79,800,029	155,753,319
11398	Guarantee Ins Co	393,968,902	336,248,806	57,720,096
64211	Guarantee Trust Life Ins Co	366,082,544	311,748,547	54,333,997
78778	Guardian Ins & Ann Co Inc	14,529,623,635	14,348,705,119	180,918,515
64246	Guardian Life Ins Co Of Amer	42,065,979,357	37,054,094,152	5,011,885,205
83607	Guggenheim Life & Ann Co	11,101,839,602	10,551,044,018	550,795,584
15032	Guideone Mut Ins Co	1,814,524,221	1,354,475,136	460,049,085
34037	Hallmark Ins Co	206,581,680	131,062,019	75,519,661
36064	Hanover Amer Ins Co	28,554,502	28,694	28,525,808
22292	Hanover Ins Co	6,047,143,269	4,217,454,706	1,829,688,563
13147	Hanover Natl Ins Co	11,745,545	20,341	11,725,204
11705	Hanover NJ Ins Co	30,094,222	6,385	30,087,837
26433	Harco Natl Ins Co	346,914,438	177,750,165	169,164,273
23582	Harleysville Ins Co	104,378,158	69,647,095	34,731,063
64327	Harleysville Life Ins Co	414,985,521	388,936,320	26,049,201
35696	Harleysville Preferred Ins Co	285,993,855	90,120,228	195,873,627
26182	Harleysville Worcester Ins Co	327,585,998	92,023,825	235,562,173
22357	Hartford Accident & Ind Co	11,122,420,384	7,850,909,068	3,271,511,316
29424	Hartford Cas Ins Co	2,206,987,999	1,301,195,477	905,792,522
19682	Hartford Fire In Co	25,684,838,414	11,603,425,503	14,081,412,911
37478	Hartford Ins Co Of The Midwest	550,079,553	117,977,551	432,102,002
70815	Hartford Life & Accident Ins Co	13,890,810,463	8,295,639,128	5,595,171,335
71153	Hartford Life & Ann Ins Co	54,556,922,577	51,476,315,119	3,080,607,458
88072	Hartford Life Ins Co	128,073,780,016	123,068,738,436	5,005,041,581
11452	Hartford Steam Boil Inspec & Ins Co	1,372,027,353	731,093,711	640,933,642
29890	Hartford Steam Boil Inspec Ins Co CT	99,326,657	48,204,540	51,122,117
30104	Hartford Underwriters Ins Co	1,561,290,500	949,900,497	611,390,002
96717	Harvard Pilgrim Health Care New Eng	84,830,307	25,388,586	59,441,721
92711	HCC Life Ins Co	750,192,368	313,299,796	436,892,573
41343	HDI Gerling Amer Ins Co	313,667,539	180,943,992	132,723,545
66141	Health Net Life Ins Co	485,107,563	227,927,244	257,180,319
92908	HealthMarkets Ins Co	15,712,212	6,425,896	9,286,316
12902	Healthspring Life & Hlth Ins Co Inc	671,908,978	287,174,011	384,734,967



# The 163rd Report

39527	Heritage Ind Co	207,686,607	95,086,842	112,599,765
64394	Heritage Life Ins Co	4,872,443,876	3,854,425,146	1,018,018,730
22489	Highlands Ins Co			
14192	Hingham Mut Fire Ins Co	64,856,825	27,764,967	37,091,858
10200	Hiscox Ins Co Inc	125,241,688	69,914,380	55,327,308
93440	HM Life Ins Co	557,904,667	273,333,033	284,571,634
14206	Holyoke Mut Ins Co In Salem	224,334,698	134,450,465	89,884,233
13927	Homesite Ins Co Of The Midwest	314,580,279	219,179,060	95,401,219
64505	Homesteaders Life Co	2,378,064,462	2,228,423,723	149,640,739
22578	Horace Mann Ins Co	432,491,056	255,482,920	177,008,136
64513	Horace Mann Life Ins Co	7,281,400,743	6,909,009,471	372,391,273
22756	Horace Mann Prop & Cas Ins Co	272,402,309	157,276,401	115,125,908
14027	Hospitality Ins Co	8,550,632	1,032,218	7,518,414
10069	Housing Authority Prop A Mut Co	165,394,450	48,259,107	117,135,343
11206	Housing Enterprise Ins Co Inc	59,652,027	31,953,047	27,698,980
18975	HPHC Ins Co Inc	157,992,752	115,976,397	42,016,355
25054	Hudson Ins Co	819,044,413	405,095,761	413,948,652
73288	Humana Ins Co	5,620,432,085	2,545,223,064	3,075,209,021
70580	Humanadental Ins Co	140,580,762	66,669,391	73,911,371
91693	IA Amer Life Ins Co	218,100,893	93,459,104	124,641,790
97764	Idealife Ins Co	20,713,695	5,655,069	15,058,626
29068	IDS Prop Cas Ins Co	1,268,348,797	737,635,112	530,713,685
64580	Illinois Mut Life Ins Co	1,329,425,628	1,155,744,871	173,680,757
23817	Illinois Natl Ins Co	73,124,857	3,042,255	70,082,602
35408	Imperium Ins Co	361,272,461	226,498,532	134,773,929
43575	Indemnity Ins Co Of North Amer	361,371,690	256,034,441	105,337,249
26581	Independence Amer Ins Co	102,111,090	44,236,539	57,874,551
11984	Independence Cas Ins Co	4,265,343	13,599	4,251,744
64602	Independence Life & Ann Co	2,284,258,338	2,156,912,070	127,346,268
58068	Independent Order Of Foresters Us Br	2,940,122,938	2,816,100,317	124,022,621
14265	Indiana Lumbersmens Mut Ins Co	57,516,985	38,423,222	19,093,763
14406	Industrial Alliance Ins & Fin Serv I	200,711,184	127,476,433	73,234,755
12599	Infinity Standard Ins Co	7,086,373	1,590,826	5,495,547
86509	Ing Life Ins & Ann Co	85,670,135,629	83,659,373,872	2,010,761,757



# The 163rd Report

80942	ING USA Ann & Life Ins Co	69,266,034,432	67,324,429,643	1,941,604,789
22195	Insurance Co Of Greater NY	108,681,402	53,063,911	55,617,491
22713	Insurance Co of N Amer	787,125,136	604,284,069	182,841,067
19429	Insurance Co Of The State Of PA	3,299,767,027	2,554,571,179	745,195,848
27847	Insurance Co Of The West	1,314,510,758	780,966,462	533,544,296
29742	Integon Natl Ins Co	1,149,452,724	989,700,552	159,752,172
31488	Integon Preferred Ins Co	36,585,119	28,191,048	8,394,071
15598	Interins Exch Of The Automobile Club	8,106,464,342	2,891,912,681	5,214,551,661
11592	International Fidelity Ins Co	235,091,678	150,817,320	84,274,359
63487	Investors Life Ins Co N Amer	691,305,710	642,056,138	49,249,572
50369	Investors Title Ins Co	140,753,788	69,486,299	71,267,489
23647	Ironshore Ind Inc	270,426,386	149,886,269	120,540,117
65056	Jackson Natl Life Ins Co	163,833,709,983	159,479,890,955	4,353,819,028
11630	Jefferson Ins Co	59,522,126	20,874,765	38,647,361
64017	Jefferson Natl Life Ins Co	3,053,451,238	3,014,003,502	39,447,736
14354	Jewelers Mut Ins Co	304,935,604	122,352,213	182,583,391
65080	John Alden Life Ins Co	362,816,665	294,432,286	68,384,379
93610	John Hancock Life & Hlth Ins Co	9,737,622,550	9,054,967,844	682,654,708
65838	John Hancock Life Ins Co USA	239,095,601,274	233,286,427,583	5,809,173,691
65110	Kanawha Ins Co	1,623,038,143	1,467,891,722	155,146,421
65129	Kansas City Life Ins Co	3,386,365,232	3,055,766,145	330,599,087
10885	Key Risk Ins Co	51,244,788	22,730,547	28,514,241
13722	Knightbrook Ins Co	162,260,165	120,789,331	41,470,834
58033	Knights Of Columbus	20,534,433,760	18,624,600,017	1,909,833,743
65242	Lafayette Life Ins Co	3,836,511,614	3,642,784,275	193,727,339
26077	Lancer Ins Co	517,518,846	345,784,210	171,734,636
37940	Lexington Natl Ins Corp	54,134,207	34,302,954	19,831,253
42404	Liberty Ins Corp	218,583,178	3,160,972	215,422,206
19917	Liberty Ins Underwriters Inc	173,773,971	53,930,881	119,843,090
65315	Liberty Life Assur Co Of Boston	13,115,090,983	12,398,209,459	716,881,524
23035	Liberty Mut Fire Ins Co	5,561,558,829	4,345,262,810	1,216,296,019
23043	Liberty Mut Ins Co	44,475,809,095	29,349,412,770	15,126,396,325
65331	Liberty Natl Life Ins Co	7,257,941,188	6,668,213,722	589,727,466
65498	Life Ins Co Of N Amer	6,711,907,633	5,608,453,672	1,103,453,961



# The 163rd Report

65528	Life Ins Co Of The Southwest	12,354,872,316	11,634,712,657	720,159,660
97691	Life Of The South Ins Co	73,928,865	56,411,150	17,517,715
65595	Lincoln Benefit Life Co	2,070,873,824	1,738,400,865	332,472,959
33855	Lincoln Gen Ins Co	113,234,607	111,586,194	1,648,413
65927	Lincoln Heritage Life Ins Co	740,820,277	639,644,046	101,176,231
62057	Lincoln Life & Ann Co of NY	12,046,420,124	11,333,384,912	713,035,212
65676	Lincoln Natl Life Ins Co	200,018,194,089	193,182,046,244	6,836,147,845
36447	LM Gen Ins Co	10,330,194	726,873	9,603,321
33600	LM Ins Corp	113,443,635	2,344,528	111,099,107
32352	LM Prop & Cas Ins Co	64,486,963	38,600,993	25,885,970
76694	London Life Reins Co	344,112,316	291,206,236	52,906,080
65722	Loyal Amer Life Ins Co	244,038,600	172,516,970	71,521,630
56758	Loyal Christian Benefit Assn	183,597,368	178,489,104	5,108,264
23108	Lumbermens Underwriting Alliance	295,871,711	245,290,855	50,580,856
35769	Lyndon Prop Ins Co	365,366,864	218,768,886	146,597,978
10051	Lyndon Southern Ins Co	70,672,564	39,680,181	30,992,383
65781	Madison Natl Life Ins Co Inc	488,614,473	410,645,851	77,968,622
29939	Main St Amer Assur Co	36,526,267	1,219,740	35,306,527
11149	Maine Employers Mut Ins Co	795,621,566	424,739,234	370,882,332
65870	Manhattan Life Ins Co	310,388,750	273,446,966	36,941,784
67083	Manhattan Natl Life Ins Co	184,016,778	171,587,333	12,429,445
36897	Manufacturers Alliance Ins Co	175,449,263	108,739,424	66,709,839
85561	MAPFRE Life Ins Co	20,904,960	3,277,913	17,627,047
28932	Markel Amer Ins Co	441,097,769	305,305,931	135,791,838
38970	Markel Ins Co	1,225,693,994	878,307,917	347,386,077
12545	Martins Point Generations LLC	40,646,065	22,939,220	17,706,845
19356	Maryland Cas Co	173,116,699	24,105,395	149,011,305
65935	Massachusetts Mut Life Ins Co	182,776,470,724	170,252,023,820	12,524,446,904
10784	Maxum Cas Ins Co	54,581,773	38,324,482	16,257,291
12041	MBIA Ins Corp	1,280,131,204	877,102,893	403,028,311
69515	Medamerica Ins Co	866,238,003	822,590,608	43,647,395
63762	Medco Containment Life Ins Co	807,031,839	522,583,421	284,448,418
34231	Medical Liab Mut Ins Co	5,777,595,692	4,238,792,877	1,538,802,815
36277	Medical Mut Ins Co Of ME	265,875,437	119,117,596	146,757,841



# The 163rd Report

11843	Medical Protective Co	3,286,341,352	1,880,620,797	1,405,720,555
31119	Medico Ins Co	65,729,179	35,982,393	29,746,786
22241	Medmarc Cas Ins Co	275,252,336	88,002,537	187,249,799
97055	Mega Life & Hlth Ins Co The	280,981,346	171,797,258	109,184,088
86126	Members Life Ins Co	22,974,801	5,145,817	17,828,984
14164	Memic Cas Co	22,220,551	3,343,545	18,877,006
31968	Merastar Ins Co	32,605,685	23,315,823	9,289,861
14494	Merchants Bonding Co a Mut	133,809,578	47,875,773	85,933,805
23329	Merchants Mut Ins Co	443,044,238	292,773,398	150,270,840
12901	Merchants Preferred Ins Co	62,775,299	38,312,463	24,462,836
23353	Meridian Security Ins Co	114,197,498	47,224,346	66,973,152
65951	Merit Life Ins Co	531,975,110	347,510,541	184,464,569
19798	Merrimack Mut Fire Ins Co	1,250,975,913	465,821,519	785,154,394
87726	Metlife Ins Co of CT	60,275,177,238	55,480,611,801	4,794,565,437
93513	MetLife Investors Ins Co	14,875,933,233	14,210,145,038	665,788,195
61050	MetLife Investors USA Ins Co	98,069,661,661	96,136,475,960	1,933,185,701
39950	Metropolitan Gen Ins Co	39,778,983	4,859,495	34,919,488
34339	Metropolitan Grp Prop & Cas Ins Co	582,487,524	237,590,971	344,896,553
65978	Metropolitan Life Ins Co	373,393,185,656	360,965,089,494	12,428,096,162
26298	Metropolitan Prop & Cas Ins Co	5,499,670,294	3,274,808,958	2,224,861,336
97136	Metropolitan Tower Life Ins Co	4,942,802,281	4,207,345,073	735,457,208
18740	MGIC Ind Corp	480,955,832	22,883,061	458,072,771
38601	MIC Prop & Cas Ins Corp	90,120,236	36,299,698	53,820,538
21687	Mid Century Ins Co	3,714,700,964	2,793,436,946	921,264,018
23434	Middlesex Ins Co	653,237,357	410,485,895	242,751,461
14532	Middlesex Mut Assur Co	265,800,762	182,159,928	83,640,834
66044	Midland Natl Life Ins Co	37,441,034,458	34,877,980,033	2,563,054,425
23612	Midwest Employers Cas Co	147,541,921	53,963,072	93,578,849
66109	Midwestern United Life Ins Co	238,684,378	116,707,996	121,976,382
26662	Milwaukee Cas Ins Co	37,356,609	22,444,692	14,911,917
42234	Minnesota Lawyers Mut Ins Co	153,711,761	80,682,905	73,028,856
66168	Minnesota Life Ins Co	33,154,406,628	30,824,726,627	2,329,680,000
20362	Mitsui Sumitomo Ins Co of Amer	845,215,783	525,585,615	319,630,168
22551	Mitsui Sumitomo Ins USA Inc	118,970,389	58,301,917	60,668,472





# The 163rd Report

15997	MMG Ins Co	225,328,952	137,622,889	87,706,063
70416	MML Bay State Life Ins Co	4,587,907,421	4,391,886,153	196,021,268
57541	Modern Woodmen Of Amer	13,398,445,744	11,883,001,493	1,515,444,251
66265	Monarch Life Ins Co	755,023,868	748,444,666	6,579,202
66281	Monumental Life Ins Co	31,879,574,241	30,908,349,522	971,224,719
66370	Mony Life Ins Co	7,683,134,220	7,373,908,078	309,226,143
78077	Mony Life Ins Co Of Amer	2,794,338,410	2,437,652,801	356,685,609
29858	Mortgage Guar Ins Corp	4,406,235,074	2,885,594,908	1,520,640,166
16187	Mosaic Ins Co	19,973,853	1,393,148	18,580,705
13331	Motorists Commercial Mut Ins Co	336,894,974	195,978,427	140,916,547
22012	Motors Ins Corp	2,604,963,121	1,509,331,824	1,095,631,298
26522	Mount Vernon Fire Ins Co	526,375,306	178,213,588	348,161,725
66427	MTL Ins Co	1,894,919,734	1,767,104,282	127,815,452
66346	Munich Amer Reassur Co	6,981,203,310	6,191,328,284	789,875,026
10227	Munich Reins Amer Inc	16,840,757,210	11,552,713,679	5,288,043,531
13559	Municipal Assur Cor	1,516,209,012	1,001,817,106	514,391,906
88668	Mutual Of Amer Life Ins Co	16,666,681,959	15,715,519,445	951,162,514
71412	Mutual Of Omaha Ins Co	5,795,359,051	3,120,813,207	2,674,545,844
61409	National Benefit Life Ins Co	484,026,131	309,495,245	174,530,886
11991	National Cas Co	280,886,646	155,012,065	125,874,581
10243	National Continental Ins Co	187,439,458	138,547,958	48,891,500
16217	National Farmers Union Prop & Cas	178,352,524	136,677,201	41,675,323
20478	National Fire Ins Co Of Hartford	116,254,520	78,631	116,175,889
23728	National Gen Ins Co	55,608,815	29,808,966	25,799,849
66583	National Guardian Life Ins Co	2,730,752,212	2,489,406,571	241,345,641
82538	National Hlth Ins Co	13,794,234	3,454,428	10,339,805
20087	National Ind Co	151,911,726,481	54,685,674,659	97,226,051,822
27944	National Ins Assn	13,021,980	1,956	13,020,024
75264	National Integrity Life Ins Co	4,767,082,661	4,446,107,877	320,974,784
32620	National Interstate Ins Co	1,054,079,940	770,660,825	283,419,115
20052	National Liab & Fire Ins Co	1,836,127,178	937,172,355	898,954,824
66680	National Life Ins Co	9,091,306,927	7,678,162,670	1,413,144,257
13695	National Mortgage Ins Corp	194,180,118	13,870,243	180,309,875
23825	National Public Finance Guar Corp	5,339,688,236	3,253,556,348	2,086,131,888
85472	National Security Life & Ann Co	354,750,033	326,156,877	28,593,155



# The 163rd Report

22608	National Specialty Ins Co	52,674,670	21,268,753	31,405,917
21881	National Surety Corp	160,271,143	33,575,322	126,695,821
87963	National Teachers Assoc Life Ins Co	381,829,745	308,699,080	73,130,665
51020	National Title Ins Of NY Inc	122,137,881	70,320,978	51,816,903
19445	National Union Fire Ins Co Of Pitts	24,709,620,069	18,873,141,482	5,836,478,587
66850	National Western Life Ins Co	9,771,161,177	8,644,929,231	1,126,231,946
26093	Nationwide Affinity Co of Amer	348,214,321	335,534,748	12,679,573
28223	Nationwide Agribusiness Ins Co	377,133,601	310,432,163	66,701,438
10723	Nationwide Assur Co	142,815,444	83,748,181	59,067,263
23760	Nationwide Gen Ins Co	172,303,215	150,361,289	21,941,926
92657	Nationwide Life & Ann Ins Co	6,901,560,158	6,367,493,713	534,066,445
66869	Nationwide Life Ins Co	120,675,581,418	117,125,630,142	3,549,951,275
23779	Nationwide Mut Fire Ins Co	5,410,139,901	2,965,062,569	2,445,077,332
23787	Nationwide Mut Ins Co	32,675,758,115	20,883,229,605	11,792,528,510
37877	Nationwide Prop & Cas Ins Co	575,012,088	519,407,400	55,604,688
25240	NAU Country Ins Co	1,300,080,790	1,025,290,164	274,790,626
42307	Navigators Ins Co	2,215,012,757	1,410,940,048	804,072,709
15865	NCMIC Ins Co	593,933,151	352,472,324	241,460,827
25852	New England Guar Ins Co Inc	39,670,401	1,078,702	38,591,699
21830	New England Ins Co	43,903,987	4,292,503	39,611,484
91626	New England Life Ins Co	11,640,206,897	11,069,146,542	571,060,355
41629	New England Reins Corp	44,654,720	4,367,377	40,287,342
23841	New Hampshire Ins Co	3,271,396,563	2,539,971,117	731,425,446
91596	New York Life Ins & Ann Corp	119,946,553,420	113,198,461,233	6,748,092,187
66915	New York Life Ins Co	139,197,760,773	121,343,990,709	17,853,770,064
16608	New York Marine & Gen Ins Co	891,736,605	651,633,473	240,103,132
14788	NGM Ins Co	2,265,302,318	1,328,418,312	936,884,006
23965	Norfolk & Dedham Mut Fire Ins Co	331,298,092	152,669,932	178,628,160
31470	Norguard Ins Co	426,874,298	275,920,502	150,953,796
66974	North Amer Co Life & Hlth Ins	15,021,668,572	13,956,521,072	1,065,147,500
50130	North Amer Title Ins Co	85,303,628	32,744,635	52,558,993
27740	North Pointe Ins Co	98,714,532	77,711,892	21,002,639
21105	North River Ins Co	938,192,988	675,113,095	263,079,893
19372	Northern Ins Co Of NY	38,014,366	8,520,416	29,493,950





# The 163rd Report

25992	Northern Security Ins Co Inc	8,015,490	28,869	7,986,621
24031	Northland Cas Co	104,153,508	69,988,478	34,165,029
24015	Northland Ins Co	1,157,606,508	624,315,817	533,290,691
69000	Northwestern Long Term Care Ins Co	2,220,146,334	2,006,396,186	213,750,148
67091	Northwestern Mut Life Ins Co	215,165,005,933	197,966,221,335	17,198,784,598
23914	Northwestern Natl Ins Co Milwaukee	35,165,764	27,974,057	7,191,707
42552	Nova Cas Co	95,631,438	5,088,167	90,543,271
81353	NYLife Ins Co Of AZ	194,934,357	126,742,637	68,191,720
14190	OBI Natl Ins Co	12,950,877	7,522	12,943,355
23248	Occidental Fire & Cas Co Of NC	420,433,129	265,435,424	154,997,705
67148	Occidental Life Ins Co Of NC	249,856,427	216,889,288	32,967,139
23680	Odyssey Reins Co	7,447,983,240	4,345,434,364	3,102,548,876
26565	Ohio Ind Co	133,325,549	88,101,019	45,224,530
10202	Ohio Mut Ins Co	227,434,167	49,661,921	177,772,246
89206	Ohio Natl Life Assur Corp	3,408,148,155	3,091,372,027	316,776,128
67172	Ohio Natl Life Ins Co	25,384,877,655	24,382,133,468	1,002,744,185
67180	Ohio State Life Ins Co	13,554,519	3,255,450	10,299,069
67199	Old Amer Ins Co	248,333,060	226,352,393	21,980,667
40231	Old Dominion Ins Co	32,779,242	1,042,557	31,736,685
24139	Old Republic Gen Ins Corp	1,730,622,775	1,298,953,782	431,668,993
24147	Old Republic Ins Co	2,472,679,037	1,534,854,613	937,824,424
67261	Old Republic Life Ins Co	131,733,910	95,314,859	36,419,051
50520	Old Republic Natl Title Ins Co	918,384,088	507,868,074	410,516,014
35424	Old Republic Security Assur Co	6,563,697	13,011	6,550,686
37060	Old United Cas Co	603,836,502	301,278,745	302,557,757
20621	OneBeacon Amer Ins Co	93,051,679	4,778,779	88,272,900
21970	OneBeacon Ins Co	1,085,924,002	219,735,320	866,188,682
56383	Order of United Commercial Travelers	21,162,131	11,658,481	9,503,650
76112	Oxford Life Ins Co	1,097,680,988	949,194,996	148,485,992
22748	Pacific Employers Ins Co	3,309,042,046	2,167,462,486	1,141,579,560
20346	Pacific Ind Co	6,640,456,676	3,869,034,872	2,771,421,804
97268	Pacific Life & Ann Co	5,819,488,296	5,324,132,544	495,355,752
67466	Pacific Life Ins Co	109,064,765,998	102,561,878,937	6,502,887,061
37850	Pacific Specialty Ins Co	377,076,218	171,209,570	205,866,648
70785	Pacificare Life & Hlth Ins Co	616,206,895	23,642,467	592,564,428



# The 163rd Report

37257	Praetorian Ins Co	971,913,137	723,550,227	248,362,910
15024	Preferred Mut Ins Co	484,841,061	299,570,582	185,270,479
36234	Preferred Professional Ins Co	408,932,635	202,841,098	206,091,537
10800	Premier Grp Ins Co Inc	48,962,288	17,995,976	30,966,312
15586	Preserver Ins Co	169,820,231	159,855,401	9,964,830
65919	Primerica Life Ins Co	1,479,769,791	916,509,356	563,260,434
61271	Principal Life Ins Co	143,741,935,965	139,599,705,471	4,142,230,495
71161	Principal Natl Life Ins Co	110,351,033	26,114,475	84,236,558
12873	Privilege Underwriters Recp Exch	171,678,810	111,597,395	60,081,415
33391	ProAssurance Ind Co Inc	1,718,415,145	964,731,590	753,683,555
29017	Professionals Advocate Ins Co	125,374,737	30,992,848	94,381,889
25585	Professionals Direct Ins Co	21,854,791	26,607	21,828,184
11851	Progressive Advanced Ins Co	318,750,386	189,734,847	129,015,539
24260	Progressive Cas Ins Co	5,772,433,590	4,229,323,289	1,543,110,301
16322	Progressive Direct Ins Co	4,724,165,455	3,290,880,613	1,433,284,842
24279	Progressive Max Ins Co	351,101,388	242,172,826	108,928,562
38628	Progressive Northern Ins Co	1,305,390,796	934,665,498	370,725,298
21727	Progressive Universal Ins Co	281,720,124	187,771,232	93,948,892
10638	Proselect Ins Co	70,988,309	46,320,249	24,668,060
12416	Protective Ins Co	741,136,735	365,312,349	375,824,386
68136	Protective Life Ins Co	41,027,033,990	38,109,357,934	2,917,676,056
15040	Providence Mut Fire Ins Co	186,343,961	85,913,321	100,430,640
24295	Providence Washington Ins Co	124,559,135	95,502,692	29,056,442
68195	Provident Life & Accident Ins Co	8,347,582,371	7,647,874,056	699,708,316
68209	Provident Life & Cas Ins Co	764,107,456	613,217,451	150,890,004
79227	Pruco Life Ins Co	98,541,254,455	96,154,353,149	2,386,901,306
86630	Prudential Ann Life Assur Corp	50,649,082,327	50,205,607,499	443,474,828
68241	Prudential Ins Co Of Amer	296,637,147,283	287,254,565,776	9,382,581,507
93629	Prudential Retirement Ins & Ann Co	78,046,516,557	77,105,488,146	941,028,411
15059	Public Serv Ins Co	535,102,873	399,141,132	135,961,741
39217	QBE Ins Corp	2,138,231,351	1,459,487,208	678,744,144
10219	QBE Reins Corp	1,232,851,837	418,126,389	814,725,447
15067	Quincy Mut Fire Ins Co	1,471,115,114	543,980,129	927,134,985
22705	R&Q Reins Co	170,243,959	153,754,363	16,489,596
36250	Radian Asset Assur Inc	1,501,451,185	303,417,421	1,198,033,764



# The 163rd Report

33790	Radian Guar Inc	3,657,543,100	2,339,779,169	1,317,763,931
30872	Radian Mortgage Assur Inc	18,001,115	20,706	17,980,409
24449	Regent Ins Co	125,157,651	94,012,226	31,145,425
68357	Reliable Life Ins Co	22,713,375	9,460,821	13,252,554
68381	Reliance Standard Life Ins Co	5,980,358,543	5,381,975,550	598,382,993
67105	Reliastar Life Ins Co	21,621,230,710	19,678,742,886	1,942,487,824
61360	Reliastar Life Ins Co Of NY	3,208,828,188	2,879,368,459	329,459,729
61700	Renaissance Life & Hlth Ins Co of Am	56,387,893	16,719,141	39,668,752
12475	Republic Franklin Ins Co	94,576,694	46,983,817	47,592,877
28452	Republic Mortgage Ins Co	1,932,845,070	1,563,456,095	369,388,975
32174	Republic Mortgage Ins Co Of FL	30,579,565	22,505,498	8,074,067
31275	Republic Mortgage Ins Of NC	391,056,669	322,819,888	68,236,781
31089	Repwest Ins Co	284,739,547	157,903,951	126,835,596
61506	Resource Life Ins Co	16,922,204	6,432,263	10,489,941
43044	Response Ins Co	25,865,011	2,964,339	22,900,671
36684	Riverport Ins Co	101,486,856	62,231,542	39,255,314
65005	RiverSource Life Ins Co	104,355,552,280	101,669,685,373	2,685,866,907
28860	RLI Ind Co	43,723,584	815,734	42,907,850
13056	RLI Ins Co	1,679,437,985	820,216,660	859,221,325
12491	Rochdale Ins Co Of NY	248,093,839	189,248,813	58,845,026
42706	Roche Surety & Cas Co Inc	21,128,400	12,977,217	8,151,183
39039	Rural Comm Ins Co	5,245,222,646	4,645,392,087	599,830,559
23132	RVI Amer Ins Co	94,566,084	26,388,696	68,177,388
11123	Safety First Ins Co	18,506,298	4,140,184	14,366,114
33618	Safety Ind Ins Co	110,082,116	55,949,654	54,132,462
39454	Safety Ins Co	1,396,810,322	768,817,640	627,992,682
15105	Safety Natl Cas Corp	4,183,550,016	3,029,703,656	1,153,846,360
12808	Safety Prop & Cas Ins Co	41,109,722	23,567,797	17,541,925
40460	Sagamore Ins Co	157,153,559	33,449,503	123,704,056
60445	Sagicor Life Ins Co	1,176,198,373	1,100,371,779	75,826,594
38300	Samsung Fire & Marine Ins Co Ltd	179,947,192	115,514,609	64,432,583
60176	SBLI USA Mut Life Ins Co Inc	1,479,092,174	1,390,096,520	88,995,654
15563	SeaBright Ins Co	714,433,987	487,654,001	226,779,983
69914	Sears Life Ins Co	48,795,345	27,975,691	20,819,654
25763	Seaton Ins Co	79,690,525	71,553,502	8,137,023



# The 163rd Report

37923	Seaworthy Ins Co	95,666,791	43,926,024	51,740,767
10054	Securian Cas Co	173,885,206	72,799,617	101,085,589
93742	Securian Life Ins Co	207,809,044	76,281,017	131,528,027
68675	Security Benefit Life Ins Co	20,702,296,559	19,657,493,226	1,044,803,333
68721	Security Life Ins Co Of Amer	73,237,779	53,639,230	19,598,549
68713	Security Life Of Denver Ins Co	15,066,633,398	14,032,645,908	1,033,987,490
68772	Security Mut Life Ins Co Of NY	2,676,399,790	2,542,834,991	133,564,799
19879	Security Natl Ins Co	429,014,074	349,233,648	79,780,426
50784	Security Title Guarantee Corp Baltim	13,905,644	10,886,551	3,019,093
11867	Selective Ins Co of New England	159,253,785	124,389,608	34,864,177
10936	Seneca Ins Co Inc	194,727,795	61,770,123	132,957,672
76325	Senior Hlth Ins Co of PA	2,985,938,782	2,887,736,889	98,201,892
11000	Sentinel Ins Co Ltd	205,224,645	70,752,456	134,472,189
12870	Sentruiy Cas Co	106,522,435	65,521,134	41,001,301
28460	Sentry Cas Co	240,263,968	167,253,837	73,010,131
24988	Sentry Ins A Mut Co	6,631,964,314	2,556,630,322	4,075,333,992
68810	Sentry Life Ins Co	4,909,669,593	4,637,135,473	272,534,120
21180	Sentry Select Ins Co	641,304,426	413,826,220	227,478,206
22985	Sequoia Ins Co	244,792,828	170,290,081	74,502,747
97241	Settlers Life Ins Co	385,557,108	334,025,521	51,531,587
23388	Shelter Mut Ins Co	2,756,545,353	1,189,641,286	1,566,904,068
89958	Shelterpoint Ins Co	7,906,473	134,837	7,771,636
12575	SilverScript Ins Co	2,479,404,546	2,147,542,442	331,862,104
38776	Sirius Amer Ins Co	1,559,423,346	1,011,068,660	548,354,686
80055	Smart Ins Co	46,052,819	3,714,781	42,338,038
11126	Sompo Japan Ins Co of Amer	936,303,388	455,236,190	481,067,199
57142	Sons Of Norway	353,855,494	341,300,412	12,555,082
19216	Southern Ins Co	48,194,653	17,982,818	30,211,835
20613	Sparta Ins Co	542,637,020	365,537,229	177,099,791
24767	St Paul Fire & Marine Ins Co	18,566,316,320	12,651,619,036	5,914,697,284
24775	St Paul Guardian Ins Co	78,986,402	52,824,246	26,162,155
24791	St Paul Mercury Ins Co	340,527,280	209,834,609	130,692,671
19224	St Paul Protective Ins Co	510,117,776	281,889,423	228,228,353
19070	Standard Fire Ins Co	3,605,293,999	2,370,513,049	1,234,780,950
42986	Standard Guar Ins Co	476,835,420	325,960,553	150,874,867



# The 163rd Report

69019	Standard Ins Co	19,118,662,354	17,831,312,961	1,287,349,393
69078	Standard Security Life Ins Co Of NY	249,502,897	135,531,122	113,971,775
18023	Star Ins Co	1,000,349,480	690,758,321	309,591,160
68985	Starmount Life Ins Co	51,137,913	28,808,584	22,329,329
40045	Starnet Ins Co	202,673,835	93,232,367	109,441,469
38318	Starr Ind & Liab Co	3,467,356,543	1,602,249,380	1,865,107,163
25135	State Automobile Mut Ins Co	2,196,073,212	1,337,988,395	858,084,817
25143	State Farm Fire & Cas Co	31,460,692,892	20,509,531,761	10,951,161,131
25151	State Farm Gen Ins Co	6,388,142,050	2,935,545,626	3,452,596,424
69108	State Farm Life Ins Co	60,442,042,798	51,997,386,434	8,444,656,364
25178	State Farm Mut Auto Ins Co	129,337,905,710	53,659,031,057	75,678,874,653
69116	State Life Ins Co	5,010,611,135	4,678,606,061	332,005,074
12831	State Natl Ins Co Inc	218,790,848	63,224,670	155,566,178
77399	Sterling Life Ins Co	113,012,166	68,624,029	44,388,137
50121	Stewart Title Guar Co	1,048,016,604	574,307,716	473,708,888
25180	Stillwater Ins Co	292,251,854	136,919,505	155,332,349
16578	Stillwater Prop & Cas Ins Co	119,534,206	7,163,138	112,371,068
10952	Stonebridge Cas Ins Co	324,587,164	206,465,588	118,121,576
65021	Stonebridge Life Ins Co	1,739,856,555	1,631,405,742	108,450,813
31925	Stonewood Natl Ins Co	227,209,331	179,468,246	47,741,085
10340	Stonington Ins Co	153,595,749	107,200,742	46,395,007
11024	Strathmore Ins Co	49,488,687	26,525,425	22,963,262
80926	Sun Life & Hlth Ins Co	353,705,585	171,689,296	182,016,289
79065	Sun Life Assur Co Of Canada US	39,279,197,972	37,868,778,220	1,410,419,752
58181	Supreme Council The Royal Arcanum	105,299,955	90,942,984	14,356,971
69310	Surety Life Ins Co	13,885,569	1,128,734	12,756,835
82627	Swiss Re Life & Hlth Amer Inc	9,994,731,136	8,350,729,393	1,644,001,743
25364	Swiss Reins Amer Corp	11,409,396,275	6,790,079,299	4,619,316,976
68608	Symetra Life Ins Co	27,220,041,375	25,350,321,723	1,869,719,652
84549	Symphonix Hlth Ins Inc	9,848,341	2,260,513	7,587,828
20311	Syncora Guar Inc	1,034,520,401	61,188,294	973,332,107
12866	T H E Ins Co	190,250,310	128,083,333	62,166,978
69345	Teachers Ins & Ann Assoc Of Amer	250,494,214,817	219,715,089,398	30,779,125,419
22683	Teachers Ins Co	329,280,775	188,885,371	140,395,404
69396	Texas Life Ins Co	952,866,475	872,515,259	80,351,216





# The 163rd Report

23280	The Cincinnati Ind Co	110,714,383	28,709,604	82,004,779
70435	The Savings Bank Life Ins Co Of MA	2,534,372,093	2,320,772,781	213,599,312
28240	The Serv Ins Co Inc	11,512,982	5,720,294	5,792,688
41769	The Travelers Cas Co	202,708,949	140,214,481	62,494,468
56014	Thrivent Financial For Lutherans	72,161,546,776	66,363,637,110	5,797,909,666
60142	TIAA Cref Life Ins Co	7,988,639,007	7,614,805,598	373,833,409
25534	TIG Ins Co	2,235,803,146	1,385,844,362	849,958,784
69477	Time Ins Co	691,510,276	479,499,129	212,011,147
13242	Titan Ind Co	244,587,665	77,214,357	167,373,308
32301	TNUS Ins Co	65,689,402	12,668,967	53,020,435
42439	Toa Re Ins Co Of Amer	1,779,405,889	1,096,994,400	682,411,489
10945	Tokio Marine Amer Ins Co	1,383,525,649	869,152,092	514,373,557
25496	Torus Natl Ins Co	139,769,273	66,783,605	72,985,668
44300	Tower Ins Co Of NY	543,740,374	407,304,667	136,435,707
43702	Tower Natl Ins Co	35,561,942	32,263,380	3,298,562
37621	Toyota Motor Ins Co	420,031,045	225,172,419	194,858,626
79022	Transamerica Advisors Life Ins Co	10,135,218,291	9,401,803,126	733,415,165
82848	Transamerica Advisors Life Ins Co of	774,375,494	681,925,619	92,449,875
70688	Transamerica Financial Life Ins Co	29,402,390,662	28,467,814,431	934,576,231
86231	Transamerica Life Ins Co	115,276,062,906	110,558,209,923	4,717,852,983
28886	Transguard Ins Co Of Amer Inc	248,408,197	119,664,650	128,743,547
33014	Transport Ins Co	42,027,431	31,175,600	10,851,831
20494	Transportation Ins Co	80,329,992	87,490	80,242,502
28188	Travco Ins Co	216,091,261	146,522,949	69,568,312
19038	Travelers Cas & Surety Co	16,464,401,449	9,905,754,944	6,558,646,505
31194	Travelers Cas & Surety Co Of Amer	4,147,460,454	2,265,740,367	1,881,720,088
36170	Travelers Cas Co Of CT	319,228,588	225,031,176	94,197,411
19046	Travelers Cas Ins Co Of Amer	1,893,078,083	1,343,317,536	549,760,547
40282	Travelers Commercial Cas Co	324,468,114	229,120,031	95,348,083
41750	Travelers Constitution State Ins Co	203,205,723	140,215,896	62,989,828



# The 163rd Report

27998	Travelers Home & Marine Ins Co	410,095,646	281,111,955	128,983,691
25658	Travelers Ind Co	20,662,613,986	13,956,488,515	6,706,125,470
25666	Travelers Ind Co Of Amer	628,000,922	433,490,623	194,510,299
25682	Travelers Ind Co Of CT	1,082,359,603	716,787,951	365,571,652
38130	Travelers Personal Ins Co	194,750,507	130,272,662	64,477,844
36145	Travelers Personal Security Ins Co	205,066,075	138,282,777	66,783,299
25674	Travelers Prop Cas Co Of Amer	907,007,888	419,996,230	487,011,658
34894	Trenwick Amer Reins Corp	84,244,199	50,098,507	34,145,692
31003	Tri State Ins Co Of MN	32,011,805	1,085,292	30,926,513
41211	Triton Ins Co	527,843,738	321,941,561	205,902,177
21709	Truck Ins Exch	1,933,396,090	1,369,922,187	563,473,903
27120	Trumbull Ins Co	210,903,499	117,860,138	93,043,361
61425	Trustmark Ins Co	1,369,779,673	1,072,008,688	297,770,986
62863	Trustmark Life Ins Co	365,541,679	204,977,218	160,564,461
29459	Twin City Fire Ins Co	641,747,713	353,605,506	288,142,207
67423	UBS Life Ins Co USA	44,979,718	6,730,353	38,249,365
80314	Unicare Life & Hlth Ins Co	469,053,917	342,803,454	126,250,463
11121	Unified Life Ins Co	179,569,877	156,765,867	22,804,010
91529	Unimerica Ins Co	410,077,144	228,956,594	181,120,550
80837	Union Central Life Ins Co	6,491,294,422	5,933,124,133	558,170,289
62596	Union Fidelity Life Ins Co	19,510,637,069	18,941,294,314	569,342,750
25844	Union Ins Co	104,795,626	76,566,290	28,229,336
21423	Union Ins Co Of Providence	107,298,935	53,977,784	53,321,151
69744	Union Labor Life Ins Co	2,813,706,488	2,726,040,682	87,665,806
25860	Union Mut Fire Ins Co	175,797,163	104,022,079	71,775,084
70408	Union Security Ins Co	5,085,826,710	4,651,113,839	434,712,871
92916	United Amer Ins Co	1,683,448,545	1,471,858,984	211,589,561
36226	United Cas & Surety Ins Co	9,582,285	4,979,293	4,602,992
85766	United Concordia Ins Co	58,943,109	25,634,230	33,308,879
69892	United Farm Family Life Ins Co	2,087,018,274	1,811,783,240	275,235,034
11770	United Financial Cas Co	2,137,869,338	1,645,881,593	491,987,745
51624	United Gen Title Ins Co	14,946,671	2,610,839	12,335,832
26999	United Guar Mortgage Ind Co	283,788,814	170,561,754	113,227,060
15873	United Guar Residential Ins Co	3,059,260,763	1,593,547,410	1,465,713,353
16667	United Guar Residential Ins Co of NC	448,483,696	70,630,121	377,853,575





# The 163rd Report

69930	United Ins Co Of Amer	3,591,712,146	3,155,635,945	436,076,201
41335	United Natl Specialty Ins Co	80,401,855	69,755,458	10,646,397
69868	United Of Omaha Life Ins Co	18,122,473,437	16,895,600,881	1,226,872,556
13072	United Ohio Ins Co	272,790,192	140,359,842	132,430,350
10969	United Prop & Cas Ins Co	293,686,187	215,324,577	78,361,610
25941	United Serv Automobile Assn	28,667,011,488	7,912,525,356	20,754,486,132
25887	United States Fidelity & Guar Co	4,653,938,415	2,169,502,708	2,484,435,707
21113	United States Fire Ins Co	3,154,524,880	2,342,427,670	812,097,210
70106	United States Life Ins Co In NYC	25,538,037,807	23,772,797,264	1,765,240,543
10656	United States Surety Co	52,994,577	20,990,673	32,003,904
29157	United WI Ins Co	361,166,347	287,206,236	73,960,111
72850	United World Life Ins Co	114,871,299	66,251,301	48,619,998
79413	UnitedHealthcare Ins Co	14,512,561,082	9,473,069,016	5,039,492,066
25909	Unitrin Preferred Ins Co	28,158,953	19,456,645	8,702,308
63819	Unity Financial Life Ins Co	172,735,320	161,632,835	11,102,485
41181	Universal Underwriters Ins Co	386,182,512	50,057,013	336,125,500
70173	Universal Underwriters Life Ins Co	155,864,689	133,874,898	21,989,791
40843	Universal Underwriters Of TX Ins	12,599,676	2,759,964	9,839,712
62235	Unum Life Ins Co Of Amer	19,078,536,320	17,520,669,272	1,557,867,048
80705	US Br Great West Life Assur Co	78,643,179	63,548,522	15,094,657
80802	US Br Sun Life Assur Co of Canada	15,368,893,261	14,602,151,104	766,742,157
80659	US Business of Canada Life Assur Co	4,318,881,067	4,183,464,266	135,416,801
84530	US Financial Life Ins Co	638,132,457	575,654,514	62,477,943
29599	US Specialty Ins Co	1,928,589,483	1,348,281,564	580,307,919
25968	USAA Cas Ins Co	8,445,777,251	4,277,001,437	4,168,775,814
18600	USAA Gen Ind Co	2,256,609,831	1,420,971,692	835,638,139
69663	USAA Life Ins Co	21,113,959,166	19,140,563,600	1,973,395,566
94358	US Able Life	408,256,523	241,938,717	166,317,806
25976	Utica Mut Ins Co	2,130,108,412	1,355,027,474	775,080,938
26611	Valiant Ins Co	35,885,135	3,683,464	32,201,671
20508	Valley Forge Ins Co	70,964,063	37,900	70,926,163
21172	Vanliner Ins Co	325,013,236	203,095,710	121,917,525



# The 163rd Report

68632	Vantis Life Ins Co	896,338,991	824,615,483	71,723,508
70238	Variable Ann Life Ins Co	77,174,391,941	72,362,526,287	4,811,865,654
13110	Vermont Accident Ins Co Inc	7,673,877	541,072	7,132,805
26018	Vermont Mut Ins Co	690,707,684	362,507,781	328,199,903
20397	Vigilant Ins Co	467,945,670	203,062,939	264,882,731
40827	Virginia Surety Co Inc	1,007,790,342	698,576,775	309,213,567
39616	Vision Serv Plan Ins Co	205,885,104	63,181,786	142,703,318
70319	Washington Natl Ins Co	5,286,071,673	4,854,172,693	431,898,980
26069	Wausau Business Ins Co	43,589,590	18,465,514	25,124,076
26042	Wausau Underwriters Ins Co	99,744,310	38,612,344	61,131,966
10155	Wellcare Prescription Ins Inc	205,600,738	87,007,748	118,592,990
25011	Wesco Ins Co	804,133,417	637,320,516	166,812,901
44393	West Amer Ins Co	100,373,289	52,643,366	47,729,923
70335	West Coast Life Ins Co	4,516,103,717	4,066,112,702	449,991,015
10030	Westchester Fire Ins Co	2,056,086,204	1,149,515,330	906,570,874
50050	Westcor Land Title Ins Co	67,656,593	47,855,943	19,800,650
91413	Western Reserve Life Assur Co of OH	9,420,319,417	9,014,872,565	405,446,852
13188	Western Surety Co	1,856,351,527	650,737,354	1,205,614,173
85189	Western United Life Assur Co	14,770,658	7,393,204	7,377,454
39845	Westport Ins Corp	5,454,118,515	3,684,714,544	1,769,403,971
51152	WFG Natl Title Ins Co	50,124,236	32,115,877	18,008,359
60704	Wilton Reassur Life Co of NY	901,333,134	788,208,602	113,124,531
56170	Womans Life Ins Society	194,400,874	168,990,477	25,410,397
57320	Woodmen World Life Ins Soc	10,067,532,553	9,005,494,845	1,062,037,708
11523	Wright Natl Flood Ins Co	27,592,131	12,893,375	14,698,756
20273	WRM Amer Ind Co Inc	73,445,199	6,083,883	67,361,316
40193	X L Ins Co Of NY	208,201,656	130,506,779	77,694,877
24554	XL Ins Amer Inc	734,200,582	487,365,509	246,835,073
88080	XL Life Ins & Ann Co	13,943,659	260,506	13,683,153
20583	XL Reins Amer Inc	5,527,818,384	3,283,313,150	2,244,505,234
37885	XL Specialty Ins Co	440,571,430	282,228,387	158,343,043
31267	York Ins Co of ME	45,766,367	240,253	45,526,112
26220	Yosemite Ins Co	247,983,831	94,273,872	153,709,959
30325	Zale Ind Co	42,175,605	26,170,963	16,004,642



# The 163rd Report

71323	Zale Life Ins Co	11,447,047	2,366,169	9,080,878
13269	Zenith Ins Co	1,783,758,870	1,267,971,110	515,787,760
16535	Zurich Amer Ins Co	30,184,001,188	22,385,582,849	7,798,418,339
27855	Zurich Amer Ins Co Of IL	49,354,906	15,336,181	34,018,725
90557	Zurich Amer Life Ins Co	12,968,646,199	12,836,586,861	132,059,338



# The 163rd Report

## Appendix D

### Surplus Lines Insurers

NAIC#	COMPANY NAME
20010	Acceptance Indemnity Insurance Company
24856	Admiral Insurance Company
10389	Agent Alliance Insurance Company
26883	AIG Specialty Insurance Company
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
24319	Allied World Surplus Lines Insurance Company
33189	Alterra Excess & Surplus Insurance Company
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance 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
13578	Bracken Hill Specialty Insurance Co Inc
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co
43095	Clarendon America Insurance Company
39993	Colony Insurance Company



# The 163rd Report

31127	Columbia Casualty Company
13124	Companion Specialty Insurance Company
29734	Conifer Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty 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
15201	Fair American Select Insurance Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
37079	Hudson Excess 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



# The 163rd Report

15366	Knight Specialty 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
13794	Mid-Continent Excess and Surplus Ins Co
14420	Mount Vernon Specialty Ins 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
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
35114	PMSLIC Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
12623	ReliaMax Surety Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
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
23850	Tokio Marine Specialty Insurance Company



# The 163rd Report

44776	Torus Specialty Insurance Company
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
43451	Utica Specialty Risk Insurance Company
40428	Voyager Indemnity Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company

AA#	Company Name
AA-1120810	Ace European Group Limited
AA-1344102	Allianz Global Corporate & Specialty AG
AA-3191229	Ally International Insurance company Ltd.
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-1560210	Commonwealth Insurance Company
AA-3194130	Endurance Specialty Insurance Ltd.
AA-1124129	Endurance Worldwide Insurance Limited
AA-3194231	Gard Marine & Energy Limited
AA-1360015	Generali, Assicurazioni Generali, S.p.A. a/k/a Assicurazione Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia





# The 163rd Report

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-3190917	Ironshore Insurance Ltd
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 Insurance Company Limited
AA-1120093	Torus Insurance (UK) Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited

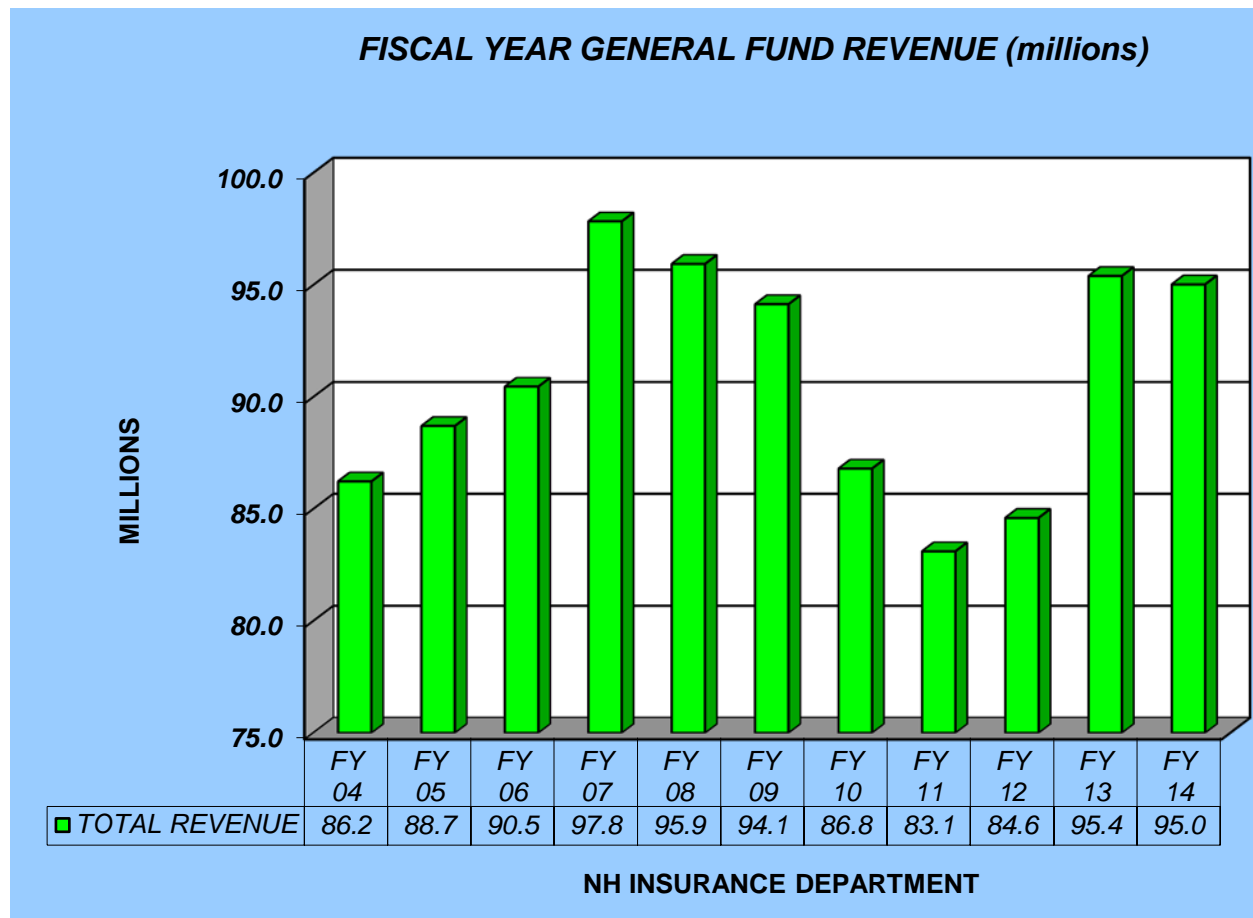


# The 163rd Report

## Appendix E

### General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2004 through 2014. 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 2014, premium tax produced \$80.6 million of revenue (84.8%) while producer and other fees produced \$14.4 million in revenue (15.2%).





# The 163rd Report



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