

STATE OF
NEW
HAMPSHIRE

NEW HAMPSHIRE INSURANCE DEPARTMENT 2019 ANNUAL REPORT



168th Annual Report
(Fiscal Year 2019: July 1, 2018 – June 30, 2019)



The 168th Report

of the New Hampshire Insurance Department

John Elias
Insurance Commissioner

His Excellency, Governor Christopher T. Sununu

The Honorable Michael J. Cryans
Executive Councilor, First District

The Honorable Andru Volinsky
Executive Councilor, Second District

The Honorable Russell E. Prescott
Executive Councilor, Third District

The Honorable Theodore L. Gatsas
Executive Councilor, Fourth District

The Honorable Debora B. Pignatelli
Executive Councilor, Fifth District



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Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2019. During Fiscal Year 2019, the Department had 85 full-time staff positions and collected total General Fund revenues of \$115.0 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 as 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.

Strategic Plan

Integrity: We respect each other and our stakeholders, and always aim to work in ways which confirm our individual and collective trustworthiness.

Effectiveness: We strive to maximize the potential good results for the public and the insurance industry resulting from our work.

Transparency: We strive to ensure that our policy and regulatory decisions are predictable and fair, and the process used to make and enforce them is clear to all.

Responsiveness: We are committed to ensuring that requests for help or information from the Department are handled quickly and accurately.

The Department's Shared Vision for New Hampshire

All residents and businesses of New Hampshire can manage risk in a changing world.



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Strategy and Goals

We will focus on developing our organizational health and agility, ensuring that we can quickly respond to changing conditions, and that we are able to help stabilize the insurance markets for NH.

1. Develop a sound regulatory philosophy and use it to guide our work
2. Work collaboratively across functional areas and product lines
3. Enhance awareness of our work in order to increase our effectiveness
4. Develop our team's leadership skills and capacity at all levels
5. Develop staff & Department resources to support excellent, efficient work

Insurance Department Staff by Division

During Fiscal Year 2019, the Department had 85 full-time staff positions, one part-time staff position and collected total General Fund revenues of \$135.1 million.

Executive Office

John Elias.....Insurance Commissioner

Alexander Feldvebel.....Deputy Insurance Commissioner
Christie Rice.....Assistant Commissioner
Sandra Barlow.....Program Specialist I
Vacant Program Specialist I
Eireann Sibley.....Communications Director
Vacant.....Program Specialist IV
Vacant.....Human Resources Administrator
Vacant.....Human Resources Technician

Financial Regulation Division

Douglas Bartlett.....Director of Financial Regulation

Diane Cygan.....Financial Records Auditor

Financial Analysis & Company Licensing Unit

Patricia Gosselin.....Insurance Company Examiner V
Mary Verville.....Insurance Company Examiner III
Vacant.....Insurance Company Examiner III
Stephanie WoodsInsurance Company Examiner II
Cynthia GinsbergInsurance Company Examiner I
Vacant.....Insurance Company Examiner III



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Financial Examinations Unit

Colin Wilkins.....Chief Financial Examiner
W. Kurt Gillies.....Insurance Company Examiner I
Wade LinebergerInsurance Company Examiner II
Vacant.....Insurance Company Examiner II

Legal Division

Heather Silverstein.....General Counsel

Legal Counsel Unit

Emily Doherty.....Attorney IV (P&C)
Marty Mobley.....Legal Coordinator
Roni KarnisAttorney IV (L&H)
Michelle Heaton.....Hearings Examiner
Vacant.....Attorney IV

Enforcement Unit

Mary BleierCompliance and Enforcement Counsel
VacantAttorney III
Donald Belanger.....Insurance Company Examiner III
Vacant.....Paralegal II

Fraud Unit

VacantFraud Attorney /Insurance Fraud Director
Brendhan Harris.....Senior Insurance Fraud Investigator
Thomas Wickey.....Insurance Fraud Investigator
Vacant.....Senior Insurance Fraud Examiner
Karen Cassin.....Research Assistant

Property and Casualty Division

James FoxInsurance Company Examiner V/ Director of Property and Casualty

Market Conduct

Edwin Pugsley.....Insurance Company Examiner IV
Ellen Walsh.....Insurance Company Examiner III
James Young.....Insurance Company Examiner III
Andre Gagne.....Insurance Company Examiner II

Forms and Examinations

Frank Cardamone.....Insurance Company Examiner III



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LuAnne Ball.....Insurance Company Examiner II
Lauren Bradstreet.....Insurance Company Examiner II
Sarah Prescott.....Insurance Company Examiner I

Data Analytics Division

Tyler BrannenDirector of Health Economics

Christian CitarellaChief P&C Actuary
Vacant.....Property and Casualty Actuary
Ruju Dave.....Insurance Company Examiner II
Douglas Rees.....Insurance Company Examiner II
Maureen Mustard.....Director of Healthcare Analytics
Karen McCallister.....L&H Insurance Examiner
David Sky.....Chief Life, Accident, Health Actuary

Life and Health Division

Jennifer Patterson.....Insurance Company Examiner V/ Director of Life and Health

Vacant.....Insurance Company Examiner IV
Alain Couture.....Health Reform Coordinator

Life and Health Examination Unit

Diana Lavoie.....Insurance Company Examiner III
Vacant.....Insurance Company Examiner II
David Schechtman.....Insurance Company Examiner II
Ingrid MarshInsurance Company Examiner II
Gail Matson..... Insurance Company Examiner II
Debra Lacross.....Insurance Company Examiner I
Marianne Sylvester.....Program Specialist II

Life and Health Market Conduct Examinations Unit

Maureen Belanger.....Insurance Company Examiner III
Brandi Calvert.....Insurance Company Examiner II
Denise Lamy.....Insurance Company Examiner III

Communications and Consumer Services Division

Eireann Sibley.....Communications Director

Vacant.....Program Specialist IV

Consumer Services Unit

Keith Nyhan Insurance Company Examiner III
Barbara Anderson.....Claims and Hearings Officer
Catherine Drew.....Claims and Hearings Officer
Lisa CotterInsurance Claim Representative



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Claire LaPointe.....Claims and Hearings Officer
Heather Boulanger.....Program Assistant II
Robin Tierney.....Insurance Company Examiner I

Business Operations

Christie Rice.....Assistant Commissioner

Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV
Donna Arcand.....Insurance Company Examiner III/Tax Auditor

Business Unit

Ted PerkinsAdministrator IV
Jennifer GoodwinGrants Program Coordinator
Vacant.....Senior Management Analyst
VacantProgram Assistant II
Christine Blais.....Program Specialist I
Karen Belair.....Program Assistant II
Taz Belanger.....Program Assistant II

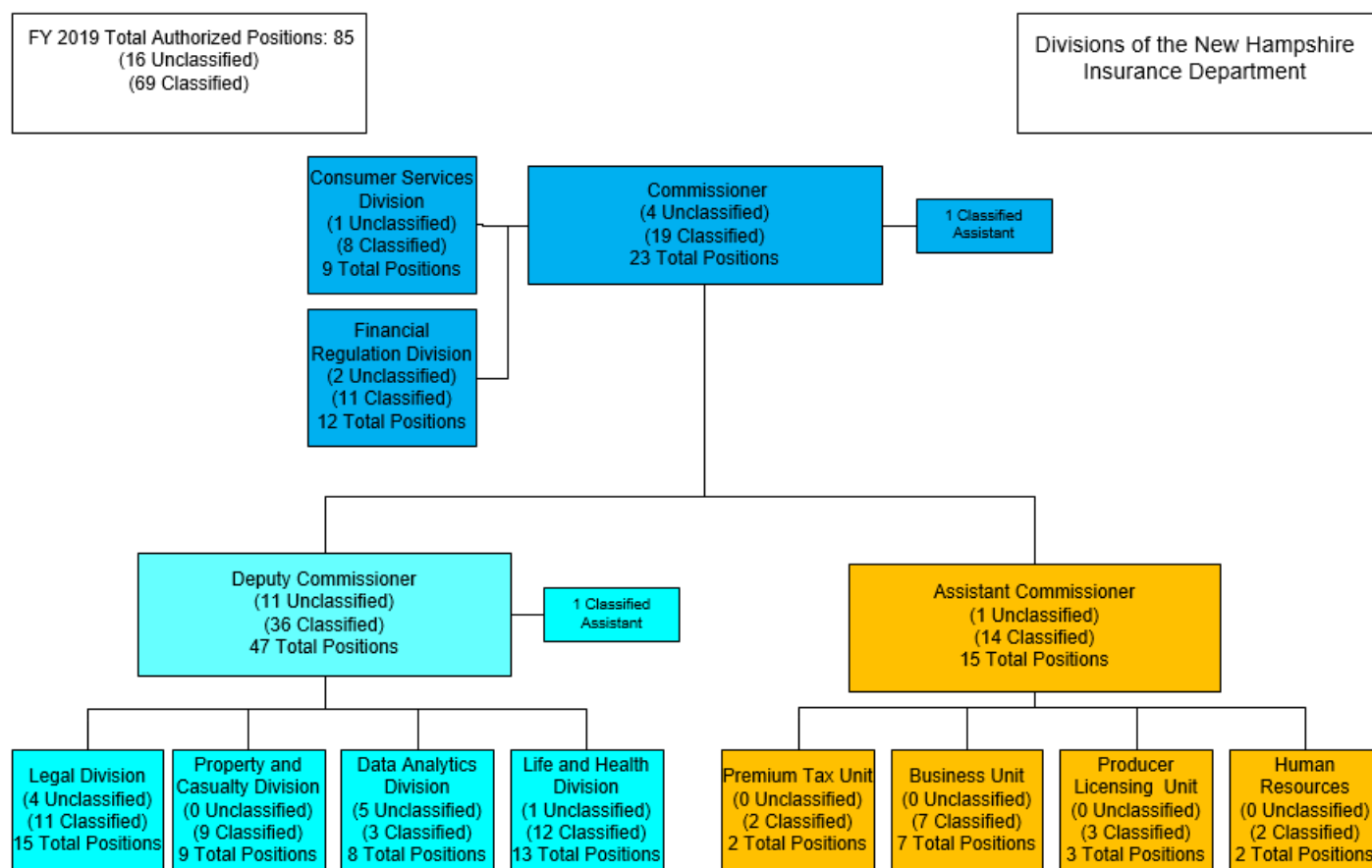
Producer Licensing Unit

Joan LaCourse.....Supervisor IV
Marlena Keyser.....Program Assistant II
Cheryl GagnonProgram Assistant II



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NHID Organizational Chart





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Administration Division

The Administration Division includes the Executive Office of the Commissioner, Deputy Commissioner, and Assistant Commissioner. In addition, the Division also includes the Human Resources Unit. The Division oversees the mission and direction of the Department, and serves as primary liaison to the Governor's office.

For Fiscal Year 2019, the Goals & Objectives for the Administration Division included:

1. Strategic planning for the Department.
2. Implementation of Sharepoint.
3. To create a communications plan to expedite the decision making process at the Commissioner level.

For Fiscal Year 2019, the Goals & Objectives for the Human Resources Unit included:

1. Talent Acquisition: recruit and retain a diverse workforce to meet the needs of the organization.
2. Talent and Development: Provide development programs to help staff and managers accomplish their goals.
3. Culture / Engagement: Maintain a positive, values-based work environment.
4. Organizational Excellence: Administer HR policy and programs effectively and efficiently, while maintaining internal customer satisfaction and meeting budget constraints.

Financial Regulation Division

The Financial Regulation 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 has 1,145 licensed insurance companies to conduct business in the State, 59 of which are domiciled in New Hampshire. Of these companies, 382 are licensed to write life and health insurance, and the remaining 763 companies are licensed in various property and casualty lines.

The division processed and issued 40 new company licenses during Fiscal Year 2019. Six are life and health and 34 are property and casualty insurance companies. (See Appendix A) Four companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2018 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.

The Non-admitted and Reinsurance Reform Act (NRRA) became effective July 21, 2011. 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



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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, 2019, 171 unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

Financial examinations of the following domestic companies were completed during Fiscal Year 2019:

Granite State Health Plan, Inc.	Mt. Washington Assurance Corporation
Tufts Health Freedom Insurance Co.	

Financial examinations in progress as of Fiscal Year-End 2019 include:

America First Insurance Company	American Fire & Casualty Company
First National Ins Co of America	Colorado Casualty Insurance Company
Excelsior Insurance Company	General Insurance Co of America
Golden Eagle Insurance Corporation	Liberty Life Assurance Co of Boston
Liberty Personal Insurance Company	Liberty Surplus Insurance Corporation
Merchants National Insurance Co	Mid-American Fire & Casualty Company
Midwestern Indemnity Company	Netherlands Insurance Company
New Hampshire Employers Ins Co	Ohio Casualty Insurance Company
Ohio Security Insurance Company	Peerless Insurance Company
Safeco Insurance Co of America	Safeco National Insurance Company
Safeco Surplus Lines Insurance Co	

The Financial Regulation Division is additionally responsible for continually reviewing the financial health of all admitted insurance companies licensed in the State of New Hampshire's Insurance Department.

For Fiscal Year 2019, the Goals & Objectives for the Financial Regulation Division included:

1. Provide an in-depth financial review of the Annual and Quarterly Financial Statements and all other supplemental filings made by the state's domestic insurers in accordance with the NAIC Financial Analysis Handbook. Attend Supervisory Colleges. Financial condition examinations performed by the Department include full-scope periodic examinations and limited- scope or targeted examinations, which focus on specific accounts and/or issues.
2. Analyze and maintain license applications and renewals for Insurance Companies, TPAs, RRGs, UR, MGAs, Accredited Reinsurers, Motor Clubs, Premium Finance, Consumer Guaranty Contracts, Reinsurance Intermediaries, Purchasing Groups and RSA 405:14-A transactions and maintenance of Deposits.

Life and Health Division

The Life and Health Division reviews the compliance form filings and regulates the market conduct of accident and health insurers writing in the state, including life, annuities, major medical, ancillary health, long-term disability, short-term disability, Medicare supplement, dental, and long-term care insurance lines. The division also tracks health policy developments at the state and national level, and reviews contracts and other filings pertaining to life settlements and continuing care retirement communities.



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Life and Health Compliance Unit

The Life and Health Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the state's laws and rules.

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.

The Life and Health Compliance Unit has responsibilities that include the review and analysis of all individual and group health policies, including Affordable Care Act-compliant Qualified Health Plans, 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 NAIC, which has been delegated the responsibility by the federal government to assist states with ACA implementation and guidance.

The Life 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 2019 Life & Health Rate and Compliance Form Filings

Received

LAH Rate and Form Filings	2,105
Interstate Compact Filings Received	<u>907</u>
Total Filings Received	3,012

Closed - Disposition

LAH Filings Closed - Disposition	2,014
Interstate Compact Filings - Disposition	<u>870</u>
Total Filings Closed	2,884



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For Fiscal Year 2019, the Goals and Objectives for the L&H Compliance Unit included:

1. Speed to market: Improve Time to Process (TTP) on Policy, Rate and Form Filings.

Life and Health Market Conduct Unit

Market conduct examinations address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative 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 addressed through 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.

This unit supports the Department's investigative and legislative efforts by providing industry expertise to various projects. In addition, a member of the unit serves as the state's liaison with Centers for Medicare and Medicaid Services on senior product lines.

All continuum actions up to and including examinations, are performed in accordance with the NAIC Market Regulation Handbook.

In Fiscal Year 2019, this unit continued two sets of health examinations that began in FY 2018. The first focuses on carrier oversight, and vendor compliance, with the collection, administration and submission of pharmacy claims data relative to the New Hampshire Comprehensive Health Information System ("NHCHIS"). This data is made available to insurers, employers, consumers and state agencies in order to assess utilization, expenses and performance in the New Hampshire market. Accurate and timely data is a critical component to the analysis which allows consumers and employers to make informed, cost-effective health care choices.

The second set of health examinations was initiated to test for carrier compliance with the provisions of the federal Mental Health Parity Addiction Act of 2008 (MHPAEA), with focus on non-quantitative treatment limits (NQTLs) which include provider reimbursement programs, as well as the implementation and adherence to use of the American Society of Addiction Medicine (ASAM) criteria.

Below is a list of some of the significant market conduct actions performed by the Life and Health Unit in Fiscal Year 2019.

Market Regulation Actions and Results for Fiscal Year 2019				
Life and Health Market Conduct Examination Unit				
Market Conduct Examination Activity During Fiscal Year 2019				
Count	Licensed Entity	Line of Business	Consumer Restitution	Status
3	Mental Health Parity Examinations	Health	N/A	In progress
3	NH Comprehensive Health Information Systems (CHIS) Examinations	Health	N/A	In progress



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1	Life Examination	Life	N/A	In progress
1	Life Examination	Life		Closed
Total Market Conduct Examinations - 7				
Collaborative Multi-State Examinations				
Count	Licensed Entity	NAIC Company Code	Corrective Action Required	Penalties, Fines Collected
1	Health Insurance Innovations, Inc.	N/A	Yes	\$49,174.69
1	Globe Life and Accident Insurance Company	91472	Yes	\$11,605.44
Investigations				
Count	Licensed Entity	NAIC Company Code	Corrective Action Required	Penalties, Fines Collected
Total Multi-State Examinations - 2		Line of Business	Consumer Restitution	Total
1	Use of unapproved form	Health	N/A	Ongoing
2	Sale of unapproved product/unlicensed TPA	1 Life 1 Health	N/A	Ongoing
1	Pharmacy claim adjudication practices	Health	N/A	Ongoing
1	Unlicensed Entity	Health	N/A	Ongoing
2	System conversion/Operational review	Life	N/A	Ongoing
Total Investigations - 7				

For Fiscal Year 2019, the Goals and Objectives for the Life and Health Market Conduct Unit included:

1. Investigations and targeted exams: Unit conducts investigations and exams in a timely fashion consistent with identified priorities and obtains prompt corrective action/ closure that mitigates identified harms.
2. Identifying harms/ priorities: Develop processes for prioritizing regulatory actions in all LAH lines, using market analysis and multi- disciplinary task forces or teams as appropriate.



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Property and Casualty Division

The Property and Casualty Division reviews the compliance form filings and regulates the market conduct of property and casualty insurers (P&C) writing in the state, including but not limited to automobile, homeowners', general liability, professional liability, and workers' compensation insurance lines.

Property and Casualty Compliance Unit

The Property and Casualty Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the state's laws and rules.

All filings by insurers and advisory organizations must be submitted electronically through the National Association of Insurance Commissioner' 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.

The Property and Casualty Compliance Unit has responsibilities that include the analysis of personal and commercial lines of business. 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 2019 P&C Rate and Form Filings

Received

P&C Rate and Form Filings	4,189
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Closed - Disposition

P&C Filings Closed-Disposition	3,955
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For Fiscal Year 2019, the Goals and Objectives for the Property and Casualty Compliance Unit included:

1. Filing Review Efficiency: Average NHID Review Days (excluding company response days) from Initial Form Review.



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Property and Casualty Market Conduct Unit

Market conduct examinations address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative 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 addressed through 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.

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2019 fiscal year, the P&C Market Conduct unit focused on target examinations pursuant to provisions of the RSA 412:8, III and Ins 1002.19 (a)-(b).

Market Regulation Actions and Results for Fiscal Year 2019

Property & Casualty Market Conduct Examination Unit

Property & Casualty Market Conduct Examination Activity During Fiscal Year 2019								
Count	Licensed Entity	NAIC Company Code	Line of Business/Subject Matter	Consumer Restitution	NH Policyholders Receiving Policy Refund or Credit	Status	Corrective Action Required	Penalties, Fines Collected
1	LM Insurance Corporation	33600	Assigned Risk Workers Compensation	N/A	N/A	Closed	Yes	N/A
1	Travelers Property Casualty Company of America	25674	Assigned Risk Workers Compensation	N/A	N/A	Closed	Yes	N/A
1	Mt. Washington Assurance Corporation	43982	Personal Auto/Collision Deductible Waiver	\$600.00	2	Closed	Yes	N/A



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Count	Licensed Entity	NAIC Company Code	Line of Business/Subject Matter	Consumer Restitution	NH Policyholders Receiving Policy Refund or Credit	Status	Corrective Action Required	Penalties, Fines Collected
1	Safety Insurance Company	25968	Personal Auto/Collision Deductible Waiver	\$4,358.37	14	Closed	Yes	\$25,000
1	Nationwide Mutual Insurance Company	23787	Personal Auto/Collision Deductible Waiver	\$26,291.37	96	Closed	Yes	\$102,500
1	Nationwide Property & Casualty Insurance Company	37877	Personal Auto/Collision Deductible Waiver					
1	Nationwide Assurance Company	10723	Personal Auto/Collision Deductible Waiver					
1	Harleysville Worcester Insurance Company	26182	Personal Auto/Collision Deductible Waiver	\$342.74	3	Closed	Yes	N/A
1	Harleysville Preferred Insurance Company	35696	Personal Auto/Collision Deductible Waiver					
1	Harleysville Insurance Company	23582	Personal Auto/Collision Deductible Waiver					
1	Commerce Insurance Company	34754	Personal Auto/Collision Deductible Waiver	\$2,168.75	4	Closed	Yes	\$27,500
1	Vermont Mutual Insurance Company	26018	Personal Auto/Collision Deductible Waiver	\$2,175.00	2	Closed	Yes	\$5,000
1	Main Street America Protection Insurance Company	13026	Personal Auto/Collision Deductible Waiver	\$2,754.97	7	Closed	Yes	\$17,500



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Count	Licensed Entity	NAIC Company Code	Line of Business/Subject Matter	Consumer Restitution	NH Policyholders Receiving Policy Refund or Credit	Status	Corrective Action Required	Penalties, Fines Collected
1	Main Street America Assurance Company	29939	Personal Auto/Collision Deductible Waiver					
1	Old Dominion Insurance Company	40231	Personal Auto/Collision Deductible Waiver					
1	NGM Insurance Company	14788	Personal Auto/Collision Deductible Waiver					
1	Farmers Insurance Exchange	21652	Personal Auto/Collision Deductible Waiver	\$2,681.84	10	Closed	Yes	\$71,000
1	Truck Insurance Exchange	21709	Personal Auto/Collision Deductible Waiver					
1	Foremost Insurance Company Grand Rapids, Michigan	11185	Personal Auto/Collision Deductible Waiver					
1	Foremost Property and Casualty Insurance Company	11800	Personal Auto/Collision Deductible Waiver					
1	Bristol West Insurance Company	19658	Personal Auto/Collision Deductible Waiver					
1	21 st Century Premier Insurance Company	20796	Personal Auto/Collision Deductible Waiver					



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	Licensed Entity	NAIC Company Code	Line of Business/Subject Matter	Consumer Restitution	NH Policyholders Receiving Policy Refund or Credit	Status	Corrective Action Required	Penalties, Fines Collected
1	21 st Century Centennial Insurance Company	34789	Personal Auto/Collision Deductible Waiver					
1	21 st Century Indemnity Insurance Company	43974	Personal Auto/Collision Deductible Waiver					
Total Market Conduct Examinations – 24				\$41,373.04	138	\$248,500		

Property & Casualty Market Conduct Investigation Activity During Fiscal Year 2019						
Count	Licensed Entity	NAIC Company Code	Subject Matter	Line of Business	Consumer Restitution	Status
1	State Farm Mutual Automobile Insurance Company	152758	Commercial, Auto/Agent Handling/Claim Delay/No Response, Misrepresentation, Unsatisfactory Settlement/Offer	Commercial Auto	N/A	Closed/No regulatory violations
1	Preferred Mutual Insurance Company	15024	SERFF rate filing error	Homeowners/Condominium	\$2,434.35	Closed/Rate refiled
1	QBE Insurance Corporation	39217	Denial of Claim	Commercial Condominium	\$14,894.05	Closed/Company Decision Overturned
1	Fidelity Warranty	N/A	Reimbursement of automobile maintenance agreement/warranty	Automobile Maintenance Agreement/Warranty	\$1500.00	Closed/Settled
1	Travelers Casualty Insurance Company of America	19046	Non-payment of commissions	Commercial Package Policy	N/A	Closed/No evidence of regulatory violation



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Count	Licensed Entity	NAIC Company Code	Subject Matter	Line of Business	Consumer Restitution	Status
1	Homesite Insurance Company of the Midwest	13927	Invalid/Improper Cancellation	Homeowners	N/A	Closed/Company Position Substantiated
1	USAA Casualty Insurance Company	25968	Adjuster Handling/Alleged steering	Personal Automobile	N/A	Closed/No Regulatory Violation
1	GEICO General Insurance Company	35882	Claim Delay/Diminution in Value	Personal Automobile	N/A	Closed/No Jurisdiction/MA based accident and policy
1	Keene Auto Body vs NH Industry Insurers	N/A	Unfair settlement practices	Personal Automobile	N/A	Closed/No Regulatory Violation
9	\$18,828.40					

For Fiscal Year 2019, the Goals and Objectives for the P&C Market Conduct Unit included:

1. Identify, Quantify& Prioritize 3 to 5 Measurable Public Harms.
2. Market conduct investigations in accordance with RSA 400-A:16 (not just including 3 to 5 measurable public harms).
3. Market conduct examinations of prioritized measurable public harms in accordance with RSA 400-A:37.
4. Review and revise statutes and rules that are outdated or unclear.

Data Analytics Division

The Department Data Analytics Division was created in 2018 to better serve the Department's need for evidence based analysis and data driven policy development. The Division includes expertise from the property and casualty as well as the life and health insurance lines, including the Departments' actuaries, data scientists, and policy specialists. The Division specifically services policymakers and the public by providing information on the NH insurance markets, health care costs, and by performing various analyses of premium cost drivers and insurance rate submissions. Internally, the Division supports Market Conduct, Compliance, Fraud, and the Commissioner and Deputy Commissioner.

The creation of Data Analytics Division represents a shift in priorities within the Department to better coordinate and facilitate informed policy development and to ensure the highest level of integrity with Department examinations and customer service. The Division operates as proactively by using the information provided by from both confidential carrier submitted data and public resources. Virtually any legislation that may result in a cost impact to insurance premiums is reviewed by the Data Analytics Division, and both fiscal notes and testimony are prepared in response to these legislative initiatives.



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Initiatives of the division include the lauded transparency website NHHealthCost.org, which uses paid claims data collected by the state to help residents get an accurate estimate of dozens of health care procedures at hospitals across NH. The Department also convenes an annual hearing on premium rates and medical cost drivers in NH and a corresponding [report](#).

Property & Casualty Actuarial Unit

The Data Analytics Division also includes the Property and Casualty Actuarial Unit. This unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, and review of all P&C rate, rating rule, and predictive model filings. This unit provides consumer assistance on rate related issues and all workers compensation (WC) related complaints. It also provides support for the Market Conduct unit, as well as fiscal notes, legislative testimony, research, and data analysis on WC related bills and other bills that affect insurance coverage or cost.

During Fiscal Year 2019, the P&C Actuarial unit reviewed 1,269 loss cost, rate, model, and rule filings for various P&C lines of business. Ninety-four (94) filings were related to workers compensation, and the remainder was split between personal lines (26%) and commercial lines (74%). As insurance company pricing models become more sophisticated, the actuaries continue to be called to evaluate complex types of models that affect insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and predictive models in the form of Generalized Linear Models, Random Forests, and, recently, Gradient Boost Models, that incorporate non-traditional pricing variables.

The P&C Actuarial unit provides support for workers compensation (WC) in New Hampshire. The WC Analyst provides information and technical assistance to consumers who have inquiries or complaints about their WC coverage. During Fiscal Year 2019, the unit responded to 70 requests from both agents and consumers.

The P&C Actuarial unit is responsible for the review and approval of all WC loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC rate/loss cost filing from the National Council on Compensation Insurance (NCCI) and testifies at the associated rate hearing.

The P&C Actuarial Unit also provides underwriting and product development expertise in support of Market Conduct activities, and supports a number of initiatives aimed at identifying areas of regulatory concern in order to focus resources on carriers with potential market conduct issues.

The unit is responsible for the maintenance of several statistical databases for Market Analysis. The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. The Market Conduct Annual Statement (MCAS) provides information concerning specific actions by insurers in New Hampshire. Data includes length of time to pay claims, suit activity, and the number of policies canceled or non-renewed. The Market Analysis Review System (MARS) allows the market analyst to review financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states. In Fiscal Year 2019, 29 Level-1 and Level-2 reviews were completed.

Pursuant to Ins 1002.15, the P&C Actuarial Unit reviews the methods that insurers use to determine the value of an auto, after a total loss claim. Annually, the Department reviews these methods, reviews sample reports and publishes a list of accepted vendors.

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 filings made through March



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of 2019. Since the first publication of these comparisons, thousands of consumers have used the reports to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

RSA 412:14 calls for the Insurance Commissioner to monitor the degree of competition in insurance markets in the state. The actuaries perform analyses annually at the state, regional, and countrywide level. This information is important in determining whether a reasonable degree of competition exists in each line of insurance. The reports are published on the Department website.

Due to prior determination that is a non-competitive market, the medical professional liability marketplace is more thoroughly monitored each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, this market is not competitive in New Hampshire. Medical professional liability remains the only market determined to be non-competitive by the Commissioner.

Members of this unit act as the Commissioner's designee to the NH Workers Compensation Advisory Council, the Workers Compensation Classification and Rating Appeals Board, and the Joint Agency Task Force on Employee Misclassification Enforcement. The unit also represents the Department on various legislative study committees, such as the Commission to Study the Incidence of Post-Traumatic Stress Disorder in First Responders.

For Fiscal Year 2019, the Goals and Objectives for the P&C Market Conduct Unit included:

1. Review all rate and rate related filings per RSA 412:15 and 16. Commercial Informational filings will be reviewed per the audit process.
2. Produce various reports which are required by statute, or informative to consumers or legislators.
3. Maintain healthy and competitive WC system.
4. Identify insurer actions that harm consumers.

Communications and Consumer Services Division

Communications Unit

The Insurance Department's communications unit features a communications director who oversees media and public relations for the Insurance Department and an outreach coordinator who is responsible for educating consumers and other stakeholders throughout the state on insurance matters. The Department's primary outreach platforms include:

The Department's website: www.nh.gov/insurance

Facebook: www.nh.gov/insurance

Twitter: [www.twitter.com/NHInsuranceDept](https://twitter.com/NHInsuranceDept)

LinkedIn: <https://www.linkedin.com/company/new-hampshire-insurance-department/>

YouTube: www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ

Press releases: www.nh.gov/insurance/media/pr/index.htm

The Department's website 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.



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In Fiscal Year 2019, the Department responded to dozens of press inquiries and issued 16 press releases to inform the public about important insurance-related issues on a range of topics.

For Fiscal Year 2019, the Goals & Objectives for the Communications Unit included:

1. Create new NHID website and provide meaningful and useful website content for consumers and industry. Maintain website as a trusted resource.
2. Regularly post relevant and engaging content on social media.
3. Develop and maintain editorial calendar for annual public education campaigns.
4. Engage producer community in our outreach and communications plan to consumers.
5. Schedule outreach events (in-person or via webinar) about public education priorities and Department initiatives for P&C and LAH topics.
6. Assist commissioners and management team with tracking and communicating internal decisions to impacted units or entire Department.

Consumer Services Unit

The Department's Consumer Services Unit is staffed by seven full-time employees: one director, one supervisor, one work-flow coordinator, and four consumer services officers (CSO's). The unit's CSO's 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 (a.k.a., insurance agents), comply with NH insurance laws and rules.

Recognizing the importance of the unit's education and assistance functions, the mainstay operation of the unit is investigating formal grievances. In this effort, the unit's four CSO's review submitted complaints, identify potential violations of state insurance laws and regulations, contact licensees for formal responses to the alleged violations, and analyze all facts collected to substantiate or invalidate those allegations. When violations are identified, the unit's CSO's facilitate remediation for the complainants. When warranted, the unit's CSO's engage other NHID business units, including Legal, Enforcement and Market Conduct to initiate market-wide remediation activities and targeted enforcement actions against licensees.

In Fiscal Year 2019, Consumer Services processed 929 consumer complaint investigations, 160 insurance provider investigations, 4,297 assistance requests, and 97 applications for external health review. During the fiscal year, Consumer Services recovered approximately 2.9 million dollars 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 2019, the unit processed 556 consumer complaint investigations, 67 auto body shop investigations, and 1,295 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 \$1,207,155.



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Life and Health

In Fiscal Year 2019, the L&H sub-unit processed 373 consumer complaint investigations, 93 health care provider investigations, 3,002 requests for assistance, and 97 applications for external health review. The L&H 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 \$1,666,106.

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 Fiscal Year 2019, 97 applications for external health review were received. Of those, 58 met the legal requirements to qualify for external review and 13 health insurance company decisions were overturned or partially overturned by the certified external review organizations.

For Fiscal Year 2019, the Goals and Objectives for the Consumer Services Unit included:

1. Improve time to process on consumer complaints.

Business and 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 \$135.1 million in Fiscal Year 2019. 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 2019, the unit reported \$115.1 million in premium tax revenue and \$20 million in licensing and other fee revenue, totaling \$135.1 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.

For Fiscal Year 2019, the Goals & Objectives for the Premium Tax Unit included:

1. Receive and audit premium tax, surplus lines and other tax returns.
2. Calculate annual revenue projections.
3. Provide data for the determination of the examination per diem rate and the monthly examination billing data.
4. Prepare annual assessment calculation and invoices.



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Producer Licensing Unit

The Licensing Division has seen continued steady growth in the number of licenses issued and maintained in New Hampshire. As of June 30, 2019, there are over 169,000 active licensees authorized to sell insurance and adjust claims.

There were over 85,000 producers licensed to sell insurance products in New Hampshire. Of those, 6,494 are New Hampshire residents. There are 6,300 business entity producers licensed. There are 582 resident business entities licensed. Currently, there are more than 77,760 claims adjusters licensed. Of those, 874 are residents who are licensed to adjust workers' compensation and property & casualty claims in New Hampshire.

The steady growth in the number of licensees is directly related to online technology. From Department utilization of licensing systems for processing to systems utilized directly by licensees, timely processing by Department staff allows for 24-hour turn around on most applications. Licensees have access to managing and maintaining their license electronically. From license application submissions, license verifications, printing of licenses and fulfilling their continuing education requirements our licensees can process their requests through our electronic systems. Insurance carriers also utilize online systems for their processing. This has driven our increase in non-residents becoming licensed in our state. Our partnerships with the National Association of Insurance Commissioners' (NAIC) affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services, securities and efficiencies.

The Licensing Division has made available to the public a list of the 231 federally trained and registered resident producers qualified to sell the products through New Hampshire's Federally Facilitated Health Insurance Marketplace.

The unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The specific education requirements help to ensure our resident producers and adjusters remain aware of the ever-changing insurance marketplace. That knowledge and training allows the licensees to better serve the public.

New Hampshire citizens, the insurance consumer, and the insurance industry can verify license information through online options on our website. The electronic online systems provides the most accurate up to date information available. More detailed information about the number of licensed entities can be found in Appendix F – Licensing Unit Statistics.

For Fiscal Year 2019, the Goals & Objectives for the Licensing Unit included:

1. Review New License Applications for prospective Producers and Adjusters.
2. Review and Renew Producer & Adjuster licenses.

Business Operations Unit

For Fiscal Year 2019, the Goals & Objectives for the Business Unit included:

1. To process all A/R and Revenue transactions with complete accuracy.
2. To process all A/P transactions with complete accuracy.
3. To process Federal Grant and Admin. Assessment transactions with complete accuracy.
4. Project Management Office (PMO) – To Complete 6-12 Projects - Per Year.
5. To work directly with the DoIT Staff (Developers, IT Manager and BA) to complete the departments FY20-21 IT Initiatives.



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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 2019 include:

Total new cases opened: 159

Total Order to Show Causes issued: 3

Total adjudicatory hearings scheduled: 5

Total adjudicatory hearings conducted: 5

Total Consent Orders executed: 3

Total licenses revoked: 5

Total licenses suspended: 2

Total licenses denied: 6

Total licenses surrendered: 3

Total administrative fines assessed: \$87,700.00

Total market conduct fines assessed: \$285,00.00

Total amount of fines assessed: \$372,700.00

Total amount of other recovery: \$1,324.32

For Fiscal Year 2019, the Goals & Objectives for the Enforcement Unit included:

1. Improve the Enforcement Unit's case management processes by working collaboratively with a DoIT Lean coordinator to eliminate redundancies and streamline case management systems.

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 insurance fraud and other insurance-related crimes. The Fraud Unit is composed of two investigators and one fraud research 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 other sources. It has established a referral form online, but will accept referrals in writing, in person, or by telephone.



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In Fiscal Year 2019, the Fraud Unit received 221 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 33 criminal investigations, of which 17 were presented for prosecution to either by the County Attorney's office, the NH Attorney General's office, or the United States Attorney's office.

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 and other local, state, and federal law enforcement agencies conducting undercover operations when appropriate. Although most of these types of 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.

For Fiscal Year 2019, the Goals & Objectives for the Fraud Unit included:

1. Increase the number of completed investigations referred to outside agencies for criminal prosecution and/or civil enforcement action.

Rehabilitations & Liquidations

The Home Insurance Company in Liquidation

On June 11, 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 Home is one of the largest property-casualty insurer liquidations ever to occur, with projected assets of approximately \$1.9 billion and projected ultimate undiscounted insurance liabilities of approximately \$4 billion. The liquidation is ongoing and court documents and other information regarding The Home Insurance Company in Liquidation, including quarterly reports filed by the liquidator, may be found on the website at www.hicilclerk.org.

New Hampshire Medical Malpractice Joint Underwriting Association

During December 2014, a legislative committee asked the New Hampshire Insurance Department to determine whether there was still a need for a government risk-sharing plan to provide medical malpractice insurance. After a public hearing with testimony from all interested stakeholders, the Insurance Department determined that medical malpractice coverage was readily available from private insurers. As a result of the Department's determination, the Legislature passed House Bill 508 calling for an orderly wind-down of the JUA. As required by the law, the Insurance Department on July 21, 2015 filed a petition with the Merrimack County Superior Court (Docket No. 217-2015-CV-00347) to commence a receivership for the wind-down and closure of the JUA. The court appointed the Commissioner as receiver and approved the appointment of a special deputy, who has been overseeing the wind-down effort. In August of 2016, the court approved the assumption by MedPro of all policy-related obligations of the JUA for a payment to MedPro of approximately \$23 million. The receiver subsequently filed a motion for approval of an interim distribution by way of an interpleader. After resolution of issues by the NH Supreme Court and further proceedings, the court approved a \$60 million interim distribution into the Tuttle class action in September 2018. The receiver also moved for approval of the return of amounts remaining in the Stabilization Reserve Fund. The court approved the SRF return in March 2018.

In 2019, the Insurance Department filed a motion requesting approval of hardship grant determinations, which the court granted on April 24, 2019. In May 2019 the Insurance Department filed motions seeking the court's approval of the transfer of the remaining hardship funds, pursuant to RSA 404-C:16(III), and the court's approval as to the disposal of



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records. On May 21, 2019, the court approved the Insurance Department's request to transfer of the remaining hardship funds and on May 22, 2019 the court approved the Insurance Department's method for the disposal of records. In June 2019 the Insurance Department filed a motion requesting the court's approval of the transfer of the remaining NHMMJUA assets, liquidating and dissolving the NHMMJUA, discharging the receiver, and closing the proceeding. The court granted that motion on July 8, 2019. As required by the court's order, the Insurance Department filed a Receiver's Certificate certifying the closure of the liquidation proceeding on July 19, 2019, thereby closing the liquidation proceeding. Subsequently, as required by law, the Insurance Department provided certification of the closing of the liquidation proceeding of the NHMMJUA to the Director of the Office of Legislative Services and the Secretary of State. The court order appointing the receiver and subsequently filed court documents including monthly status reports may be found on the Insurance Department's website: http://www.nh.gov/insurance/legal/nhid_nhmmjua_recvrshp.htm

Insurance Legislation & Rulemaking

Legislation

The following is a brief overview of the disposition of the Department's legislative initiatives for the 2019 Legislative Session:

HB 278 - relative to the New Hampshire insurance department's annual hearing requirement.

This bill makes changes to the annual hearing requirements for health coverage by synchronizing the dates for collection and publication of data and results; eliminating the duplication of completed reports; linking annual hearing work with hospital discharge data and NH Comprehensive Healthcare Information System (CHIS) claims data; and cleaning up confusing language.

Governor's Action: Signed 05/10/2019; Effective 07/09/2019; CHAPTER 7

HB 285 - relative to filing and approval of rates and rating plans applicable to workers' compensation.

This bill declares that when approved by the insurance commissioner, workers' compensation rates are open to public inspection.

Governor's Action: Signed 06/05/2019; Effective 08/04/2019; CHAPTER 50

HB 292-FN - relative to including brokers fees in the calculation of the insurance premium tax.

This bill would have allowed for the inclusion of brokers' fees when calculating the insurance premium tax for surplus lines carriers.

Governor's Action: Vetoed 06/19/19

HB 337 - relative to property and casualty insurance.

This bill extends the competitive market hearings to every 2 years (instead of annually); makes minor typo corrections in the rate filings statute; and clarifies that consumer inquiries, as well as formal complaints, are treated as confidential by the Department.

Governor's Action: Signed 06/21/2019; Effective 08/20/201; CHAPTER 101

HB 338 - relative to rebates under the law governing unfair insurance practices.

This bill moves the exceptions to rebating from 3 places in RSA 402 into RSA 417:4, IX, unfair insurance practices, so that all exceptions to rebating are in the same place.

Governor's Action: Signed 06/25/19; Effective 08/24/2019; CHAPTER 127



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HB 339 - relative to commercial modernization.

This bill continues the efforts to update the statutes on commercial lines insurance by establishing that forms filed for audit purposes shall be filed within 30 days of their effective date; removing boiler and machinery insurance from the waiting period exemption for filing forms; and including other types of coverage to the form approval and rate filing exceptions.

Governor's Action: Signed 05/10/2019; Effective 07/9/2019; CHAPTER 10

HB 341 - relative to insurance investigations.

The intent of this bill was to clarify what may be disclosed to an insured who has made a complaint against an insurer. However, the attempt only resulted in confusing the issue further, so the Department requested that the bill be found Inexpedient to Legislate by the House.

House Action: ITL'd 02/14/19

HB 342 - relative to insurance examinations.

This bill clarifies that reports and other information related to workers' compensation audits shared with the department of labor shall be held as confidential.

Governor's Action: Signed 06/21/2019; Effective 08/20/2019; CHAPTER 102

HB 347 - adding insurer's policy administration expenses to commercial rate standards.

This bill allows insurers to include their policy administration expenses when determining commercial rates.

Governor's Action: Signed 06/21/2019; Effective 08/20/2019; CHAPTER 103

HB 433 - relative to foreign insurance companies.

This bill inserts a definition section into RSA 405 for clarity.

Governor's Action: Signed 05/10/2019; Effective 07/09/2019; CHAPTER 14

HB 606 - relative to certain insurance licensing statutes.

This bill updates the licensing statutes to provide clarity and consistency across the different types of licenses, in alignment with the NAIC models adopted by almost all other states. Changes include the requirement for 24 hours of continuing education, with 3 hours of that as ethics courses; updating notification to the Department of a change in a licensee's address or status; and stating that license expirations will be May 31st, every 2 years.

Governor's Action: Signed 06/21/2019; Effective 01/01/2020; CHAPTER 112

HB 607 - relative to life and health insurance.

This bill removes the requirement for medically necessary dental work out of the underwriting statute and includes it in the statutes relating to health insurance. This bill also changes the annual report date for CCRCs to May 1st, as consistent with industry practice and Department rules.

Governor's Action: Signed 06/21/2019; Effective 08/20/2019; CHAPTER 113

HB 620-FN - relative to the penalty fee structure for late premium tax payments.

This bill establishes a graduated fee schedule for payment of the insurance premium tax.

Governor's Action: Signed 07/10/19; Effective 01/01/2020; CHAPTER 179

SB 17 - relative to financial regulation technicals under insurance law.

This bill updates the statute on annual financial statements by including permitted accounting practices as allowed under the NAIC manual, removing the requirement for filing a "diskette" and adding .pdfs, correcting a reference in the Holding Companies statute, and adding HMOs to the Risk-Based Capital statute.



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Governor's Action: Signed 07/10/19; Effective 09/08/19; CHAPTER 183

SB 64 - relative to anti-fraud plans maintained by insurance companies.

This bill removes the requirement that insurance companies submit their written anti-fraud plans to the Department, unless requested to do so by the Department.

Governor's Action: Signed 07/10/19; Effective 07/10/19; CHAPTER 189

SB 189-FN - relative to the insurance premium tax.

This bill establishes a flat rate on surplus lines policies for purposes of calculating the premium tax.

Governor's Action: Signed 06/25/19; Effective 01/01/20; CHAPTER 141

SB 194-FN - relative to the insurance data security law.

This bill establishes the insurance data security law that sets forth standards for protecting consumers' information and notification procedures should a breach occur.

Governor's Action: Signed 08/02/19; Effective 01/01/20; CHAPTER 309

SB 195-FN - relative to insurance continuing education.

This bill would have changed the manner in which the expenses of the Continuing Education Advisory Council are reimbursed. However, HB 458-FN - repealing certain inactive dedicated funds accomplishes the same purpose and was signed into law on 06/25/19 as Chapter 134. Therefore, the Department requested that this bill be found Inexpedient to Legislate by the Senate.

Senate Action: ITL'd 06/05/19

SB 227-FN - relative to multiple-employer welfare arrangements.

This bill would've made changes to the MEWAs statute to allow for association health plans. However, the concept was essentially duplicated in SB 228-FN, so this bill was re-referred to the Senate Committee.

Senate Action: Re-referred 03/14/19

SB 250-FN - relative to forgery of a certificate of insurance.

This bill establishes a class A misdemeanor for forgery involving a fake or counterfeit certificate of insurance and increases the statute of limitations for such offenses to 2 years.

Governor's Action: Signed 07/19/19; Effective 09/17/19; CHAPTER 281

SB 251 - (New Title) relative to the life and health insurance guaranty association and relative to an unfair insurance practice regarding certain prescriptions.

This bill establishes the LAH Guaranty Association of 2019, which accepts the updates and changes to the previous versions that were adopted by the NAIC. This bill also makes it an unfair trade practice to refuse to insure an applicant solely for filling a prescription for opioid antagonists, e.g., Narcan.

Governor's Action: Signed 08/02/19; Effective 01/01/20 and 07/01/19, respectively; CHAPTER 314



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Rulemaking

During the period of this Annual Report (July 1, 2018 through June 30, 2019), the Department completed administrative rulemaking proceedings on the following:

Ins 312 – Standards for Preparing Annual Life Insurance Disclosures

This proceeding re-adopted Ins 312 with amendments. Ins 312 specifies standards for disclosure notices required to be issued annually by life insurers. The amendments make minor edits and minimal changes in response to consumer queries and add a waiver provision which allows the Commissioner to grant waivers of the rules under certain conditions.

Adopted: 04/30/2019

Effective: 06/06/19

Ins 1403 – Automobile Insurance

This proceeding amended section Ins 1403.02, entitled "Rating Practices", by inserting new paragraph (e). Chapter Ins 1400 pertains to automobile insurance, and Part Ins 1403 regulates the voluntary market pertaining to rates, rating plans, and practices for such insurance. New paragraph (e) allows a named insured to attest that an alleged operator is not, in fact, a resident of the named insured's household by signing an affidavit to that effect. This proposal also corrects an error in the sample form INS 1 "Statement of Residency Including Applicable Exemptions" in Appendix I to conform with Ins 1406.01(b)(4) and make clear that it is false claims on the Statement of Residency form which are subject to prosecution.

Adopted: 01/02/2019

Effective: 01/07/2019

Ins 2400 – Actuarial Opinion and Memorandum

This proceeding re-adopted Ins 2400 with amendments. Ins 2400 implements provisions of RSA 410 by establishing requirements for statements of actuarial opinion and their supporting memoranda, which insurance companies submit as part of their annual financial statement filing, pursuant to RSA 400-A:36. The amendments correct references, add the definition of "NAIC", make minor language, grammar, and punctuation changes, and add waiver provisions at Ins 2401.07 and Ins 2402.07.

Adopted: 01/02/2019

Effective: 04/01/2019

Ins 2702 – Parity in Mental Health and Substance Use Disorder Benefits

This proceeding re-adopted Ins 2702 with amendments. Ins 2702 implements the requirements of the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) in 29 USC 1185a (HR 1424-117) to establish parity of group coverage for mental health and substance abuse disorders benefits with that provided for medical or surgical benefits. In addition to minor editorial corrections, the amendments remove references to the size of the group to make clear that these rules shall apply to all group health insurance plans, whether small or large employers, and add a waiver provision in rule Ins 2702.10.

Adopted: 11/27/2018

Effective: 12/03/2018

Ins 2900 – Hazardous Financial Conditions, Licensed Companies

This proceeding re-adopted Ins 2900 with amendments. Ins 2900 sets forth standards used to identify insurers whose financial conditions might be deemed hazardous to the continued operation of their business. The amendments correct punctuation and formatting, add a statutory authority reference, and add a waiver provision at Ins 2901.05.

Adopted: 03/20/2019

Effective: 06/01/2019



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Ins 3000 - Privacy of Consumer Financial and Health Information

This proceeding re-adopted Ins 3000 with amendments. Ins 3000 specifies standards for the treatment of any individual's nonpublic personal health information and nonpublic personal financial information that is in the possession of any insurance department licensee and sets forth requirements for privacy notices and disclosures. The amendments make minor word, spacing, and punctuation corrections for consistency; allow for the use of the Federal Privacy Model Form, which is also incorporated as Appendix B; and provide examples of model form versions to bring Ins 3000 into alignment with the recent changes adopted by the NAIC. In addition, a waiver provision was added as Ins 3007.

Adopted: 03/20/2019

Effective: 05/06/2019

Ins 3300 – Insurance Scores

This proceeding re-adopted Ins 3300 with amendments. Ins 3300 specifies conditions for when insurance scores, credit scores, or credit report information may be used by insurers for underwriting and/or rating purposes of private automobile and/or homeowners insurance. The amendments correct punctuation and grammar; clarify language; include identity theft issues as a prohibited factor; and add the waiver provision in Ins 3301.04.

Adopted: 07/31/2018

Effective: 08/03/2018

Ins 3601.19 – Long-Term Care Insurance

Ins 3601 implements the provisions of RSA 415-D, the Long-Term Care Insurance Act. This proceeding amended paragraph (e) of Section Ins 3601.19, entitled "Premium Rate Schedule Increases", to require that any rate increase of 15% or more be implemented as a series of scheduled increases over a 3-year period.

Adopted: 10/18/2018

Effective: 10/29/2018

Ins 3601.21 – Long-Term Care Insurance

Again, Ins 3601 implements the provisions of RSA 415-D, the Long-Term Care Insurance Act. This proceeding amended paragraph (a) of Section Ins 3601.21, entitled "Filing Requirements for Advertising", to correct a typographical error and remove confusing language regarding a reference to state law.

Adopted: 07/24/2018

Effective: 07/30/2018

Ins 4100 - Requirements for Accident and Health Insurance Rate Submissions

This proceeding re-adopted Ins 4100 with amendments. Ins 4100 sets forth standards for all filings of accident and health insurance rates. The amendments add and update definitions; correct and update references; delete obsolete requirements; make minor punctuation and format edits; and add a new waiver provision in Ins 4107.

Adopted: 06/04/2019

Effective: 06/10/2019

Ins 4502 – Corporate Governance Annual Disclosure

This proceeding adopted a new NAIC model rule which sets forth the procedures for filing and the required contents of the corporate governance annual disclosure to implement the provisions of RSA 401-D.

Adopted: 07/24/2018

Effective: 07/30/2018

Ins 4700 – Travel Insurance

Ins 4700 standardizes and simplifies the terms and provisions of blanket, group, and individual travel insurance. This proceeding amended the disclosure requirements for each type of coverage to make clear that the Notice to Buyer is only required for policies and certificates that actually offer emergency medical or dental care coverage. This proceeding also added the waiver provision as Ins 4704.

Adopted: 11/27/2018

Effective: 12/03/2018



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Ins 5000 – Standards and Procedures for the Filing of Property and Casualty Insurance Forms and Rates

This proceeding adopted new rules Ins 5000 to establish the standards and procedures for filing P&C insurance forms and rates with the Department.

Adopted: 04/03/2019

Effective: 05/15/2019

Ins 6001.05 and .06 - Provisions Applicable to All Ancillary Health and Blanket Insurance, Standard Definitions and Policy Provisions

This proceeding amended Ins 6001.05 and .06 to correct an inconsistency in language; provide statutory clarity for policy definitions and benefits; and to stipulate that pregnancy is a covered condition, whether or not it's pre-existing.

Adopted: 09/25/2018

Effective: 09/28/2018

Ins 6103 - Discontinuance of Individual Ancillary Health Coverage

This proceeding adopted new rules Ins 6103 to provide reporting and notification requirements with which an insurer shall comply when discontinuing a block of business in New Hampshire for individual ancillary health coverage.

Adopted: 09/25/2018

Effective: 09/28/2018

Ins 6201 - Ancillary Health Minimum Standards for Benefits

This proceeding adopted new rules Ins 6201 will implement the provisions of RSA 415-A to establish general provisions of minimum standards for benefits in ancillary health insurance coverage and does not include those provisions of Ins 1901.06 and Ins 1901.07 related to major medical or specific coverages.

Adopted: 07/31/2018

Effective: 08/03/2018

Ins 6202 - Ancillary Health Minimum Standards for Hospital Confinement Fixed Indemnity and Other Fixed Indemnity Coverage

This proceeding adopted new rules Ins 6202 which set forth minimum standards for hospital confinement and other fixed indemnity coverage provided by ancillary health insurance products. These rules essentially re-adopted Ins 1901.05(e), Ins 1901.06(e), and Ins 1901.07(a)(14) and (17), all of which expired 4-17-14.

Adopted: 10/31/2018

Effective: 11/05/2018

Ins 7000 - Short Term Limited Duration Health Insurance

This proceeding adopted new rules Ins 7000 to establish standards and simplify the terms and coverages of individual, non-renewable, short term, limited duration health insurance policies that provide medical, hospital, and major medical expense benefits for a specified term.

Adopted: 06/04/2019

Effective: 06/10/2010

For Fiscal Year 2019, the Goals & Objectives for the Legal Counseling Unit included:

1. Develop, adopt, readopt or amend administrative rules in a timely matter in compliance with state law.



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APPENDIX A

New Companies Admitted to do Business During Fiscal Year 2019

Life & Health Companies

Patriot Life Insurance Company	July 25, 2018
Munich Re US Life Corporation	August 29, 2018
WellCare of New Hampshire, Inc.	January 15, 2019
AmeriHealth Caritas New Hampshire, Inc.	February 1, 2019
WellCare Health Ins Co of New Hampshire	February 20, 2019
United Life Insurance Company	March 5, 2019

Property & Casualty and Title Companies

Indemnity National Insurance Company	July 12, 2018
Viking Insurance Company of Wisconsin	July 18, 2018
Peak Property & Casualty Ins Corporation	July 18, 20019
Utica National Assurance Company	August 16, 2018
Utica National Insurance Company of Texas	August 16, 2018
Utica National Ins Company of Ohio	August 16, 2018
Work First Casualty Company	August 27, 2018
Clermont Insurance Company	August 30, 2019
Auto-Owners Specialty Ins Company	September 7, 2018
Cronus Insurance Company	September 27, 2018
MMIC Insurance, Inc.	October 16, 2018
CM Select Insurance Company	November 6, 2018
CM Regent Insurance Company	November 6, 2018
Security First Insurance Company	November 14/2018
BrickStreet Mutual Insurance Company	December 4, 2019
SummitPoint Insurance Company	December 4, 2018
NorthStone Insurance Company	December 4, 2018
PinnaclePoint Insurance Company	December 4, 2018
Root Insurance Company	December 6, 2018
West Bend Mutual Insurance Company	December 12, 2018
Nationwide Insurance Company of America	December 27, 2018
Medical Mutual Ins Co of North Carolina	December 31, 2018
OneCIS Insurance Company	January 15, 2019
Glencar Insurance Company	February 22, 2019
Insurance Company of the South	March 1, 2019
Midwest Family Mutual Insurance Company	March 5, 2019
Midwest Family Advantage Insurance Company	March 5, 2019
Preferred Employers Insurance Company	March 5, 2019
Patrons Oxford Insurance Company	March 6, 2019
Agents National Title Ins Company	April 4, 2019
Boston Indemnity Company, Inc.	May 6, 2019
States Title Insurance Company	May 31, 2019
Employers Insurance Co of Nevada	June 17, 2019
Victoria Fire & Casualty Company	June 27, 2019



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APPENDIX B

Domestic Insurance Companies

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
22730	P & C	Allied World Ins Co	\$1,917,181,302	\$1,065,817,932	\$851,363,370
10690	P & C	Allied World Natl Assur Co	\$440,917,428	\$292,117,070	\$148,800,358
12696	P & C	America First Insurance Company	\$15,319,825	\$102,860	\$15,216,964
23337	P & C	American European Ins Co	\$139,123,412	\$85,942,383	\$53,181,029
24066	P & C	American Fire & Cas Co	\$42,420,395	\$1,121,029	\$41,299,368
53759	A & H	Anthem Hlth Plans of NH	\$398,938,103	\$196,636,504	\$202,301,599
15315	P & C	Bow Mutual Fire	\$6,123	\$0	\$6,123
12260	P & C	Campmed Casualty & Indemnity Co	\$20,274,470	\$22,379	\$22,252,091
41785	P & C	Colorado Cas Ins Co	\$25,699,902	\$508,710	\$25,191,191
20672	P & C	Concord Gen Mut Ins Co	\$528,114,813	\$210,515,518	\$317,599,295
95493	A & H	Cigna Hlthcare NH Inc	\$8,222,316	\$20,172	\$8,202,144
13027	P & C	Covington Specialty Ins Co	\$101,901,559	\$52,153,221	\$49,748,338
10212	P & C	Allmerica Fin Alliance Ins Co	\$19,526,674	\$27,360	\$19,499,314
47079	A & H	Delta Dental Plan of NH	\$67,908,751	\$14,262,742	\$53,646,009
11045	P & C	Excelsior Ins Co	\$39,860,386	\$3,028,335	\$36,832,050
24724	P & C	First Natl Ins Co Of Amer	\$59,400,669	\$908,126	\$58,492,543
24732	P & C	General Ins Co Of Amer	\$111,630,411	\$2,749,579	\$108,880,833
10836	P & C	Golden Eagle Insurance	\$59,643,928	\$1,673,244	\$57,970,685
14226	A & H	Granite State Hlth Plan Inc	\$70,571,347	\$40,697,490	\$29,873,857
36064	P & C	Hanover Amer Ins Co	\$29,452,089	\$960	\$29,451,129
22292	P & C	Hanover Ins Co	\$8,092,251,053	\$5,925,188,488	\$2,167,062,565
13147	P & C	Hanover National Insurance Co	\$12,150,531	\$4,622	\$12,145,909
11705	P & C	Hanover New Jersey	\$31,053,884	\$17,154	\$31,036,730
14226	A & H	Granite State Hlth Plan Inc	\$70,571,347	\$40,697,490	\$29,873,857
33138	P & C	Landmark Amer Ins Co	\$325,535,433	\$179,420,628	\$146,114,805
65315	L & H	Liberty Life Assur Co Of Boston	\$3,866,338,854	\$3,490,936,790	\$375,402,064
10725	P & C	Liberty Surplus Ins Corp	\$183,935,820	\$73,768,219	\$110,167,602
11746	P & C	Liberty Personal Insurance	\$17,296,813	\$563,673	\$16,733,140
22306	P & C	Massachusetts Bay Ins Co	\$65,793,902	\$19,845	\$65,774,057
95527	A & H	Matthew Thorton Hlth Plan Inc	\$288,248,373	\$152,783,883	\$135,464,490
14164	P & C	MEMIC Cas Co	\$91,120,832	\$50,248,825	\$40,872,007
11030	P & C	MEMIC Ind Co	\$604,479,538	\$444,233,603	\$160,245,935
23507	P & C	Mid Amer Fire & Cas Co	\$8,947,488	\$448,419	\$8,499,069
23515	P & C	Midwestern Ind Co	\$30,586,530	\$2,430,366	\$28,156,163
12775	P & C	Merchants National Insurance Co	\$149,483,495	\$86,522,654	\$6,296,081
43982	P & C	MT WA Assur Corp	\$7,438,219	\$3,734,775	\$3,703,444
24171	P & C	Netherlands Ins Co The	\$99,220,217	\$7,773,004	\$91,447,212
13083	P & C	New Hampshire Employers Ins Co	\$5,312,907	\$225,547	\$5,087,360
25038	P & C	North Amer Capacity Ins Co	\$198,550,913	\$149,686,582	\$48,864,331
29700	P & C	North Amer Elite Ins Co	\$136,097,461	\$94,915,301	\$41,182,160
29874	P & C	North Amer Specialty Ins Co	\$529,896,026	\$195,644,908	\$334,251,118
24074	P & C	Ohio Cas Ins Co	\$6,496,561,337	\$4,666,154,702	\$1,830,406,639



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24082	P & C	Ohio Security Ins Co	\$15,847,415	\$2,199,083	\$13,648,333
24198	P & C	Peerless Ins Co	\$15,491,097,520	\$11,775,147,264	\$3,715,950,256
13646	A & H	Red Tree Ins Co Inc	\$3,578,984	\$380,810	\$3,198,174
22314	P & C	RSUI Ind Co	\$3,665,978,613	\$2,062,160,375	\$1,603,818,238
24740	P & C	Safeco Ins Co Of Amer	\$5,117,280,905	\$3,550,809,501	\$1,566,471,403
24759	P & C	Safeco Natl Ins Co	\$15,678,603	\$452,898	\$15,225,705
11100	P & C	Safeco Surplus Lines Insurance Co	\$44,738,281	\$1,387,058	\$43,351,223
40436	P & C	Stratford Ins Co	\$485,534,793	\$396,729,973	\$88,804,820
28479	P & C	Sunapee Mut Fire Ins Co	\$14,113,474	\$259,790	\$13,853,684
37982	P & C	Tudor Ins Co	\$201,945,919	\$78,353,593	\$123,592,325
15737	A & H	Tufts Hlth Freedom Ins Co	\$44,552,512	\$26,148,636	\$18,403,876
10815	P & C	Verlan Fire Ins Co MD	\$25,541,496	\$26,686	\$25,514,810
15317	P & C	Weare Mutual Fire	\$165,154	\$0	\$165,154
32778	P & C	Washington Intl Ins Co	\$101,548,003	\$16,155,760	\$85,392,243
16515	A & H	WellCare of New Hampshire, Inc.	\$11,222,970	\$7,966	\$11,215,004
16516	A & H	WellCare Health Ins Co of NH	\$3,000,329	\$69	\$3,000,260
13196	P & C	Western World Ins Co	\$1,018,608,796	\$639,769,597	\$378,839,199



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APPENDIX C

Foreign Insurance Companies

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
23833	P & C	@Home Ins Co	\$9,996,865	\$79,154	\$9,917,711
34789	P & C	21st Century Centennial Ins Co	\$612,752,619	\$315,624	\$612,436,995
43974	P & C	21st Century Ind Ins Co	\$70,865,437	\$0	\$70,865,437
32220	P & C	21st Century N Amer Ins Co	\$605,555,342	\$23,395,087	\$582,160,255
23795	P & C	21st Century Pacific Ins Co	\$44,938,881	\$41,889	\$44,896,992
20796	P & C	21st Century Premier Ins Co	\$295,104,232	\$52,441	\$295,051,791
80985	L & H	4 Ever Life Ins Co	\$181,986,256	\$100,573,955	\$81,412,301
77879	L & H	5 Star Life Ins Co	\$302,153,187	\$274,096,403	\$28,056,784
71854	L & H	AAA Life Ins Co	\$678,164,784	\$505,707,363	\$172,457,421
22896	P & C	Aca Fin Guar Corp	\$231,006,352	\$175,254,373	\$55,751,979
31325	P & C	Acadia Ins Co	\$161,819,960	\$107,845,344	\$53,974,616
63444	L & H	Accendo Ins Co	\$59,663,808	\$32,357,227	\$27,306,581
10349	P & C	Acceptance Cas Ins Co	\$153,465,029	\$90,848,076	\$62,616,953
12304	P & C	Accident Fund Gen Ins Co	\$250,959,238	\$142,744,627	\$108,214,611
10166	P & C	Accident Fund Ins Co of Amer	\$3,779,474,001	\$2,842,223,522	\$937,250,479
12305	P & C	Accident Fund Natl Ins Co	\$186,690,728	\$103,470,929	\$83,219,799
62200	P & C	Accordia Life & Ann Co	\$9,098,672,031	\$8,333,054,845	\$765,617,186
26379	P & C	Accredited Surety & Cas Co Inc	\$199,185,322	\$132,349,220	\$66,836,102
22667	P & C	Ace Amer Ins Co	\$25,135,881,115	\$19,706,440,106	\$5,429,441,009
20702	P & C	Ace Fire Underwriters Ins Co	\$99,201,904	\$19,060,120	\$80,141,784
60348	L & H	Ace Life Ins Co	\$54,849,095	\$47,345,214	\$7,503,881
20699	P & C	Ace Prop & Cas Ins Co	\$11,390,139,095	\$8,487,775,356	\$2,902,363,739
22950	P & C	Acstar Ins Co	\$50,609,790	\$27,828,561	\$22,781,229
14184	P & C	Acuity A Mut Ins Co	\$4,088,425,914	\$2,219,153,931	\$1,869,271,983
44318	P & C	Admiral Ind Co	\$63,714,203	\$20,091,187	\$43,623,016
40517	P & C	Advantage Workers Comp Ins Co	\$513,083,829	\$292,823,430	\$220,260,399
33898	P & C	Aegis Security Ins Co	\$175,562,426	\$112,894,005	\$62,668,421
78700	L & H	Aetna Hlth & Life Ins Co	\$185,176,815	\$78,635,561	\$106,541,254
72052	L & H	Aetna Hlth Ins Co	\$23,065,163	\$8,739,017	\$14,326,146
36153	L & H	Aetna Ins Co of CT	\$16,597,319	\$318,283	\$16,279,036
60054	L & H	Aetna Life Ins Co	\$20,230,650,349	\$16,533,501,455	\$3,697,148,894
10014	P & C	Affiliated Fm Ins Co	\$3,520,740,945	\$1,854,008,074	\$1,666,732,871
22837	P & C	AGCS Marine Ins Co	\$336,125,828	\$172,641,154	\$163,484,674
10389	P & C	Agent Alliance Ins Co	\$69,443,691	\$23,476,156	\$45,967,535
12522	TITLE	Agents National Title Ins Co	\$13,470,313	\$8,264,484	\$5,205,829
40258	P & C	AIG Assur Co	\$36,042,787	\$929,280	\$35,113,507
19402	P & C	AIG Prop Cas Co	\$273,317,462	\$29,687,017	\$243,630,445
19399	P & C	AIU Ins Co	\$80,046,472	\$5,797,139	\$74,249,333
12833	P & C	AIX Specialty Ins Co	\$51,850,724	\$1,096,150	\$50,754,574
24899	P & C	Alea North America Ins Co	\$162,444,260	\$112,096,638	\$50,347,622
20222	P & C	All Amer Ins Co	\$312,194,249	\$152,392,813	\$159,801,436
82406	P & C	All Savers Ins Co	\$733,387,978	\$153,677,715	\$579,710,263



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13285	P & C	Allegheny Cas Co	\$34,219,669	\$10,567,642	\$23,652,027
35300	P & C	Allianz Global Risks US Ins Co	\$7,970,851,520	\$6,041,823,429	\$1,929,028,091
90611	L & H	Allianz Life Ins Co Of N Amer	\$142,036,000,000	\$135,461,000,000	\$6,575,512,009
11242	P & C	Allied Eastern Ind Co	\$101,549,198	\$82,308,555	\$19,240,642
10127	P & C	Allied Ins Co of Amer	\$93,330,612	\$78,743,563	\$14,587,049
42579	P & C	Allied Prop & Cas Ins Co	\$396,076,847	\$336,507,740	\$59,569,107
16624	P & C	Allied World Specialty Ins Co	\$900,158,285	\$558,645,672	\$341,512,608
41840	P & C	Allmerica Fin Benefit Ins Co	\$50,361,565	\$19,464	\$50,342,101
70866	P & C	Allstate Assur Co	\$693,289,833	\$552,312,455	\$140,977,378
29688	P & C	Allstate Fire & Cas Ins Co	\$249,317,090	\$9,467,200	\$239,849,890
19240	P & C	Allstate Ind Co	\$119,319,590	\$16,062,053	\$103,257,537
19232	P & C	Allstate Ins Co	\$49,167,388,931	\$32,303,291,383	\$16,864,097,548
60186	L & H	Allstate Life Ins Co	\$30,130,108,630	\$26,658,932,169	\$3,471,176,461
36455	P & C	Allstate Northbrook Ind Co	\$55,778,558	\$471,754	\$55,306,804
37907	P & C	Allstate Vehicle & Prop Ins Co	\$59,436,436	\$11,638,805	\$47,797,631
32450	P & C	ALPS Prop & Cas Ins Co	\$126,799,825	\$85,158,198	\$41,641,627
21296	P & C	Alterra Amer Ins Co	\$21,211,994	\$11,053,379	\$10,158,615
60216	L & H	Amalgamated Life Ins Co	\$146,540,258	\$79,775,039	\$66,765,219
19720	P & C	American Alt Ins Corp	\$630,405,032	\$416,062,620	\$214,342,412
21849	P & C	American Automobile Ins Co	\$140,631,197	\$60,773,643	\$79,857,554
10111	P & C	American Bankers Ins Co Of FL	\$2,386,604,824	\$1,749,454,173	\$637,150,651
60275	L & H	American Bankers Life Assur Co Of FL	\$338,433,124	\$290,533,352	\$47,899,772
20427	P & C	American Cas Co Of Reading PA	\$132,096,400	\$11,277	\$132,085,123
19941	P & C	American Commerce Ins Co	\$375,318,683	\$268,316,159	\$107,002,523
19690	P & C	American Economy Ins Co	\$70,152,813	\$822,264	\$69,330,548
92738	L & H	American Equity Invest Life Ins Co	\$53,705,158,340	\$50,453,277,445	\$3,251,880,895
60380	L & H	American Family Life Assur Co of Col	\$14,043,135,832	\$11,443,495,645	\$2,599,640,187
60399	L & H	American Family Life Ins Co	\$5,274,056,468	\$4,627,202,386	\$646,854,082
60410	L & H	American Fidelity Assur Co	\$6,101,209,972	\$5,595,984,023	\$505,225,949
60429	L & H	American Fidelity Life Ins Co	\$401,311,513	\$332,750,862	\$68,560,651
60488	L & H	American Gen Life Ins Co	\$176,784,737,643	\$170,434,483,022	\$6,350,254,621
26247	P & C	American Guar & Liab Ins	\$259,287,734	\$73,730,120	\$185,557,615
60534	L & H	American Heritage Life Ins Co	\$2,003,066,083	\$1,679,196,811	\$323,869,272
60518	L & H	American Hlth & Life Ins Co	\$1,038,099,942	\$909,559,859	\$128,540,083
19380	P & C	American Home Assur Co	\$24,665,924,238	\$18,744,384,184	\$5,921,540,054
60577	L & H	American Income Life Ins Co	\$4,156,790,188	\$3,813,819,578	\$342,970,610
21857	P & C	American Ins Co	\$144,170,224	\$75,805,107	\$68,365,117
31895	P & C	American Interstate Ins Co	\$1,224,750,064	\$841,174,811	\$383,575,253
81213	L & H	American Maturity Life Ins Co	\$61,610,861	\$12,695,946	\$48,914,915
67989	L & H	American Memorial Life Ins Co	\$3,339,117,718	\$3,191,767,515	\$147,350,203
23469	P & C	American Modern Home Ins Co	\$977,414,694	\$616,988,274	\$360,426,420
42722	P & C	American Modern Prop & Cas Ins Co	\$72,396,441	\$40,097,419	\$32,299,022
38652	P & C	American Modern Select Ins Co	\$188,875,858	\$130,229,029	\$58,646,829
63126	L & H	American Nat Life Ins Co of NY	\$2,367,312,746	\$2,130,264,450	\$237,048,296
60739	L & H	American Natl Ins Co	\$20,467,545,782	\$17,304,738,246	\$3,162,807,536
71773	L & H	American Natl Life Ins Co Of TX	\$127,657,525	\$94,683,121	\$32,974,404
28401	P & C	American Natl Prop & Cas Co	\$1,464,139,922	\$824,644,221	\$639,495,701



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12190	P & C	American Pet Ins Co	\$108,700,491	\$52,456,954	\$56,243,537
80624	L & H	American Progressive L&H Ins Of NY	\$250,813,399	\$134,282,439	\$116,530,960
60801	L & H	American Public Life Ins Co	\$100,821,581	\$65,626,057	\$35,195,524
19615	P & C	American Reliable Ins Co	\$273,099,233	\$199,155,381	\$73,943,852
60836	L & H	American Republic Ins Co	\$1,057,032,659	\$575,208,160	\$481,824,499
88366	L & H	American Retirement Life Ins Co	\$123,934,041	\$60,859,108	\$63,074,933
19631	P & C	American Road Ins Co	\$794,020,230	\$470,238,427	\$323,781,803
41998	P & C	American Southern Home Ins Co	\$124,275,447	\$81,188,393	\$43,087,055
84697	L & H	American Specialty Hlth Ins Co	\$9,635,297	\$1,197,829	\$8,437,468
19704	P & C	American States Ins Co	\$144,681,331	\$9,487,846	\$135,193,486
10872	P & C	American Strategic Ins Corp	\$1,577,046,376	\$940,919,660	\$636,126,716
31380	P & C	American Surety Co	\$12,385,819	\$2,332,699	\$10,053,120
60895	L & H	American United Life Ins Co	\$27,997,639,150	\$26,945,075,808	\$1,052,563,342
40142	P & C	American Zurich Ins Co	\$307,664,721	\$65,967,591	\$241,697,131
61999	L & H	Americo Fin Life & Ann Ins Co	\$4,570,254,245	\$4,103,270,133	\$466,984,112
19488	P & C	Amerisure Ins Co	\$929,585,517	\$686,321,211	\$243,264,306
23396	P & C	Amerisure Mut Ins Co	\$2,439,254,436	\$1,455,113,158	\$984,141,278
61301	L & H	Ameritas Life Ins Corp	\$21,734,848,912	\$20,224,222,720	\$1,510,626,192
10665	P & C	Ameritrust Ins Corp	\$13,880,542	\$1,085,265	\$12,795,277
27928	P & C	Amex Assur Co	\$237,793,810	\$45,602,448	\$192,191,358
42390	P & C	Amguard Ins Co	\$1,067,021,203	\$879,585,301	\$187,435,902
72222	L & H	Amica Life Ins Co	\$1,322,423,896	\$994,161,651	\$328,262,245
19976	P & C	Amica Mut Ins Co	\$5,429,814,359	\$2,871,537,705	\$2,558,276,654
12287	P & C	Amica Prop & Cas Ins Co	\$110,605,927	\$29,751,791	\$80,854,136
15954	P & C	AmTrust Ins Co of KS Inc	\$108,834,988	\$42,183,688	\$66,651,300
51578	TITLE	AmTrust Title Ins Co	\$23,757,135	\$3,562,888	\$20,194,248
93661	L & H	Annuity Investors Life Ins Co	\$3,133,029,039	\$2,820,354,644	\$312,674,395
28207	L & H	Anthem Ins Co Inc	\$3,480,937,549	\$2,300,635,887	\$1,180,301,662
61069	L & H	Anthem Life Ins Co	\$732,294,224	\$583,344,937	\$148,949,287
10017	P & C	Arbella Ind Ins Co	\$55,197,516	\$36,973,347	\$18,224,169
41360	P & C	Arbella Protection Ins Co	\$337,296,898	\$227,842,650	\$109,454,248
12151	L & H	Arcadian Hlth Plan Inc	\$834,259,468	\$322,774,745	\$511,484,723
30830	P & C	Arch Ind Ins Co	\$123,241,584	\$87,834,786	\$35,406,798
11150	P & C	Arch Ins Co	\$3,712,838,060	\$2,800,145,516	\$912,692,543
40266	P & C	ARCH Mortgage Ins Co	\$1,997,502,077	\$1,688,653,014	\$308,849,063
19801	P & C	Argonaut Ins Co	\$1,917,141,678	\$1,021,463,660	\$895,678,018
19828	P & C	Argonaut Midwest Ins Co	\$22,886,029	\$4,811,534	\$18,074,495
41459	P & C	Armed Forces Ins Exch	\$131,053,825	\$72,385,404	\$58,668,421
13374	P & C	Arrow Mut Liab Ins Co	\$45,938,609	\$15,410,290	\$30,528,319
24678	P & C	Arrowood Ind Co	\$1,077,107,452	\$903,952,968	\$173,154,483
43460	P & C	Aspen Amer Ins Co	\$1,041,337,748	\$496,025,356	\$545,312,392
10717	P & C	Aspen Specialty Ins Co	\$492,391,691	\$295,649,444	\$196,742,247
11104	P & C	Associated Employers Ins Co	\$6,806,232	\$744,453	\$6,061,780
21865	P & C	Associated Ind Corp	\$103,174,955	\$11,302,092	\$91,872,863
33758	P & C	Associated Industries Of MA Mut Ins	\$645,786,801	\$387,967,247	\$257,819,554
30180	P & C	Assured Guar Corp	\$3,081,481,592	\$1,288,521,020	\$1,792,960,572
71439	L & H	Assurity Life Ins Co	\$2,626,828,877	\$2,289,280,663	\$337,548,214



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68039	L & H	Athene Ann & Life Assur Co of NY	\$3,148,068,361	\$2,865,973,450	\$282,094,911
61689	L & H	Athene Ann & Life Co	\$57,996,952,203	\$56,762,788,380	\$1,234,163,823
61492	L & H	Athene Annuity & Life Assur Co	\$21,930,113,565	\$20,386,052,576	\$1,544,060,989
44326	P & C	Atlantic Charter Ins Co	\$167,013,902	\$109,344,439	\$57,669,463
27154	P & C	Atlantic Specialty Ins Co	\$2,401,978,359	\$1,782,783,191	\$619,195,168
22586	P & C	Atlantic States Ins Co	\$822,940,595	\$628,554,122	\$194,386,473
25422	P & C	Atradius Trade Credit Ins Co	\$127,808,574	\$51,730,218	\$76,078,356
61190	L & H	Auto Owners Life Ins Co	\$3,997,128,892	\$3,507,722,656	\$489,406,236
12508	P & C	Auto-Owners Specialty Ins Co	\$28,957,310	\$106,896	\$28,850,414
19062	P & C	Automobile Ins Co Of Hartford CT	\$1,047,629,330	\$743,250,643	\$304,378,687
10367	P & C	Avemco Ins Co	\$88,446,504	\$29,607,185	\$58,839,319
29530	P & C	AXA Art Ins Corp	\$12,358,098	\$176,000	\$12,182,098
68365	L & H	AXA Corp Solutions Life Reins Co	\$264,638,933	\$101,208,529	\$163,430,404
62880	L & H	AXA Equitable Life & Ann Co	\$480,728,900	\$461,466,624	\$19,262,276
62944	L & H	AXA Equitable Life Ins Co	\$190,005,188,151	\$182,430,085,620	\$7,575,102,531
33022	P & C	AXA Ins Co	\$251,752,558	\$110,552,837	\$141,199,721
37273	P & C	Axis Ins Co	\$1,802,769,502	\$1,243,777,295	\$558,992,207
20370	P & C	AXIS Reins Co	\$3,852,211,280	\$2,885,165,057	\$967,046,223
15610	P & C	AXIS Specialty Ins Co	\$414,181,834	\$271,373,236	\$142,808,598
24813	P & C	Balboa Ins Co	\$55,591,293	\$2,576,528	\$53,014,765
61212	L & H	Baltimore Life Ins Co	\$1,296,486,442	\$1,212,311,693	\$84,174,749
61239	L & H	Bankers Fidelity Life Ins Co	\$152,452,524	\$118,238,475	\$34,214,049
33162	P & C	Bankers Ins Co	\$139,541,382	\$66,509,212	\$73,032,170
61263	L & H	Bankers Life & Cas Co	\$15,514,556,186	\$14,404,312,655	\$1,110,243,531
94250	L & H	Banner Life Ins Co	\$4,385,538,166	\$3,649,685,967	\$735,852,199
10966	P & C	Bar Plan Surety & Fidelity Co	\$5,667,049	\$972,167	\$4,694,882
19763	P & C	Bay State Ins Co	\$547,819,844	\$215,907,758	\$331,912,086
38245	P & C	BCS Ins Co	\$336,649,851	\$194,735,033	\$141,914,818
37540	P & C	Beazley Ins Co Inc	\$597,225,158	\$424,311,662	\$172,913,496
21970	P & C	Bedivere Ins Co	\$220,354,077	\$120,646,686	\$99,707,391
41394	P & C	Benchmark Ins Co	\$425,965,654	\$313,213,374	\$112,752,280
61395	L & H	Beneficial Life Ins Co	\$2,132,394,387	\$1,947,498,189	\$184,896,198
15911	P & C	Berkley Cas Co	\$40,725,199	\$13,959,903	\$26,765,296
32603	P & C	Berkley Ins Co	\$18,700,265,930	\$13,112,335,999	\$5,587,929,931
64890	L & H	Berkley Life & Hlth Ins Co	\$324,157,136	\$157,545,745	\$166,611,391
38911	P & C	Berkley Natl Ins Co	\$158,074,526	\$105,096,912	\$52,977,614
29580	P & C	Berkley Regional Ins Co	\$811,656,667	\$53,712,976	\$757,943,691
10391	P & C	Berkshire Hathaway Direct Ins Co	\$145,583,715	\$14,629,151	\$130,954,563
20044	P & C	Berkshire Hathaway Homestate Ins Co	\$2,879,947,794	\$1,384,638,439	\$1,495,309,355
62345	L & H	Berkshire Hathaway Life Ins Co NE	\$18,411,682,604	\$12,997,512,247	\$5,414,170,357
22276	P & C	Berkshire Hathaway Specialty Ins Co	\$4,755,964,739	\$1,275,566,959	\$3,480,397,780
71714	L & H	Berkshire Life Ins Co of Amer	\$3,927,638,422	\$3,734,979,686	\$192,658,737
26611	P & C	Blackboard Ins Co	\$67,245,124	\$26,944,477	\$40,300,647
13551	P & C	Blackboard Specialty Ins Co	\$104,665,059	\$33,957,426	\$70,707,633
27081	P & C	Bond Safeguard Ins Co	\$90,027,518	\$48,476,499	\$41,551,019
30279	P & C	Boston Indemnity Company, Inc.	\$28,258,843	\$3,179,624	\$25,646,219
13203	L & H	Boston Medical Center Hlth Plan Inc	\$474,523,302	\$257,108,742	\$217,414,560



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61476	L & H	Boston Mut Life Ins Co	\$1,465,056,984	\$1,245,972,634	\$219,084,351
12372	P & C	BrickStreet Mutual Ins Co	\$2,200,400,513	\$1,390,863,373	\$809,537,139
87726	L & H	Brighthouse Life Ins Co	\$163,589,475,417	\$156,858,647,957	\$6,730,827,460
19658	P & C	Bristol W Ins Co	\$153,640,575	\$108,362,051	\$45,278,524
13528	P & C	Brotherhood Mut Ins Co	\$699,714,268	\$459,129,154	\$240,585,114
20117	P & C	California Cas Ind Exch	\$539,142,804	\$347,518,330	\$191,624,474
19771	P & C	Cambridge Mut Fire Ins Co	\$1,007,411,161	\$466,436,985	\$540,974,176
36340	P & C	Camico Mut Ins Co	\$94,109,155	\$51,464,877	\$42,644,278
10464	P & C	Canal Ins Co	\$817,825,482	\$378,100,053	\$439,725,430
12961	P & C	Canopus US Ins	\$210,608,788	\$89,750,379	\$120,858,409
10472	P & C	Capitol Ind Corp	\$632,913,825	\$364,510,746	\$268,403,079
61581	L & H	Capitol Life Ins Co	\$301,618,398	\$272,042,476	\$29,575,922
10328	P & C	Capitol Specialty Ins Corp	\$159,539,830	\$98,791,578	\$60,748,252
12567	P & C	Care Improvement Plus S Central Ins	\$727,698,573	\$254,651,592	\$473,046,981
10510	P & C	Carolina Cas Ins Co	\$192,862,230	\$85,334,980	\$107,527,250
25950	P & C	Casco Ind Co	\$35,423,347	\$19,950,196	\$15,473,151
11255	P & C	Caterpillar Ins Co	\$858,206,401	\$504,694,042	\$353,512,359
58130	FRAT	Catholic Assn Of Foresters	\$12,216,195	\$6,742,570	\$5,473,625
56030	L & H	Catholic Financial Life	\$1,653,316,399	\$1,553,958,979	\$99,357,420
57487	FRAT	Catholic Order Of Foresters	\$1,202,047,570	\$1,119,688,744	\$82,358,826
24503	P & C	Catlin Ind Co	\$101,102,837	\$39,595,495	\$61,507,342
19518	P & C	Catlin Ins Co	\$209,726,010	\$158,968,015	\$50,757,995
15989	P & C	Catlin Specialty Ins Co	\$570,024,983	\$337,250,686	\$232,774,297
20273	P & C	Cedar Ins Co	\$14,393,771	\$450,261	\$13,943,510
80799	L & H	Celtic Ins Co	\$1,918,556,757	\$1,459,397,683	\$459,159,074
20230	P & C	Central Mut Ins Co	\$1,643,017,165	\$834,392,185	\$808,624,984
61751	L & H	Central States H & L Co Of Omaha	\$383,803,282	\$246,690,771	\$137,112,511
34274	P & C	Central States Ind Co Of Omaha	\$521,054,871	\$56,396,441	\$464,658,428
34649	P & C	Centre Ins Co	\$47,898,470	\$27,182,127	\$20,716,342
80896	L & H	Centre Life Ins Co	\$1,680,204,409	\$1,586,291,594	\$93,912,814
62383	L & H	Centurion Life Ins Co	\$515,187,334	\$203,879,638	\$311,307,696
20710	P & C	Century Ind Co	\$505,482,897	\$480,482,897	\$25,000,000
25615	P & C	Charter Oak Fire Ins Co	\$942,774,617	\$714,041,858	\$228,732,759
61832	L & H	Chesapeake Life Ins Co	\$197,675,396	\$76,394,700	\$121,280,696
22810	P & C	Chicago Ins Co	\$76,835,868	\$10,510,222	\$66,325,646
50229	TITLE	Chicago Title Ins Co	\$1,728,158,250	\$811,948,266	\$916,209,984
12777	P & C	Chubb Ind Ins Co	\$281,997,586	\$105,795,263	\$176,202,323
10052	P & C	Chubb Natl Ins Co	\$270,623,670	\$93,976,460	\$176,647,210
61875	L & H	Church Life Ins Corp	\$301,046,112	\$249,433,059	\$51,613,053
67369	L & H	Cigna Hlth & Life Ins Co	\$10,489,167,862	\$5,688,030,863	\$4,801,136,999
22004	P & C	CIM Ins Corp	\$17,812,009	\$135,087	\$17,676,921
31534	P & C	Citizens Ins Co Of Amer	\$1,622,184,027	\$918,923,942	\$703,260,085
61921	L & H	Citizens Security Life Ins Co	\$29,341,713	\$13,323,659	\$16,018,054
41335	P & C	City Natl Ins Co	\$22,940,795	\$9,704,263	\$13,236,532
20532	P & C	Clarendon Natl Ins Co	\$922,275,936	\$699,170,633	\$223,105,303
28860	P & C	Clear Blue Ins Co	\$82,408,494	\$34,083,992	\$48,324,502
15691	L & H	Clear Spring Life Ins Co	\$236,385,119	\$176,959,897	\$59,425,222



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15563	P & C	Clear Spring Prop & Cas Co	\$97,505,411	\$45,301,211	\$52,204,201
33480	P & C	Clermont Ins Co	\$29,085,903	\$5,123,876	\$23,962,027
93432	L & H	CM Life Ins Co	\$8,312,670,613	\$6,675,353,074	\$1,637,317,539
12356	P & C	CM Regent Insurance Co	\$159,681,889	\$73,799,439	\$85,882,450
16203	P & C	CM Select Insurance Co	\$20,485,357	\$51,450	\$20,433,907
62626	L & H	CMFG Life Ins Co	\$18,292,077,077	\$16,037,257,198	\$2,254,819,879
31887	P & C	Coface N Amer Ins Co	\$148,546,487	\$100,490,180	\$48,056,307
62049	L & H	Colonial Life & Accident Ins Co	\$3,421,890,386	\$2,893,892,328	\$527,998,058
62065	L & H	Colonial Penn Life Ins Co	\$869,945,088	\$777,515,435	\$92,429,653
10758	P & C	Colonial Surety Co	\$68,020,322	\$21,777,472	\$46,242,850
36927	P & C	Colony Specialty Ins Co	\$66,937,228	\$42,880,518	\$24,056,711
84786	L & H	Colorado Bankers Life Ins Co	\$2,677,070,509	\$2,479,256,981	\$197,813,528
76023	L & H	Columbian Life Ins Co	\$340,685,738	\$308,358,082	\$32,327,657
62103	L & H	Columbian Mut Life Ins Co	\$1,454,252,724	\$1,358,334,751	\$95,917,973
99937	L & H	Columbus Life Ins Co	\$4,100,170,506	\$3,817,907,035	\$282,263,471
62146	L & H	Combined Ins Co Of Amer	\$2,364,178,485	\$2,189,814,342	\$174,364,143
19410	P & C	Commerce & Industry Ins Co	\$447,118,589	\$25,771,438	\$421,347,151
34754	P & C	Commerce Ins Co	\$2,216,185,120	\$1,660,139,719	\$556,045,401
81426	L & H	Commercial Travelers Life Ins Co	\$32,536,839	\$18,581,770	\$13,955,069
84824	L & H	Commonwealth Ann & Life Ins Co	\$19,255,382,010	\$16,467,380,345	\$2,788,001,665
50083	TITLE	Commonwealth Land Title Ins Co	\$632,820,286	\$269,984,556	\$362,835,730
77828	L & H	Companion Life Ins Co	\$395,683,633	\$167,536,020	\$228,147,613
21989	P & C	Compass Ins Co	\$6,791,339	\$900,674	\$5,890,665
51268	TITLE	Connecticut Attorneys Title Ins Co	\$61,309,730	\$34,412,633	\$26,897,097
62308	L & H	Connecticut Gen Life Ins Co	\$19,056,658,134	\$13,562,174,987	\$5,494,483,147
32190	P & C	Constitution Ins Co	\$25,589,004	\$599,286	\$24,989,718
62359	L & H	Constitution Life Ins Co	\$390,724,157	\$351,165,894	\$39,558,263
71730	L & H	Continental Amer Ins Co	\$665,078,572	\$507,735,548	\$157,343,024
20443	P & C	Continental Cas Co	\$42,862,391,498	\$32,451,049,145	\$10,411,342,353
71404	P & C	Continental Gen Ins Co	\$4,206,872,123	\$3,951,364,082	\$255,508,041
28258	P & C	Continental Ind Co	\$262,146,319	\$162,945,913	\$99,200,406
35289	P & C	Continental Ins Co	\$1,793,387,767	\$193,324,631	\$1,600,063,136
68500	L & H	Continental Life Ins Co Brentwood	\$366,652,960	\$162,607,929	\$204,045,030
10804	P & C	Continental Western Ins Co	\$192,906,245	\$96,209,231	\$96,697,014
37206	P & C	Contractors Bonding & Ins Co	\$220,198,735	\$106,065,738	\$114,132,997
10499	P & C	CorePointe Ins Co	\$16,746,271	\$2,622,111	\$14,124,160
20990	P & C	Country Mut Ins Co	\$5,018,273,876	\$2,389,747,620	\$2,628,526,256
10022	P & C	Countryway Ins Co	\$30,335,838	\$5,292,765	\$25,043,073
26492	P & C	Courtesy Ins Co	\$962,162,146	\$535,748,990	\$426,413,156
81973	L & H	Coventry Hlth & Life Ins Co	\$1,251,183,894	\$287,260,180	\$963,923,714
16070	P & C	Cronus Ins Co	\$33,024,355	\$8,387,117	\$24,637,238
31348	P & C	Crum & Forster Ind Co	\$55,929,047	\$35,801,416	\$20,127,631
82880	L & H	CSI Life Ins Co	\$24,284,962	\$6,401,580	\$17,883,378
10847	P & C	Cumis Ins Society Inc	\$2,050,041,038	\$1,107,686,426	\$942,354,612
21164	P & C	Dairyland Ins Co	\$1,422,403,541	\$951,772,496	\$470,631,045
37346	P & C	Danbury Ins Co	\$12,482,429	\$4,814,621	\$7,667,808
71129	L & H	Dearborn Life Ins Co	\$1,676,469,017	\$1,223,444,486	\$453,024,531



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62634	L & H	Delaware Amer Life Ins Co	\$116,978,115	\$51,849,852	\$65,128,263
79065	L & H	Delaware Life Ins Co	\$36,852,571,054	\$35,297,286,450	\$1,555,284,604
12307	L & H	DentaQuest USA Ins Co Inc	\$158,202,547	\$48,210,850	\$109,991,697
73474	L & H	Dentegra Ins Co	\$82,705,949	\$35,727,843	\$46,978,106
12718	P & C	Developers Surety & Ind Co	\$676,140,008	\$560,747,350	\$115,392,658
42048	P & C	Diamond State Ins Co	\$104,033,056	\$75,352,316	\$28,680,740
34711	P & C	Digital Advantage Ins Co	\$7,857,563	\$0	\$7,857,563
36463	P & C	Discover Prop & Cas Ins Co	\$138,228,376	\$75,780,891	\$62,447,486
34495	P & C	Doctors Co An Interins Exch	\$4,130,318,182	\$2,115,377,555	\$2,014,940,627
13706	P & C	Dorchester Mut Ins Co	\$101,537,930	\$56,167,662	\$45,370,268
13183	L & H	Eagle Life Ins Co	\$1,151,374,609	\$968,785,871	\$182,588,738
13019	P & C	Eastern Advantage Assur Co	\$71,240,500	\$54,063,716	\$17,176,784
10724	P & C	Eastern Alliance Ins Co	\$363,692,684	\$253,293,683	\$110,399,001
14702	P & C	Eastguard Ins Co	\$207,914,879	\$150,244,541	\$57,670,338
22926	P & C	Economy Fire & Cas Co	\$503,899,956	\$132,256,265	\$371,643,691
21261	P & C	Electric Ins Co	\$1,308,443,355	\$903,892,062	\$404,551,293
85561	L & H	Elips Life Ins Co	\$40,512,201	\$6,231,538	\$34,280,663
62928	L & H	EMC Natl Life Co	\$909,548,506	\$793,926,640	\$115,621,866
25186	P & C	Emc Prop & Cas Ins Co	\$71,024,291	\$2,763,694	\$68,260,597
21407	P & C	Emcasco Ins Co	\$508,061,231	\$361,981,412	\$146,079,819
21326	P & C	Empire Fire & Marine Ins Co	\$58,590,636	\$19,968,642	\$38,621,994
21350	P & C	Empire Ins Co	\$21,359,529	\$10,614,928	\$10,744,601
25402	P & C	Employers Assur Co	\$879,784,979	\$682,273,339	\$197,511,640
11512	P & C	Employers Compensation Ins Co	\$951,753,416	\$609,188,466	\$342,564,950
20648	P & C	Employers Fire Ins Co	\$11,751,916	\$69,171	\$11,682,745
10640	P & C	Employers Ins Co of Nevada	\$548,646,335	\$350,840,573	\$197,805,762
21458	P & C	Employers Ins Co of Wausau	\$6,383,404,331	\$4,727,417,999	\$1,655,986,333
21415	P & C	Employers Mut Cas Co	\$3,456,848,590	\$2,023,106,871	\$1,433,741,719
10346	P & C	Employers Preferred Ins Co	\$1,388,280,697	\$1,198,228,149	\$190,052,548
68276	L & H	Employers Reassur Corp	\$15,739,313,902	\$14,772,668,565	\$966,645,337
15130	P & C	Encompass Ind Co	\$28,225,993	\$1,978,665	\$26,247,328
10071	P & C	Encompass Ins Co Of Amer	\$20,828,608	\$639,144	\$20,189,464
10641	P & C	Endurance Amer Ins Co	\$2,152,782,533	\$1,605,882,761	\$546,899,772
12747	P & C	Envision Ins Co	\$496,667,034	\$444,845,802	\$51,821,232
62952	L & H	Equitable Life & Cas Ins Co	\$485,293,645	\$427,557,010	\$57,736,635
62510	L & H	Equitrust Life Ins Co	\$18,595,267,003	\$17,755,305,699	\$839,961,304
13634	P & C	Essent Guar Inc	\$2,128,452,727	\$1,256,347,387	\$872,105,340
37915	P & C	Essentia Ins Co	\$78,260,038	\$46,808,830	\$31,451,208
25712	P & C	Esurance Ins Co	\$193,967,421	\$27,598,146	\$166,369,275
30210	P & C	Esurance Prop & Cas Ins Co	\$104,448,699	\$62,063,289	\$42,385,410
20516	P & C	Euler Hermes N Amer Ins Co	\$508,850,089	\$330,428,182	\$178,421,907
16044	P & C	Everest Denali Ins Co	\$52,765,808	\$26,044,998	\$26,720,810
10851	P & C	Everest Ind Ins Co	\$226,455,652	\$151,678,677	\$74,776,975
10120	P & C	Everest Natl Ins Co	\$775,787,591	\$592,023,395	\$183,764,196
16045	P & C	Everest Premier Ins Co	\$73,408,678	\$46,257,426	\$27,151,252
26921	P & C	Everest Reins Co	\$11,819,170,986	\$8,168,576,889	\$3,650,594,097
12750	P & C	Evergreen Natl Ind Co	\$48,969,674	\$14,541,507	\$34,428,167



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24961	P & C	Everspan Fin Guar Corp	\$240,060,360	\$926,941	\$239,133,419
10003	P & C	Excess Share Ins Corp	\$55,162,975	\$32,674,242	\$22,488,733
35181	P & C	Executive Risk Ind Inc	\$5,520,870,779	\$3,936,610,105	\$1,584,260,674
21482	P & C	Factory Mut Ins Co	\$18,464,022,450	\$7,222,755,927	\$11,241,266,523
35157	P & C	Fair Amer Ins & Reins Co	\$229,732,427	\$30,287,595	\$199,444,832
31925	P & C	Falls Lake Natl Ins Co	\$405,957,041	\$311,925,557	\$94,031,484
77968	L & H	Family Heritage Life Ins Co Of Amer	\$1,196,815,928	\$1,071,374,095	\$125,441,833
63053	L & H	Family Life Ins Co	\$146,751,670	\$118,351,588	\$28,400,082
13803	P & C	Farm Family Cas Ins Co	\$1,303,831,308	\$784,716,268	\$519,115,040
21652	P & C	Farmers Ins Exch	\$17,016,311,531	\$12,919,967,248	\$4,096,344,283
63177	P & C	Farmers New World Life Ins Co	\$5,046,709,903	\$4,598,549,308	\$448,160,595
41483	P & C	Farmington Cas Co	\$1,076,887,888	\$790,653,981	\$286,233,908
20281	P & C	Federal Ins Co	\$15,689,631,358	\$10,899,789,505	\$4,789,841,853
63223	L & H	Federal Life Ins Co	\$247,837,847	\$222,973,935	\$24,863,912
63258	L & H	Federated Life Ins Co	\$2,007,383,563	\$1,581,930,732	\$425,452,830
13935	P & C	Federated Mut Ins Co	\$6,185,790,013	\$2,731,965,365	\$3,453,824,648
39306	P & C	Fidelity & Deposit Co Of MD	\$349,290,478	\$75,580,762	\$273,709,716
35386	P & C	Fidelity & Guar Ins Co	\$19,638,201	\$1,493,473	\$18,144,728
25879	P & C	Fidelity & Guar Ins Underwriters Inc	\$156,887,256	\$67,966,286	\$88,920,970
63274	P & C	Fidelity & Guar Life Ins Co	\$24,714,470,071	\$23,169,291,733	\$1,545,178,342
93696	L & H	Fidelity Investments Life Ins Co	\$27,887,631,950	\$26,930,105,254	\$957,526,696
63290	L & H	Fidelity Life Assn A Legal Reserve L	\$407,036,326	\$285,169,948	\$121,866,378
51586	TITLE	Fidelity Natl Title Ins Co	\$1,114,334,333	\$669,781,793	\$444,552,540
71870	L & H	Fidelity Security Life Ins Co	\$999,351,818	\$757,003,902	\$242,347,916
21660	P & C	Fire Ins Exch	\$2,875,921,471	\$2,046,175,709	\$829,745,762
21873	P & C	Firemans Fund Ins Co	\$1,943,918,202	\$630,634,343	\$1,313,283,859
21784	P & C	Firemens Ins Co Of Washington DC	\$93,348,527	\$59,395,311	\$33,953,217
69140	L & H	First Allmerica Fin Life Ins Co	\$3,264,605,579	\$3,040,579,320	\$224,026,259
37710	P & C	First Amer Prop & Cas Ins Co	\$90,620,105	\$56,065,941	\$34,554,163
51624	TITLE	First Amer Title Guar Co	\$43,985,448	\$10,304,497	\$33,680,951
50814	TITLE	First Amer Title Ins Co	\$2,827,803,805	\$1,595,927,479	\$1,231,876,326
29980	P & C	First Colonial Ins Co	\$289,760,365	\$161,744,036	\$128,016,329
11177	P & C	First Fin Ins Co	\$545,691,683	\$115,208,439	\$430,483,244
90328	L & H	First Hlth Life & Hlth Ins Co	\$371,053,937	\$178,259,563	\$192,794,374
33588	P & C	First Liberty Ins Corp	\$22,754,537	\$84,930	\$22,669,606
10657	P & C	First Mercury Ins Co	\$70,744,293	\$6,827,679	\$63,916,614
67652	L & H	First Penn Pacific Life Ins Co	\$1,442,407,620	\$1,262,504,730	\$179,902,890
27626	P & C	Firstcomp Ins Co	\$211,283,129	\$137,843,008	\$73,440,121
13978	P & C	Florists Mut Ins Co	\$133,813,806	\$106,167,173	\$27,646,634
11185	P & C	Foremost Ins Co Grand Rapids MI	\$2,393,673,774	\$1,190,338,366	\$1,203,335,408
11800	P & C	Foremost Prop & Cas Ins Co	\$59,824,154	\$41,179,756	\$18,644,398
41513	P & C	Foremost Signature Ins Co	\$46,185,570	\$25,666,329	\$20,519,242
63495	L & H	Foresters Life Ins Ann Co	\$2,468,154,758	\$2,400,334,695	\$67,820,064
91642	L & H	Forethought Life Ins Co	\$31,172,858,857	\$29,484,218,266	\$1,688,640,591
10801	P & C	Fortress Ins Co	\$141,663,475	\$74,143,511	\$67,519,964
11600	P & C	Frank Winston Crum Ins Co	\$129,011,167	\$105,625,735	\$23,385,432
13986	P & C	Frankenmuth Mut Ins Co	\$1,440,140,514	\$799,239,545	\$640,900,969



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22209	P & C	Freedom Specialty Ins Co	\$69,546,041	\$46,635,735	\$22,910,306
85286	L & H	Fresenius Hlth Plans Ins Co	\$46,672,529	\$17,500,255	\$29,172,274
63657	L & H	Garden State Life Ins Co	\$136,296,781	\$54,849,233	\$81,447,548
21253	P & C	Garrison Prop & Cas Ins Co	\$2,588,112,337	\$1,679,294,547	\$908,817,790
14138	P & C	GEICO Advantage Ins Co	\$3,138,555,486	\$1,607,942,780	\$1,530,612,706
41491	P & C	Geico Cas Co	\$3,932,362,388	\$2,702,064,399	\$1,230,297,989
14139	P & C	GEICO Choice Ins Co	\$1,280,282,050	\$766,494,646	\$513,787,405
35882	P & C	Geico Gen Ins Co	\$209,546,307	\$39,623,151	\$169,923,156
22055	P & C	Geico Ind Co	\$10,106,132,518	\$4,077,266,319	\$6,028,866,198
37923	P & C	GEICO Marine Ins Co	\$161,896,961	\$91,366,249	\$70,530,712
14137	P & C	GEICO Secure Ins Co	\$714,234,007	\$345,515,332	\$368,718,674
10833	P & C	Gemini Ins Co	\$111,459,220	\$52,394,097	\$59,065,122
24414	P & C	General Cas Co Of WI	\$889,334,986	\$634,832,532	\$254,502,454
93521	L & H	General Fidelity Life Ins Co	\$21,912,594	\$6,169,919	\$15,742,675
22039	P & C	General Reins Corp	\$16,067,172,424	\$5,517,028,046	\$10,550,144,378
39322	P & C	General Security Natl Ins Co	\$439,098,553	\$329,213,094	\$109,885,459
11967	P & C	General Star Natl Ins Co	\$231,162,607	\$48,208,367	\$182,954,240
11231	P & C	Generali Us Branch	\$71,411,155	\$36,108,748	\$35,302,407
38962	P & C	Genesis Ins Co	\$178,514,521	\$64,340,080	\$114,174,441
37095	P & C	Genworth Financial Assur Corp	\$9,973,284	\$77,844	\$9,895,440
65536	L & H	Genworth Life & Ann Ins Co	\$21,184,052,001	\$20,030,147,441	\$1,153,904,560
70025	L & H	Genworth Life Ins Co	\$39,995,411,439	\$38,124,403,410	\$1,871,008,029
38458	P & C	Genworth Mortgage Ins Corp	\$3,573,525,297	\$2,192,964,969	\$1,380,560,328
70939	L & H	Gerber Life Ins Co	\$3,992,206,218	\$3,680,479,689	\$311,726,529
12254	P & C	Glencar Insurance Company	\$131,466,993	\$68,896,953	\$62,570,040
21032	P & C	Global Reins Corp Of Amer	\$204,686,129	\$128,154,707	\$76,531,422
91472	L & H	Globe Life & Accident Ins Co	\$4,726,224,520	\$4,354,426,061	\$371,798,459
62286	L & H	Golden Rule Ins Co	\$522,610,328	\$280,576,183	\$242,034,145
22063	P & C	Government Employees Ins Co	\$32,565,318,014	\$12,799,245,923	\$19,766,072,091
63967	L & H	Government Personnel Mut Life Ins Co	\$820,201,055	\$705,450,168	\$114,750,887
26310	P & C	Granite Re Inc	\$102,782,773	\$60,817,558	\$41,965,215
23809	P & C	Granite State Ins Co	\$39,902,983	\$5,028,075	\$34,874,908
25984	P & C	Graphic Arts Mut Ins Co	\$164,467,035	\$100,865,387	\$63,601,648
36307	P & C	Gray Ins Co	\$318,688,266	\$190,941,816	\$127,746,450
26832	P & C	Great Amer Alliance Ins Co	\$29,546,869	\$1,062,554	\$28,484,315
26344	P & C	Great Amer Assur Co	\$18,802,963	\$9,505	\$18,793,458
16691	P & C	Great Amer Ins Co	\$8,026,095,036	\$6,120,178,103	\$1,905,916,933
22136	P & C	Great Amer Ins Co of NY	\$102,371,796	\$2,125,535	\$100,246,261
63312	L & H	Great Amer Life Ins Co	\$35,802,365,635	\$33,100,973,164	\$2,701,392,471
31135	P & C	Great Amer Security Ins Co	\$15,748,413	\$4,629	\$15,743,784
33723	P & C	Great Amer Spirit Ins Co	\$17,340,911	\$6,951	\$17,333,960
25224	P & C	Great Divide Ins Co	\$280,509,283	\$210,290,948	\$70,218,336
14003	P & C	Great Falls Ins Co	\$10,626,640	\$3,651,611	\$6,975,029
20303	P & C	Great Northern Ins Co	\$613,059,822	\$228,072,374	\$384,987,448
68322	L & H	Great W Life & Ann Ins Co	\$55,785,510,539	\$54,458,591,280	\$1,326,919,259
11371	P & C	Great West Cas Co	\$2,196,963,270	\$1,583,930,645	\$613,032,625
71480	L & H	Great Western Ins Co	\$1,394,248,427	\$1,370,831,592	\$23,416,835



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22187	P & C	Greater NY Mut Ins Co	\$1,122,183,819	\$602,928,947	\$519,254,872
20680	P & C	Green Mountain Ins Co Inc	\$13,608,287	\$547,955	\$13,060,332
80055	L & H	Greenhouse Life Ins Co	\$10,169,389	\$234,303	\$9,935,086
22322	P & C	Greenwich Ins Co	\$1,462,748,129	\$1,029,239,645	\$433,508,484
36650	P & C	Guarantee Co Of N Amer USA	\$249,549,181	\$49,626,979	\$199,922,202
64211	L & H	Guarantee Trust Life Ins Co	\$638,857,858	\$546,587,095	\$92,270,763
78778	L & H	Guardian Ins & Ann Co Inc	\$13,308,149,198	\$12,852,836,095	\$455,313,103
64246	L & H	Guardian Life Ins Co Of Amer	\$58,488,696,709	\$51,316,943,275	\$7,171,753,434
83607	L & H	Guggenheim Life & Ann Co	\$13,820,077,395	\$13,121,232,596	\$698,844,799
42803	P & C	Guideone Elite Ins Co	\$29,921,159	\$3,924,384	\$25,996,775
15032	P & C	Guideone Mut Ins Co	\$1,027,262,646	\$673,305,808	\$353,956,838
14167	P & C	GuideOne Natl Ins Co	\$58,222,977	\$8,634,971	\$49,588,006
14559	P & C	Guideone Specialty Mut Ins Co	\$226,678,327	\$148,088,240	\$78,590,087
34037	P & C	Hallmark Ins Co	\$291,558,450	\$188,951,348	\$102,607,102
26433	P & C	Harco Natl Ins Co	\$524,557,314	\$370,002,896	\$154,554,418
23582	P & C	Harleysville Ins Co	\$149,368,464	\$120,725,664	\$28,642,800
64327	L & H	Harleysville Life Ins Co	\$400,841,830	\$349,787,934	\$51,053,896
35696	P & C	Harleysville Preferred Ins Co	\$113,499,333	\$61,126,749	\$52,372,584
26182	P & C	Harleysville Worcester Ins Co	\$162,535,125	\$101,570,966	\$60,964,159
22357	P & C	Hartford Accident & Ind Co	\$11,860,205,540	\$9,007,699,421	\$2,852,506,120
29424	P & C	Hartford Cas Ins Co	\$2,391,611,800	\$1,497,757,325	\$893,854,475
19682	P & C	Hartford Fire Ins Co	\$21,732,043,887	\$13,076,831,793	\$8,655,212,094
37478	P & C	Hartford Ins Co Of The Midwest	\$658,482,275	\$131,130,367	\$527,351,909
70815	L & H	Hartford Life & Accident Ins Co	\$12,909,480,177	\$10,502,056,143	\$2,407,424,034
11452	P & C	Hartford Steam Boil Inspec & Ins Co	\$1,456,830,487	\$874,748,206	\$582,082,281
29890	P & C	Hartford Steam Boil Inspec Ins Co CT	\$15,618,383	\$2,601,594	\$13,016,789
30104	P & C	Hartford Underwriters Ins Co	\$1,682,544,895	\$1,094,611,715	\$587,933,180
96717	L & H	Harvard Pilgrim Health Care New Eng	\$154,494,698	\$95,563,864	\$58,930,834
92711	L & H	HCC Life Ins Co	\$1,096,984,253	\$535,435,274	\$561,548,979
41343	P & C	HDI Global Ins Co	\$479,771,317	\$326,007,994	\$153,763,323
11832	L & H	Health Care Industry Liab Recip Ins	\$54,704,351	\$37,213,373	\$17,490,978
66141	L & H	Health Net Life Ins Co	\$704,655,879	\$341,648,351	\$363,007,528
12902	L & H	Healthspring Life & Hlth Ins Co Inc	\$1,060,303,946	\$497,558,195	\$562,745,751
39527	P & C	Heritage Ind Co	\$21,512,520	\$2,788,244	\$18,724,276
64394	L & H	Heritage Life Ins Co	\$3,930,768,864	\$2,923,652,136	\$1,007,116,728
14192	P & C	Hingham Mut Fire Ins Co	\$71,013,118	\$23,526,872	\$47,486,246
10200	P & C	Hiscox Ins Co Inc	\$577,623,458	\$399,334,553	\$178,288,905
93440	L & H	HM Life Ins Co	\$677,752,378	\$286,434,806	\$391,317,572
14231	P & C	Homeland Ins Co of DE	\$53,555,312	\$141,999	\$53,413,313
13927	P & C	Homesite Ins Co Of The Midwest	\$350,178,250	\$246,755,758	\$103,422,492
64505	L & H	Homesteaders Life Co	\$3,068,848,808	\$2,861,847,406	\$207,001,403
22578	P & C	Horace Mann Ins Co	\$541,819,571	\$366,835,951	\$174,983,620
64513	L & H	Horace Mann Life Ins Co	\$9,285,650,441	\$8,819,547,448	\$466,102,994
22756	P & C	Horace Mann Prop & Cas Ins Co	\$297,794,005	\$184,868,959	\$112,925,046
14027	P & C	Hospitality Ins Co	\$8,885,152	\$1,097,626	\$7,787,526
10069	P & C	Housing Authority Prop A Mut Co	\$190,069,542	\$65,862,472	\$124,207,070
11206	P & C	Housing Enterprise Ins Co Inc	\$84,831,806	\$47,413,932	\$37,417,874



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18975	P & C	HPHC Ins Co Inc	\$255,553,235	\$154,776,244	\$100,776,991
25054	P & C	Hudson Ins Co	\$1,363,032,602	\$921,539,457	\$441,493,145
60052	L & H	Humana Benefit Plan of IL Inc	\$551,034,591	\$222,571,238	\$328,463,353
73288	L & H	Humana Ins Co	\$7,233,381,293	\$3,512,708,413	\$3,720,672,880
70580	L & H	Humanadental Ins Co	\$101,009,207	\$45,391,745	\$55,617,462
91693	L & H	IA Amer Life Ins Co	\$159,667,918	\$97,268,314	\$62,399,604
97764	L & H	Idealife Ins Co	\$21,679,552	\$6,398,443	\$15,281,109
29068	P & C	IDS Prop Cas Ins Co	\$1,798,130,662	\$1,008,849,289	\$789,281,373
64580	L & H	Illinois Mut Life Ins Co	\$1,460,459,597	\$1,220,352,604	\$240,106,993
23817	P & C	Illinois Natl Ins Co	\$58,393,312	\$15,787,866	\$42,605,447
35408	P & C	Imperium Ins Co	\$407,957,041	\$226,654,581	\$181,302,460
25550	P & C	Indemnity Co Of CA	\$17,514,981	\$9,523,556	\$7,991,425
43575	P & C	Indemnity Ins Co Of North Amer	\$346,437,189	\$193,550,334	\$152,886,855
18468	P & C	Indemnity Natl Ins Co	\$125,758,467	\$53,219,642	\$72,538,825
26581	P & C	Independence Amer Ins Co	\$126,509,605	\$43,523,988	\$82,985,617
64602	L & H	Independence Life & Ann Co	\$3,169,858,479	\$3,004,462,415	\$165,396,064
58068	L & H	Independent Order Of Foresters Us Br	\$3,355,743,568	\$3,207,637,836	\$148,105,732
14265	P & C	Indiana Lumbersmens Mut Ins Co	\$58,902,244	\$42,928,815	\$15,973,429
14406	L & H	Industrial Alliance Ins & Fin Serv I	\$260,994,791	\$190,695,428	\$70,299,363
12599	P & C	Infinity Standard Ins Co	\$7,147,495	\$1,434,902	\$5,712,593
22195	P & C	Insurance Co Of Greater NY	\$136,017,341	\$69,577,630	\$66,439,711
22713	P & C	Insurance Co of N Amer	\$357,319,881	\$14,180,716	\$343,139,165
11162	P & C	Insurance Company of the South	\$58,817,987	\$42,007,717	\$16,810,271
19429	P & C	Insurance Co Of The State Of PA	\$215,344,551	\$156,275,326	\$59,069,226
27847	P & C	Insurance Co Of The West	\$2,788,143,883	\$1,678,797,386	\$1,109,346,497
29742	P & C	Integon Natl Ins Co	\$4,183,411,803	\$3,163,365,843	\$1,020,045,960
31488	P & C	Integon Preferred Ins Co	\$73,496,218	\$66,521,004	\$6,975,214
74780	L & H	Integrity Life Ins Co	\$9,415,089,815	\$8,283,823,111	\$1,131,266,704
15598	P & C	Interins Exch Of The Automobile Club	\$10,694,767,864	\$4,098,718,660	\$6,596,049,204
11592	P & C	International Fidelity Ins Co	\$228,149,623	\$132,274,413	\$95,875,210
10749	P & C	Intrepid Ins Co	\$37,938,600	\$6,973,869	\$30,964,731
64904	L & H	Investors Heritage Life Ins Co	\$559,299,293	\$518,407,379	\$40,891,914
63487	L & H	Investors Life Ins Co N Amer	\$569,009,301	\$512,507,649	\$56,501,652
50369	TITLE	Investors Title Ins Co	\$179,299,807	\$67,615,621	\$111,684,186
23647	P & C	Ironshore Ind Inc	\$235,373,110	\$146,950,157	\$88,422,956
32921	P & C	ISMIE Mut Ins Co	\$1,352,720,540	\$654,762,451	\$697,958,088
65056	L & H	Jackson Natl Life Ins Co	\$224,874,557,552	\$220,086,117,288	\$4,788,440,264
11630	P & C	Jefferson Ins Co	\$521,743,992	\$156,835,602	\$364,908,390
64017	L & H	Jefferson Natl Life Ins Co	\$6,172,234,811	\$6,129,573,703	\$42,661,108
14354	P & C	Jewelers Mut Ins Co	\$463,994,140	\$168,815,733	\$295,178,407
16116	P & C	JM Specialty Ins Co	\$15,050,727	\$150,548	\$14,900,179
65080	L & H	John Alden Life Ins Co	\$208,762,375	\$190,846,843	\$17,915,532
93610	L & H	John Hancock Life & Hlth Ins Co	\$13,819,768,728	\$12,826,976,383	\$992,792,345
65838	L & H	John Hancock Life Ins Co USA	\$219,955,898,663	\$211,086,594,086	\$8,869,304,577
65129	L & H	Kansas City Life Ins Co	\$3,333,231,050	\$3,055,073,865	\$278,157,179
13668	P & C	Kingstone Ins Co	\$219,197,342	\$120,451,398	\$98,745,944
58033	P & C	Knights Of Columbus	\$25,428,134,591	\$23,284,007,123	\$2,144,127,468



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65242	L & H	Lafayette Life Ins Co	\$5,493,453,598	\$5,159,068,303	\$334,385,295
20621	P & C	Lamorak Ins Co	\$25,059,522	\$221,932	\$24,837,590
26077	P & C	Lancer Ins Co	\$717,181,343	\$502,404,600	\$214,776,743
71323	L & H	Langhorne Reins AZ Ltd	\$9,127,629	\$1,302,972	\$7,824,657
37940	P & C	Lexington Natl Ins Corp	\$66,733,732	\$46,982,338	\$19,751,394
68543	L & H	Liberty Bankers Life Ins Co	\$1,846,871,192	\$1,615,169,047	\$231,702,145
42404	P & C	Liberty Ins Corp	\$256,038,541	\$6,434,185	\$249,604,356
19917	P & C	Liberty Ins Underwriters Inc	\$284,533,390	\$147,513,196	\$137,020,194
23035	P & C	Liberty Mut Fire Ins Co	\$6,545,646,258	\$4,860,608,526	\$1,685,037,732
23043	P & C	Liberty Mut Ins Co	\$48,830,564,857	\$32,465,234,407	\$16,365,330,449
65331	L & H	Liberty Natl Life Ins Co	\$7,793,015,959	\$7,222,951,624	\$570,064,335
65498	L & H	Life Ins Co Of N Amer	\$8,667,896,616	\$6,891,720,167	\$1,776,176,436
65528	L & H	Life Ins Co Of The Southwest	\$19,775,618,821	\$18,534,513,679	\$1,241,105,142
97691	L & H	Life Of The South Ins Co	\$111,032,562	\$88,278,888	\$22,753,673
77720	P & C	LifeSecure Ins Co	\$415,984,325	\$369,088,642	\$46,895,683
65595	L & H	Lincoln Benefit Life Co	\$10,462,537,824	\$10,082,608,024	\$379,929,800
65927	L & H	Lincoln Heritage Life Ins Co	\$1,033,901,401	\$944,323,550	\$89,577,851
62057	L & H	Lincoln Life & Ann Co of NY	\$14,482,181,537	\$13,364,613,987	\$1,117,567,550
65676	L & H	Lincoln Natl Life Ins Co	\$238,248,101,003	\$230,168,392,748	\$8,079,708,255
36447	P & C	LM Gen Ins Co	\$11,666,951	\$612,262	\$11,054,690
33600	P & C	LM Ins Corp	\$124,502,525	\$5,443,333	\$119,059,191
32352	P & C	LM Prop & Cas Ins Co	\$63,568,429	\$28,232,625	\$35,335,802
76694	L & H	London Life Reins Co	\$154,312,824	\$91,145,689	\$63,167,135
65722	L & H	Loyal Amer Life Ins Co	\$338,740,173	\$221,898,874	\$116,841,299
56758	FRAT	Loyal Christian Benefit Assn	\$191,645,535	\$187,992,225	\$3,653,310
73504	L & H	Lumico Life Ins Co	\$60,296,600	\$14,149,318	\$46,147,282
10051	P & C	Lyndon Southern Ins Co	\$237,184,751	\$176,017,970	\$61,166,781
65781	L & H	Madison Natl Life Ins Co Inc	\$337,362,165	\$141,331,603	\$196,030,562
42617	P & C	MAG Mut Ins Co	\$1,670,020,146	\$889,307,015	\$780,713,131
29939	P & C	Main St Amer Assur Co	\$41,978,756	\$446,561	\$41,532,195
13026	P & C	Main Street Amer Protection Ins Co	\$23,659,506	\$97,844	\$23,561,662
15077	L & H	Maine Comm Hlth Options	\$170,659,367	\$113,325,811	\$57,333,556
11149	P & C	Maine Employers Mut Ins Co	\$911,443,632	\$487,713,538	\$423,730,094
65870	L & H	Manhattan Life Ins Co	\$633,256,286	\$574,210,644	\$59,045,642
67083	L & H	Manhattan Natl Life Ins Co	\$149,753,967	\$140,807,563	\$8,946,404
61883	L & H	ManhattanLife Assur Co of Amer	\$700,471,670	\$546,799,338	\$153,672,332
36897	P & C	Manufacturers Alliance Ins Co	\$235,437,478	\$163,232,485	\$72,204,993
28932	P & C	Markel Amer Ins Co	\$838,216,849	\$656,772,791	\$181,444,058
38970	P & C	Markel Ins Co	\$2,465,082,039	\$1,272,681,343	\$1,192,400,696
15850	L & H	Martins Point Generations Advantage	\$120,737,731	\$54,049,558	\$66,688,173
65935	L & H	Massachusetts Mut Life Ins Co	\$243,646,846,820	\$228,037,060,151	\$15,609,786,669
10784	P & C	Maxum Cas Ins Co	\$26,206,775	\$7,967,006	\$18,239,769
12041	P & C	MBIA Ins Corp	\$235,892,580	-\$120,048,424	\$355,941,004
69515	L & H	Medamerica Ins Co	\$1,199,752,871	\$1,168,746,631	\$31,006,240
63762	L & H	Medco Containment Life Ins Co	\$1,163,620,269	\$775,264,433	\$388,355,836
36277	P & C	Medical Mut Ins Co Of ME	\$309,676,450	\$129,296,716	\$180,379,734
32522	P & C	Medical Mut Ins Co Of NC	\$620,073,438	\$316,982,393	\$303,091,045



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11843	P & C	Medical Protective Co	\$3,204,062,972	\$1,265,587,908	\$1,938,475,064
31119	L & H	Medico Ins Co	\$83,686,334	\$45,961,729	\$37,724,605
22241	P & C	Medmarc Cas Ins Co	\$261,996,481	\$90,164,261	\$171,832,219
86126	L & H	Members Life Ins Co	\$164,738,816	\$125,291,565	\$39,447,251
31968	P & C	Merastar Ins Co	\$42,080,503	\$34,264,465	\$7,816,038
14494	P & C	Merchants Bonding Co a Mut	\$226,033,865	\$91,292,340	\$134,741,525
23329	P & C	Merchants Mut Ins Co	\$570,052,590	\$345,473,508	\$224,579,082
12901	P & C	Merchants Preferred Ins Co	\$81,903,455	\$49,082,289	\$32,821,166
23353	P & C	Meridian Security Ins Co	\$155,274,635	\$80,696,636	\$74,577,999
18750	P & C	Merit Hlth Ins Co	\$127,559,044	\$74,103,327	\$53,455,717
65951	P & C	Merit Life Ins Co	\$351,435,724	\$257,335,161	\$94,100,563
19798	P & C	Merrimack Mut Fire Ins Co	\$1,658,181,613	\$679,348,494	\$978,833,119
25321	P & C	Metropolitan Drt Prop & Cas Ins Co	\$176,721,486	\$130,065,654	\$46,655,832
39950	P & C	Metropolitan Gen Ins Co	\$43,346,235	\$5,663,570	\$37,682,665
34339	P & C	Metropolitan Grp Prop & Cas Ins Co	\$720,349,099	\$322,639,930	\$397,709,169
65978	L & H	Metropolitan Life Ins Co	\$378,079,610,539	\$366,981,530,502	\$11,098,079,737
26298	P & C	Metropolitan Prop & Cas Ins Co	\$6,842,386,568	\$4,520,344,648	\$2,322,041,920
97136	L & H	Metropolitan Tower Life Ins Co	\$20,617,233,327	\$19,067,797,342	\$1,549,435,985
18740	P & C	MGIC Indemnity Corporation	\$151,894,576	\$54,950,924	\$96,943,652
38601	P & C	MIC Prop & Cas Ins Corp	\$103,375,211	\$47,477,330	\$55,897,881
21687	P & C	Mid Century Ins Co	\$7,003,468,951	\$3,218,365,102	\$3,785,103,849
15380	P & C	Mid Continent Assur Co	\$21,071,732	\$3,336	\$21,068,396
23418	P & C	Mid Continent Cas Co	\$540,750,616	\$363,874,399	\$176,876,217
66087	L & H	Mid West Natl Life Ins Co Of TN	\$62,703,834	\$33,845,163	\$28,858,671
23434	P & C	Middlesex Ins Co	\$791,312,519	\$548,024,540	\$243,287,979
66044	L & H	Midland Natl Life Ins Co	\$57,914,703,373	\$54,343,495,152	\$3,571,208,222
27138	P & C	Midvale Ind Co	\$59,133,694	\$45,390,119	\$13,743,575
23612	P & C	Midwest Employers Cas Co	\$153,322,994	\$45,057,772	\$108,265,223
16262	P & C	Midwest Family Advantage Ins Co	\$10,443,886	\$203,599	\$10,240,287
23574	P & C	Midwest Family Mutual Ins Co	\$292,448,456	\$194,845,086	\$97,603,370
66087	L & H	Mid-West National Life Ins Co of TN	\$62,484,887	\$33,626,216	\$28,858,671
23515	L & H	Midwestern Indemnity Company	\$30,586,530	\$2,430,366	\$28,156,163
66109	L & H	Midwestern United Life Ins Co	\$231,588,020	\$103,416,882	\$128,171,139
26662	P & C	Milford Cas Ins Co	\$56,766,882	\$32,890,114	\$23,876,768
42234	P & C	Minnesota Lawyers Mut Ins Co	\$191,694,210	\$87,040,410	\$104,653,800
66168	L & H	Minnesota Life Ins Co	\$46,519,385,471	\$43,670,418,267	\$2,848,967,204
20362	P & C	Mitsui Sumitomo Ins Co of Amer	\$1,013,786,745	\$636,114,288	\$377,672,457
22551	P & C	Mitsui Sumitomo Ins USA Inc	\$145,497,500	\$77,469,944	\$68,027,556
15997	P & C	MMG Ins Co	\$291,003,931	\$182,302,630	\$108,701,302
16942	P & C	MMIC Insurance, Inc.	\$637,697,619	\$277,085,278	\$360,612,341
70416	L & H	MML Bay State Life Ins Co	\$4,859,690,475	\$4,549,758,619	\$309,931,856
57541	FRAT	Modern Woodmen Of Amer	\$16,475,930,290	\$14,597,001,160	\$1,878,929,130
66265	L & H	Monarch Life Ins Co	\$622,097,439	\$617,819,074	\$4,278,364
66370	L & H	Mony Life Ins Co	\$7,062,672,327	\$6,640,876,328	\$421,795,998
78077	L & H	Mony Life Ins Co Of Amer	\$3,704,847,203	\$3,482,400,359	\$222,446,844
29858	P & C	Mortgage Guar Ins Corp	\$4,974,334,147	\$3,292,999,126	\$1,681,335,021
13331	P & C	Motorists Commercial Mut Ins Co	\$459,876,707	\$309,261,523	\$150,615,156



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66311	L & H	Motorists Life Ins Co	\$590,380,534	\$521,929,908	\$68,450,625
22012	P & C	Motors Ins Corp	\$1,906,891,381	\$1,144,216,066	\$762,675,315
26522	P & C	Mount Vernon Fire Ins Co	\$701,434,945	\$170,353,291	\$531,081,657
14420	P & C	Mount Vernon Specialty Ins Co	\$55,624,960	\$2,067,300	\$53,557,661
10205	P & C	Mountain Valley Ind Co	\$64,196,965	\$44,211,029	\$19,985,936
66346	L & H	Munich Amer Reassur Co	\$8,138,174,730	\$7,499,616,126	\$638,558,604
69604	L & H	Munich Re US Life Corp	\$10,544,418	\$2,461,396	\$8,083,022
88668	L & H	Mutual Of Amer Life Ins Co	\$20,380,808,715	\$19,453,603,891	\$927,204,824
71412	L & H	Mutual Of Omaha Ins Co	\$8,084,019,676	\$4,911,301,789	\$3,172,717,886
66427	L & H	Mutual Trust Life Ins Co a Pan Amer	\$2,043,985,429	\$1,891,084,600	\$152,900,829
93734	L & H	Nassau Life & Ann Co	\$35,267,900	\$24,711,639	\$10,556,261
67814	L & H	Nassau Life Ins Co	\$11,959,770,917	\$11,444,859,352	\$514,911,565
23663	P & C	National Amer Ins Co	\$245,170,522	\$170,800,236	\$74,370,286
61409	L & H	National Benefit Life Ins Co	\$566,860,895	\$412,912,396	\$153,948,497
11991	P & C	National Cas Co	\$453,690,258	\$310,715,547	\$142,974,711
10243	P & C	National Continental Ins Co	\$170,712,036	\$90,080,712	\$80,631,324
16217	P & C	National Farmers Union Prop & Cas	\$142,669,565	\$101,202,164	\$41,467,401
20478	P & C	National Fire Ins Co Of Hartford	\$110,316,057	\$14,717	\$110,301,340
23728	P & C	National Gen Ins Co	\$58,156,519	\$33,219,399	\$24,937,120
66583	L & H	National Guardian Life Ins Co	\$4,080,043,173	\$3,746,803,057	\$333,240,116
82538	L & H	National Hlth Ins Co	\$59,431,223	\$40,579,954	\$18,851,269
20087	P & C	National Ind Co	\$228,201,644,363	\$105,730,557,675	\$122,471,086,688
75264	L & H	National Integrity Life Ins Co	\$4,492,567,902	\$4,153,563,088	\$339,004,814
32620	P & C	National Interstate Ins Co	\$1,283,039,372	\$1,017,521,837	\$265,517,535
20052	P & C	National Liab & Fire Ins Co	\$2,742,921,793	\$1,595,891,978	\$1,147,029,814
66680	L & H	National Life Ins Co	\$9,502,838,569	\$7,371,731,786	\$2,131,106,783
13695	P & C	National Mortgage Ins Corp	\$942,794,437	\$539,653,401	\$403,141,036
23825	P & C	National Public Finance Guar Corp	\$3,331,174,826	\$1,333,483,684	\$1,997,691,142
85472	L & H	National Security Life & Ann Co	\$434,122,195	\$411,103,148	\$23,019,047
22608	P & C	National Specialty Ins Co	\$104,294,719	\$48,899,457	\$55,395,262
21881	P & C	National Surety Corp	\$148,005,863	\$72,450,545	\$75,555,318
87963	L & H	National Teachers Assoc Life Ins Co	\$583,645,502	\$444,931,626	\$138,713,876
51020	TITLE	National Title Ins Of NY Inc	\$104,482,277	\$63,456,690	\$41,025,587
19445	P & C	National Union Fire Ins Co Of Pitts	\$24,190,644,436	\$18,670,955,173	\$5,519,689,263
66850	L & H	National Western Life Ins Co	\$10,991,032,897	\$9,572,006,275	\$1,419,026,622
26093	P & C	Nationwide Affinity Co of Amer	\$257,848,618	\$247,065,142	\$10,783,476
28223	P & C	Nationwide Agribusiness Ins Co	\$778,045,118	\$582,696,993	\$195,348,125
10723	P & C	Nationwide Assur Co	\$96,220,310	\$61,699,145	\$34,521,165
23760	P & C	Nationwide Gen Ins Co	\$632,966,472	\$397,950,250	\$235,016,222
25453	P & C	Nationwide Ins Co Of Amer	\$424,517,500	\$266,068,595	\$158,448,905
92657	L & H	Nationwide Life & Ann Ins Co	\$25,929,226,729	\$24,461,516,319	\$1,467,710,410
66869	L & H	Nationwide Life Ins Co	\$139,341,303,302	\$132,496,216,530	\$6,845,086,772
23779	P & C	Nationwide Mut Fire Ins Co	\$8,204,955,925	\$5,952,314,231	\$2,252,641,694
23787	P & C	Nationwide Mut Ins Co	\$34,671,786,094	\$22,612,912,237	\$12,058,873,857
37877	P & C	Nationwide Prop & Cas Ins Co	\$511,221,766	\$477,474,084	\$33,747,682
27944	P & C	Natl Corp of the National Insurance Ass	\$13,955,479	\$9,028	\$13,946,451
25240	P & C	NAU Country Ins Co	\$1,015,390,807	\$720,735,146	\$294,655,661



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42307	P & C	Navigators Ins Co	\$3,326,510,625	\$2,321,430,105	\$1,005,080,520
15865	P & C	NCMIC Ins Co	\$818,306,840	\$511,832,447	\$306,474,393
25852	P & C	New England Guar Ins Co Inc	\$45,553,678	\$1,215,619	\$44,338,059
21830	P & C	New England Ins Co	\$19,208,931	\$2,908,107	\$16,300,824
91626	L & H	New England Life Ins Co	\$8,500,669,704	\$8,287,533,089	\$213,136,615
41629	P & C	New England Reins Corp	\$27,154,000	\$2,678,618	\$24,475,382
23841	P & C	New Hampshire Ins Co	\$82,871,696	\$20,495,613	\$62,376,083
91596	L & H	New York Life Ins & Ann Corp	\$153,457,660,670	\$144,871,550,177	\$8,586,110,493
66915	L & H	New York Life Ins Co	\$180,036,224,377	\$159,029,754,011	\$21,006,470,366
16608	P & C	New York Marine & Gen Ins Co	\$1,977,204,283	\$1,503,629,522	\$473,574,761
14788	P & C	NGM Ins Co	\$2,521,159,594	\$1,971,156,398	\$550,003,196
33200	P & C	Norcal Mut Ins Co	\$1,529,139,243	\$786,796,796	\$742,342,447
23965	P & C	Norfolk & Dedham Mut Fire Ins Co	\$461,196,918	\$254,419,252	\$206,777,666
31470	P & C	Norguard Ins Co	\$1,304,595,812	\$1,038,122,203	\$266,473,609
66974	L & H	North Amer Co Life & Hlth Ins	\$27,330,486,090	\$25,899,313,044	\$1,431,173,046
50130	TITLE	North Amer Title Ins Co	\$95,634,042	\$61,057,145	\$34,576,897
27740	P & C	North Pointe Ins Co	\$24,357,390	\$10,900,967	\$13,456,423
21105	P & C	North River Ins Co	\$1,046,058,430	\$763,791,410	\$282,267,020
25992	P & C	Northern Security Ins Co Inc	\$8,612,586	\$35,424	\$8,577,162
24031	P & C	Northland Cas Co	\$112,569,436	\$75,259,396	\$37,310,040
24015	P & C	Northland Ins Co	\$1,207,418,895	\$703,129,563	\$504,289,333
13045	P & C	NorthStone Insurance Company	\$52,731,244	\$39,306,753	\$13,424,490
69000	L & H	Northwestern Long Term Care Ins Co	\$240,434,860	\$98,666,149	\$141,768,711
67091	L & H	Northwestern Mut Life Ins Co	\$272,167,485,182	\$250,033,334,331	\$22,134,150,851
23914	P & C	Northwestern Natl Ins Co Milwaukee	\$17,304,756	\$17,718,741	-\$413,985
42552	P & C	Nova Cas Co	\$95,985,945	\$4,870,159	\$91,115,786
81353	L & H	NYLife Ins Co Of AZ	\$176,583,174	\$63,153,822	\$113,429,352
34630	P & C	Oak River Ins Co	\$863,586,980	\$537,115,073	\$326,471,907
15645	P & C	OBI Amer Ins Co	\$15,717,472	\$42,557	\$15,674,915
14190	P & C	OBI Natl Ins Co	\$13,430,093	\$41,578	\$13,388,515
23248	P & C	Occidental Fire & Cas Co Of NC	\$377,575,220	\$204,622,283	\$172,952,937
67148	L & H	Occidental Life Ins Co Of NC	\$253,148,080	\$225,443,127	\$27,704,953
23680	P & C	Odyssey Reins Co	\$8,089,407,777	\$4,792,389,139	\$3,297,018,638
26565	P & C	Ohio Ind Co	\$167,021,107	\$120,318,521	\$46,702,586
89206	L & H	Ohio Natl Life Assur Corp	\$4,054,307,593	\$3,763,880,933	\$290,426,659
67172	L & H	Ohio Natl Life Ins Co	\$29,084,434,907	\$28,065,361,817	\$1,019,073,090
67180	L & H	Ohio State Life Ins Co	\$14,717,396	\$4,340,263	\$10,377,133
67199	L & H	Old Amer Ins Co	\$268,672,484	\$247,068,582	\$21,603,905
40231	P & C	Old Dominion Ins Co	\$36,404,350	\$60,793	\$36,343,557
24139	P & C	Old Republic Gen Ins Corp	\$2,181,858,381	\$1,513,390,393	\$668,467,988
24147	P & C	Old Republic Ins Co	\$2,910,392,120	\$1,802,487,709	\$1,107,904,411
67261	L & H	Old Republic Life Ins Co	\$109,020,833	\$75,459,267	\$33,561,566
50520	TITLE	Old Republic Natl Title Ins Co	\$1,198,861,886	\$725,706,008	\$473,155,878
35424	P & C	Old Republic Security Assur Co	\$1,028,727,117	\$840,295,039	\$188,432,078
37060	P & C	Old United Cas Co	\$777,304,151	\$510,578,312	\$266,725,838
88080	L & H	Omaha Hlth Ins Co	\$19,527,549	\$10,120,199	\$9,407,350
15385	P & C	OneCis Insurance Company	\$34,209,880	\$4,992,516	\$29,217,364



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69647	L & H	Optum Ins of OH Inc	\$356,229,281	\$287,488,031	\$68,741,250
56383	L & H	Order of United Commercial Travelers	\$15,434,879	\$7,180,829	\$8,254,050
76112	L & H	Oxford Life Ins Co	\$2,213,860,515	\$2,010,137,648	\$203,722,867
22748	P & C	Pacific Employers Ins Co	\$926,312,932	\$45,815,068	\$880,497,864
20346	P & C	Pacific Ind Co	\$11,006,896,748	\$7,828,873,083	\$3,178,023,665
97268	L & H	Pacific Life & Ann Co	\$7,132,788,310	\$6,582,379,231	\$550,409,079
67466	L & H	Pacific Life Ins Co	\$128,996,848,875	\$119,305,414,442	\$9,691,434,433
37850	P & C	Pacific Specialty Ins Co	\$293,208,375	\$169,261,870	\$123,946,505
70785	L & H	Pacificare Life & Hlth Ins Co	\$187,485,432	\$5,095,568	\$182,389,864
67539	L & H	Pan Amer Life Ins Co	\$1,205,217,282	\$961,653,257	\$243,564,025
60003	L & H	Park Avenue Life Ins Co	\$233,790,033	\$183,359,547	\$50,430,486
71099	L & H	Parker Centennial Assur Co	\$94,889,875	\$47,797,812	\$47,092,063
32069	P & C	Patriot Ins Co	\$141,941,455	\$86,642,180	\$55,299,275
60099	L & H	Patriot Life Ins Co	\$21,302,271	\$4,749,559	\$16,552,711
28290	P & C	Patrons Oxford Insurance Company	\$24,826,589	\$11,286,347	\$13,540,242
67598	L & H	Paul Revere Life Ins Co	\$3,410,167,467	\$3,219,039,302	\$191,128,165
93777	L & H	Pavonia Life Ins Co of MI	\$1,101,463,298	\$1,027,707,037	\$73,756,261
14931	P & C	Pawtucket Ins Co	\$4,712,554	\$606,939	\$4,105,615
18139	P & C	Peak Prop & Cas Ins Corp	\$44,095,255	\$5,071,033	\$39,024,222
14958	P & C	Peninsula Ins Co	\$99,288,072	\$66,570,076	\$32,717,996
93262	L & H	Penn Ins & Ann Co	\$6,110,090,574	\$5,637,504,453	\$472,586,121
14982	P & C	Penn Millers Insurance Company	\$72,873,827	\$28,738,523	\$44,135,304
67644	L & H	Penn Mut Life Ins Co	\$21,048,510,298	\$19,194,934,335	\$1,853,575,962
21962	P & C	Pennsylvania Ins Co	\$80,644,791	\$33,563,695	\$47,081,096
67660	L & H	Pennsylvania Life Ins Co	\$21,072,687	\$1,507,459	\$19,565,228
14974	P & C	Pennsylvania Lumbermens Mut Ins	\$495,745,574	\$375,704,023	\$120,041,551
12262	P & C	Pennsylvania Manufacturers Assoc Ins	\$1,068,321,990	\$743,086,682	\$325,235,308
41424	P & C	Pennsylvania Manufacturers Ind Co	\$248,357,329	\$166,209,273	\$82,148,056
37648	P & C	Permanent Gen Assur Corp	\$520,708,720	\$384,709,809	\$135,998,911
12297	P & C	Petroleum Cas Co	\$33,163,561	\$9,021,325	\$24,142,236
13714	P & C	Pharmacists Mut Ins Co	\$333,161,716	\$195,653,720	\$137,507,996
23175	P & C	Phenix Mut Fire Ins Co	\$71,505,978	\$52,689,922	\$18,816,054
67784	L & H	Philadelphia Amer Life Ins Co	\$303,304,506	\$258,986,794	\$44,317,712
18058	P & C	Philadelphia Indemnity Ins Co	\$9,058,183,989	\$6,688,702,570	\$2,369,481,419
93548	L & H	PHL Variable Ins Co	\$5,914,125,314	\$5,796,299,320	\$117,825,994
25623	P & C	Phoenix Ins Co	\$4,265,124,101	\$2,667,485,419	\$1,597,638,683
72125	L & H	Physicians Life Ins Co	\$1,678,227,389	\$1,519,609,605	\$158,617,784
80578	L & H	Physicians Mut Ins Co	\$2,356,292,530	\$1,362,930,956	\$993,361,574
15137	P & C	Pinnaclepoint Insurance Co	\$98,430,806	\$70,195,314	\$28,235,493
67911	L & H	Pioneer Mut Life Ins Co	\$509,566,120	\$462,668,800	\$46,897,320
26794	P & C	Plans Liab Ins Co	\$27,525,387	\$44,159	\$27,481,228
30945	P & C	Plaza Ins Co	\$83,348,394	\$59,324,814	\$24,023,580
27251	P & C	PMI Mortgage Ins Co	\$818,685,727	\$2,006,318,114	-\$1,187,632,387
14460	P & C	Podiatry Ins Co Of Amer	\$294,256,831	\$189,229,168	\$105,027,663
57622	FRAT	Polish Natl Alliance Us Of Na	\$431,694,354	\$409,723,384	\$21,970,970
56839	FRAT	Polish Natl Union Of Amer	\$26,116,795	\$25,184,943	\$931,851
57630	FRAT	Polish Roman Catholic Union Of Amer	\$205,771,835	\$193,969,783	\$11,802,052



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37257	P & C	Praetorian Ins Co	\$476,779,497	\$257,408,293	\$219,371,204
10900	P & C	Preferred Employers Insurance Co	\$100,233,637	\$52,265,772	\$47,967,865
15024	P & C	Preferred Mut Ins Co	\$575,661,227	\$338,048,235	\$237,612,992
36234	P & C	Preferred Professional Ins Co	\$257,219,293	\$149,422,558	\$107,796,736
10800	P & C	Premier Grp Ins Co Inc	\$59,672,872	\$20,129,603	\$39,543,270
12588	P & C	Prime Ins Co	\$181,119,134	\$101,555,080	\$79,564,054
65919	L & H	Primerica Life Ins Co	\$1,595,493,613	\$921,328,980	\$674,164,634
61271	L & H	Principal Life Ins Co	\$184,622,621,175	\$179,303,030,772	\$5,319,590,403
71161	L & H	Principal Natl Life Ins Co	\$387,198,812	\$182,015,536	\$205,183,276
12873	P & C	Privilege Underwriters Recp Exch	\$694,418,466	\$405,458,865	\$288,959,601
33391	P & C	ProAssurance Ind Co Inc	\$1,004,606,787	\$710,785,984	\$293,820,803
10179	P & C	ProAssurance Specialty Ins Co	\$92,591,692	\$57,154,733	\$35,436,959
29017	P & C	Professionals Advocate Ins Co	\$141,923,201	\$23,252,586	\$118,670,615
24260	P & C	Progressive Cas Ins Co	\$10,149,263,715	\$7,738,078,966	\$2,411,184,749
16322	P & C	Progressive Direct Ins Co	\$9,188,480,225	\$6,359,241,048	\$2,829,239,177
24279	P & C	Progressive Max Ins Co	\$681,065,063	\$463,629,657	\$217,435,406
38628	P & C	Progressive Northern Ins Co	\$2,180,121,207	\$1,555,547,629	\$624,573,578
21727	P & C	Progressive Universal Ins Co	\$520,832,986	\$346,608,292	\$174,224,694
10638	P & C	Proselect Ins Co	\$180,431,698	\$110,127,234	\$70,304,465
12416	P & C	Protective Ins Co	\$973,853,280	\$579,241,462	\$394,611,818
68136	L & H	Protective Life Ins Co	\$57,811,786,043	\$53,471,512,957	\$4,340,273,086
35769	P & C	Protective Prop & Cas Ins Co	\$366,705,422	\$192,878,056	\$173,827,366
15040	P & C	Providence Mut Fire Ins Co	\$200,931,311	\$104,922,134	\$96,009,177
24295	P & C	Providence Washington Ins Co	\$117,845,666	\$97,425,750	\$20,419,916
68195	L & H	Provident Life & Accident Ins Co	\$7,993,979,040	\$7,386,717,679	\$607,261,362
68209	L & H	Provident Life & Cas Ins Co	\$736,033,668	\$604,855,830	\$131,177,838
79227	L & H	Pruco Life Ins Co	\$113,272,680,509	\$111,811,784,349	\$1,460,896,160
86630	L & H	Prudential Ann Life Assur Corp	\$54,107,393,642	\$47,711,283,587	\$6,396,110,055
68241	L & H	Prudential Ins Co Of Amer	\$271,164,345,897	\$260,469,510,263	\$10,694,835,634
93629	L & H	Prudential Retirement Ins & Ann Co	\$69,883,151,732	\$68,800,859,994	\$1,082,291,738
39217	P & C	QBE Ins Corp	\$2,182,106,724	\$1,441,456,167	\$740,650,557
10219	P & C	QBE Reinsurance Corporation	\$1,127,797,075	\$280,343,931	\$847,453,143
15067	P & C	Quincy Mutual Fire Ins Co	\$1,724,405,180	\$615,813,660	\$1,108,591,520
22705	P & C	R&Q Reins Co	\$179,164,991	\$148,754,434	\$30,410,557
33790	P & C	Radian Guar Inc	\$4,059,597,933	\$3,245,485,757	\$814,112,176
30872	P & C	Radian Mortgage Assur Inc	\$8,698,570	\$17,409	\$8,681,161
11673	P & C	Redwood Fire & Cas Ins Co	\$1,911,865,500	\$1,256,698,822	\$655,166,678
24449	P & C	Regent Ins Co	\$37,487,498	\$4,858,386	\$32,629,112
68357	L & H	Reliable Life Ins Co	\$20,624,744	\$8,878,953	\$11,745,791
68381	L & H	Reliance Standard Life Ins Co	\$13,875,026,234	\$12,596,758,188	\$1,278,268,046
67105	L & H	Reliastar Life Ins Co	\$20,238,546,937	\$18,605,610,732	\$1,632,936,205
61360	L & H	Reliastar Life Ins Co Of NY	\$2,815,164,151	\$2,536,415,417	\$278,748,733
61700	L & H	Renaissance Life & Hlth Ins Co of Am	\$95,262,469	\$27,421,026	\$67,841,442
12475	P & C	Republic Franklin Ins Co	\$117,694,440	\$60,898,249	\$56,796,191
32174	P & C	Republic Mort Assur Co	\$21,525,326	\$12,258,186	\$9,267,140
31275	P & C	Republic Mortgage Guar Ins Corp	\$122,901,324	\$102,367,601	\$20,533,723
28452	P & C	Republic Mortgage Ins Co	\$549,942,301	\$497,801,247	\$52,141,054



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31089	P & C	Repwest Ins Co	\$351,948,593	\$135,186,014	\$216,762,579
68462	L & H	Reserve Natl Ins Co	\$136,009,747	\$105,106,033	\$30,903,714
61506	L & H	Resource Life Ins Co	\$6,936,037	\$204,888	\$6,731,148
43044	P & C	Response Ins Co	\$40,741,995	\$2,634,521	\$38,107,474
36684	P & C	Riverport Ins Co	\$78,955,219	\$38,139,291	\$40,815,927
65005	L & H	RiverSource Life Ins Co	\$98,013,761,182	\$94,733,617,397	\$3,280,143,785
13056	P & C	RLI Ins Co	\$1,845,401,038	\$1,015,625,918	\$829,775,120
42706	P & C	Roche Surety & Cas Co Inc	\$24,538,415	\$14,480,729	\$10,057,686
35505	P & C	Rockwood Cas Ins Co	\$291,067,462	\$182,179,510	\$108,887,952
10974	P & C	Root Insurance Company	\$165,169,943	\$91,682,027	\$73,487,916
39039	P & C	Rural Comm Ins Co	\$1,916,911,487	\$1,657,467,408	\$259,444,079
23132	P & C	RVI Amer Ins Co	\$111,348,014	\$36,139,302	\$75,208,712
11123	P & C	Safety First Ins Co	\$103,458,919	\$30,843,941	\$72,614,978
33618	P & C	Safety Ind Ins Co	\$132,880,241	\$65,995,154	\$66,885,086
39454	P & C	Safety Ins Co	\$1,541,835,616	\$895,015,756	\$646,819,860
15105	P & C	Safety Natl Cas Corp	\$8,027,724,260	\$5,660,817,171	\$2,366,907,089
12808	P & C	Safety Prop & Cas Ins Co	\$49,187,429	\$27,342,784	\$21,844,645
40460	P & C	Sagamore Ins Co	\$191,463,465	\$55,738,337	\$135,725,128
60445	L & H	Sagicor Life Ins Co	\$1,594,488,026	\$1,491,986,256	\$102,501,770
38300	P & C	Samsung Fire & Marine Ins Co Ltd	\$105,660,049	\$37,367,781	\$68,292,268
70435	L & H	Savings Bank Mutual Life Ins Co of MA	\$3,066,541,946	\$2,864,742,779	\$201,799,168
60176	L & H	SBLI USA Life Ins Co Inc	\$1,557,882,531	\$1,468,808,918	\$89,073,613
15580	P & C	Scottsdale Ind Co	\$95,246,776	\$54,552,603	\$40,694,173
10054	P & C	Securian Cas Co	\$376,102,676	\$243,040,240	\$133,062,436
93742	L & H	Securian Life Ins Co	\$1,094,945,262	\$734,136,344	\$360,808,919
68675	L & H	Security Benefit Life Ins Co	\$33,538,590,276	\$31,140,511,008	\$2,398,079,268
68713	L & H	Security Life Of Denver Ins Co	\$15,351,716,963	\$14,386,339,978	\$965,376,985
10117	P & C	Security First Insurance Company	\$255,791,220	\$166,206,214	\$89,585,006
68772	L & H	Security Mut Life Ins Co Of NY	\$2,767,386,250	\$2,602,459,938	\$164,926,312
19879	P & C	Security Natl Ins Co	\$1,165,558,450	\$1,030,383,336	\$135,175,114
50784	TITLE	Security Title Guarantee Corp Baltim	\$18,229,118	\$12,792,486	\$5,436,632
12572	P & C	Selective Ins Co Of Amer	\$2,539,670,612	\$1,906,867,576	\$632,803,036
11867	P & C	Selective Ins Co of New England	\$204,867,448	\$154,840,618	\$50,026,831
19259	P & C	Selective Ins Co Of SC	\$678,320,963	\$527,665,979	\$150,654,985
39926	P & C	Selective Ins Co Of The Southeast	\$534,333,023	\$416,594,109	\$117,738,913
26301	P & C	Selective Way Insurance Co	\$1,422,066,609	\$1,072,818,644	\$349,247,964
10936	P & C	Seneca Ins Co Inc	\$185,641,209	\$40,129,221	\$145,511,988
76325	L & H	Senior Hlth Ins Co of PA	\$2,186,058,273	\$2,652,931,248	-\$466,872,975
11000	P & C	Sentinel Ins Co Ltd	\$294,493,245	\$82,630,858	\$211,862,387
28460	P & C	Sentry Cas Co	\$355,548,712	\$284,822,114	\$70,726,597
24988	P & C	Sentry Ins A Mut Co	\$8,669,418,968	\$3,252,632,840	\$5,416,786,128
68810	L & H	Sentry Life Ins Co	\$7,018,893,337	\$6,723,071,856	\$295,821,481
21180	P & C	Sentry Select Ins Co	\$846,026,990	\$620,219,708	\$225,807,282
22985	P & C	Sequoia Ins Co	\$156,144,974	\$118,789,129	\$37,355,845
39152	P & C	Service American Indemnity Co	\$12,844,047	\$2,658,238	\$10,185,809
28240	P & C	Service Insurance Company	\$17,720,871	\$8,626,661	\$9,094,210
97241	L & H	Settlers Life Ins Co	\$426,385,366	\$379,892,245	\$46,493,121



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23388	P & C	Shelter Mut Ins Co	\$3,556,004,320	\$1,568,480,452	\$1,987,523,870
89958	L & H	Shelterpoint Ins Co	\$9,091,511	\$1,080,306	\$8,011,205
68845	L & H	Shenandoah Life Ins Co	\$994,688,178	\$886,061,220	\$108,626,958
71420	L & H	Sierra Hlth & Life Ins Co Inc	\$4,126,484,433	\$2,009,997,623	\$2,116,486,810
12575	L & H	SilverScript Ins Co	\$2,371,801,053	\$1,372,957,202	\$998,843,851
38776	P & C	Sirius Amer Ins Co	\$1,228,020,618	\$705,823,629	\$522,196,989
11126	P & C	Sompo Amer Ins Co	\$1,326,319,117	\$713,659,993	\$612,659,124
57142	FRAT	Sons Of Norway	\$359,983,450	\$340,304,204	\$19,679,246
19216	P & C	Southern Ins Co	\$40,158,551	\$7,728,951	\$32,429,600
12294	P & C	Southwest Marine & Gen Ins Co	\$292,644,667	\$225,911,500	\$66,733,167
20613	P & C	Sparta Ins Co	\$194,282,329	\$102,477,109	\$91,805,220
24376	P & C	Spinnaker Ins Co	\$74,367,182	\$41,349,772	\$33,017,410
24767	P & C	St Paul Fire & Marine Ins Co	\$19,476,302,837	\$13,771,734,477	\$5,704,568,360
24775	P & C	St Paul Guardian Ins Co	\$76,653,558	\$53,824,442	\$22,829,115
24791	P & C	St Paul Mercury Ins Co	\$329,755,736	\$214,668,748	\$115,086,988
19224	P & C	St Paul Protective Ins Co	\$531,475,285	\$312,761,177	\$218,714,109
19070	P & C	Standard Fire Ins Co	\$3,935,183,141	\$2,713,698,163	\$1,221,484,978
42986	P & C	Standard Guar Ins Co	\$300,583,669	\$170,496,340	\$130,087,329
69019	L & H	Standard Ins Co	\$23,862,641,971	\$22,568,661,383	\$1,293,980,588
69078	P & C	Standard Security Life Ins Co Of NY	\$129,108,313	\$58,315,885	\$70,792,428
68985	L & H	Starmount Life Ins Co	\$94,040,314	\$48,710,562	\$45,329,752
40045	P & C	Starnet Ins Co	\$243,541,478	\$127,519,069	\$116,022,409
38318	P & C	Starr Ind & Liab Co	\$5,332,385,591	\$3,308,485,648	\$2,023,899,943
16109	P & C	Starr Specialty Ins Co	\$44,432,411	\$2,119,401	\$42,313,010
25496	P & C	StarStone Natl Ins Co	\$523,079,891	\$411,018,590	\$112,061,301
25135	P & C	State Automobile Mut Ins Co	\$2,295,424,837	\$1,529,494,468	\$765,930,369
25143	P & C	State Farm Fire & Cas Co	\$41,009,727,920	\$22,127,206,574	\$18,882,521,347
25151	P & C	State Farm Gen Ins Co	\$6,634,867,062	\$4,171,949,971	\$2,462,917,091
69108	L & H	State Farm Life Ins Co	\$74,990,697,979	\$63,466,709,462	\$11,523,988,517
25178	P & C	State Farm Mut Auto	\$159,865,233,167	\$59,111,576,460	\$100,753,656,707
69116	L & H	State Life Ins Co	\$8,490,203,483	\$7,994,247,782	\$495,955,701
12831	P & C	State Natl Ins Co Inc	\$542,004,667	\$147,626,897	\$394,377,770
16137	P & C	States Title Insurance Company	\$3,085,016	\$55,586	\$3,029,430
77399	L & H	Sterling Life Ins Co	\$33,531,322	\$19,043,989	\$14,487,333
50121	TITLE	Stewart Title Guar Co	\$1,122,363,072	\$547,525,686	\$574,837,386
25180	P & C	Stillwater Ins Co	\$402,824,764	\$231,731,907	\$171,092,857
16578	P & C	Stillwater Prop & Cas Ins Co	\$133,995,478	\$14,785,871	\$119,209,607
10340	P & C	Stonington Ins Co	\$16,227,420	\$1,713,187	\$14,514,234
11024	P & C	Strathmore Ins Co	\$62,585,895	\$34,779,547	\$27,806,348
10130	P & C	SU Insurance Company	\$23,461,767	\$10,838,225	\$12,623,542
15136	P & C	SummitPoint Insurance Co	\$72,426,898	\$44,954,109	\$27,472,789
80926	L & H	Sun Life & Hlth Ins Co	\$930,626,132	\$825,197,019	\$105,429,113
58181	FRAT	Supreme Council The Royal Arcanum	\$108,837,581	\$97,215,444	\$11,622,137
10916	P & C	Suretec Ins Co	\$258,255,515	\$150,976,622	\$107,278,893
69310	L & H	Surety Life Ins Co	\$19,651,380	\$1,470,168	\$18,181,213
82627	L & H	Swiss Re Life & Hlth Amer Inc	\$15,932,402,449	\$13,896,608,796	\$2,035,793,653
25364	P & C	Swiss Reins Amer Corp	\$14,509,415,645	\$11,197,047,803	\$3,312,367,842



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68608	L & H	Symetra Life Ins Co	\$37,859,874,158	\$35,733,307,844	\$2,126,566,314
84549	L & H	Symphonix Hlth Ins Inc	\$338,035,215	\$233,150,951	\$104,884,264
20311	P & C	Syncora Guar Inc	\$849,118,063	\$38,088,049	\$811,030,014
12866	P & C	T H E Ins Co	\$206,735,773	\$139,760,200	\$66,975,573
71153	L & H	Talcott Resolution Life & Ann Ins Co	\$32,808,756,472	\$31,647,917,876	\$1,160,838,596
88072	L & H	Talcott Resolution Life Ins Co	\$86,253,285,678	\$82,540,622,617	\$3,712,663,061
41050	P & C	TDC Natl Assur Co	\$351,525,072	\$249,040,959	\$102,484,113
69345	L & H	Teachers Ins & Ann Assoc Of Amer	\$303,286,268,584	\$265,159,964,856	\$38,126,303,728
22683	P & C	Teachers Ins Co	\$360,966,928	\$217,877,058	\$143,089,870
42376	P & C	Technology Ins Co Inc	\$4,199,981,145	\$3,158,505,675	\$1,041,475,469
69396	L & H	Texas Life Ins Co	\$1,232,237,025	\$1,137,250,131	\$94,986,894
28665	P & C	The Cincinnati Cas Co	\$435,523,665	\$37,423,319	\$398,100,347
23280	P & C	The Cincinnati Ind Co	\$135,609,648	\$33,491,369	\$102,118,279
10677	P & C	The Cincinnati Ins Co	\$13,147,818,826	\$8,228,714,453	\$4,919,104,373
76236	L & H	The Cincinnati Life Ins Co	\$4,532,898,674	\$4,342,322,578	\$190,576,097
70435	L & H	The Savings Bank Mut Life Ins Co of	\$3,066,541,946	\$2,864,742,779	\$201,799,168
41769	P & C	The Travelers Cas Co	\$214,547,512	\$155,346,688	\$59,200,823
56014	FRAT	Thrivent Financial For Lutherans	\$90,508,933,597	\$81,379,334,233	\$9,129,599,364
60142	L & H	TIAA Cref Life Ins Co	\$13,267,151,764	\$12,766,267,837	\$500,883,927
92908	L & H	Tier One Ins Co	\$10,041,296	\$20,246	\$10,021,050
25534	P & C	TIG Ins Co	\$2,153,577,009	\$1,625,003,242	\$528,573,767
69477	L & H	Time Ins Co II	\$19,549,942	\$16,991,979	\$2,557,963
32301	P & C	TNUS Ins Co	\$64,435,279	\$5,253,546	\$59,181,733
42439	P & C	Toa Re Ins Co Of Amer	\$1,808,542,282	\$1,216,992,865	\$591,549,417
10945	P & C	Tokio Marine Amer Ins Co	\$1,432,184,407	\$921,937,989	\$510,246,418
37621	P & C	Toyota Motor Ins Co	\$557,788,908	\$321,133,094	\$236,655,814
79022	L & H	Transamerica Advisors Life Ins Co	\$7,204,454,331	\$6,705,315,159	\$499,139,172
10952	P & C	Transamerica Cas Ins Co	\$158,418,276	\$36,586,002	\$121,832,274
70688	L & H	Transamerica Financial Life Ins Co	\$29,480,572,252	\$28,390,062,433	\$1,090,509,819
86231	L & H	Transamerica Life Ins Co	\$117,015,549,929	\$111,237,256,024	\$5,778,293,905
66281	L & H	Transamerica Premier Life Ins Co	\$47,636,506,272	\$45,671,346,569	\$1,965,159,703
28886	P & C	Transguard Ins Co Of Amer Inc	\$418,825,395	\$225,327,712	\$193,497,683
33014	P & C	Transport Ins Co	\$33,293,235	\$16,225,151	\$17,068,084
20494	P & C	Transportation Ins Co	\$73,088,272	\$37,121	\$73,051,151
28188	P & C	Travco Ins Co	\$225,471,641	\$158,920,478	\$66,551,162
19038	P & C	Travelers Cas & Surety Co	\$17,473,912,387	\$10,826,065,321	\$6,647,847,066
31194	P & C	Travelers Cas & Surety Co Of Amer	\$4,256,347,432	\$2,145,120,255	\$2,111,227,178
36170	P & C	Travelers Cas Co Of CT	\$340,514,326	\$254,638,315	\$85,876,011
19046	P & C	Travelers Cas Ins Co Of Amer	\$2,027,549,104	\$1,474,895,289	\$552,653,815
40282	P & C	Travelers Commercial Cas Co	\$339,040,900	\$249,129,978	\$89,910,922
41750	P & C	Travelers Constitution State Ins Co	\$212,591,516	\$153,363,828	\$59,227,688
27998	P & C	Travelers Home & Marine Ins Co	\$372,880,459	\$267,777,968	\$105,102,491
25658	P & C	Travelers Ind Co	\$21,617,300,097	\$14,983,999,635	\$6,633,300,461
25666	P & C	Travelers Ind Co Of Amer	\$665,308,406	\$482,797,831	\$182,510,575
25682	P & C	Travelers Ind Co Of CT	\$1,121,615,497	\$788,828,898	\$332,786,599
38130	P & C	Travelers Personal Ins Co	\$232,575,633	\$173,060,482	\$59,515,151
36145	P & C	Travelers Personal Security Ins Co	\$214,668,418	\$150,883,885	\$63,784,533



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25674	P & C	Travelers Prop Cas Co Of Amer	\$856,750,250	\$419,301,959	\$437,448,291
31003	P & C	Tri State Ins Co Of MN	\$72,098,305	\$38,413,048	\$33,685,258
41211	P & C	Triton Ins Co	\$447,258,314	\$334,060,253	\$113,198,061
41106	P & C	Triumphe Cas Co	\$61,455,210	\$42,771,485	\$18,683,725
21709	P & C	Truck Ins Exch	\$2,151,852,417	\$1,484,319,223	\$667,533,194
27120	P & C	Trumbull Ins Co	\$253,490,950	\$135,699,214	\$117,791,736
61425	L & H	Trustmark Ins Co	\$1,585,483,585	\$1,250,472,667	\$335,010,918
62863	L & H	Trustmark Life Ins Co	\$319,928,815	\$144,449,831	\$175,478,984
60117	L & H	Tufts Ins Co Inc	\$113,491,153	\$42,703,131	\$70,788,023
29459	P & C	Twin City Fire Ins Co Co	\$698,596,434	\$423,050,157	\$275,546,277
67423	L & H	UBS Life Ins Co USA	\$42,773,415	\$1,461,147	\$41,312,268
80314	L & H	Unicare Life & Hlth Ins Co	\$310,602,066	\$250,054,961	\$60,547,105
11121	L & H	Unified Life Ins Co	\$225,391,536	\$201,209,865	\$24,181,671
91529	L & H	Unimerica Ins Co	\$436,717,249	\$206,015,705	\$230,701,544
62596	L & H	Union Fidelity Life Ins Co	\$20,505,164,925	\$19,837,362,525	\$667,802,400
25844	P & C	Union Ins Co	\$144,904,623	\$98,192,770	\$46,711,853
21423	P & C	Union Ins Co Of Providence	\$48,399,075	\$1,619,138	\$46,779,937
69744	L & H	Union Labor Life Ins Co	\$3,892,636,743	\$3,783,972,228	\$108,664,515
25860	P & C	Union Mut Fire Ins Co	\$266,385,431	\$170,170,943	\$96,214,488
70408	L & H	Union Security Ins Co	\$2,448,409,076	\$2,322,143,077	\$126,265,999
92916	L & H	United Amer Ins Co	\$743,262,139	\$584,939,216	\$158,322,923
36226	P & C	United Cas & Surety Ins Co	\$21,536,658	\$6,565,781	\$14,970,877
85766	P & C	United Concordia Ins Co	\$316,224,025	\$94,162,671	\$222,061,354
69892	L & H	United Farm Family Life Ins Co	\$2,359,319,684	\$2,024,090,018	\$335,229,665
11770	P & C	United Financial Cas Co	\$4,113,922,509	\$3,186,429,368	\$927,493,141
15873	P & C	United Guar Residential Ins Co	\$1,905,922,127	\$1,593,673,958	\$312,248,169
16667	P & C	United Guar Residential Ins Co of NC	\$38,188,065	\$16,284,618	\$21,903,447
63983	P & C	United Heritage Life Ins Co	\$603,803,146	\$536,534,926	\$67,268,221
69930	L & H	United Ins Co Of Amer	\$3,906,884,033	\$3,455,981,529	\$450,902,505
69973	L & H	United Life Insurance Co	\$1,514,371,934	\$1,371,585,839	\$142,786,095
69868	L & H	United Of Omaha Life Ins Co	\$23,038,776,282	\$21,399,406,489	\$1,639,369,793
13072	P & C	United Ohio Ins Co	\$361,790,572	\$176,299,289	\$185,491,283
25941	P & C	United Serv Automobile Assn	\$36,922,905,416	\$9,322,221,609	\$27,600,683,807
25887	P & C	United States Fidelity & Guar Co	\$3,358,469,858	\$2,374,263,407	\$984,206,451
21113	P & C	United States Fire Ins Co	\$4,085,827,970	\$2,768,186,596	\$1,317,641,374
70106	L & H	United States Life Ins Co in the Cit	\$28,200,279,236	\$26,922,229,015	\$1,278,050,221
10656	P & C	United States Surety Co	\$72,008,522	\$17,344,110	\$54,664,412
29157	P & C	United WI Ins Co	\$207,040,823	\$83,503,770	\$123,537,053
72850	L & H	United World Life Ins Co	\$128,505,594	\$83,950,996	\$44,554,598
79413	L & H	UnitedHealthcare Ins Co	\$20,752,474,121	\$12,624,242,172	\$8,128,231,949
97179	L & H	UnitedHealthcare Life Ins Co	\$241,185,823	\$82,294,256	\$158,891,567
95149	L & H	UnitedHealthcare of New England Inc	\$330,975,171	\$198,370,386	\$132,604,785
25909	P & C	Unitrin Preferred Ins Co	\$19,577,376	\$9,605,048	\$9,972,327
63819	L & H	Unity Financial Life Ins Co	\$301,723,881	\$285,782,380	\$15,941,504
10861	P & C	Universal Prop & Cas Ins	\$1,197,540,136	\$906,101,736	\$291,438,400
41181	P & C	Universal Underwriters Ins Co	\$336,989,451	\$5,945,585	\$331,043,866
40843	P & C	Universal Underwriters Of TX Ins	\$10,821,764	\$684,004	\$10,137,760



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67601	L & H	Unum Ins Co	\$62,799,760	\$15,883,001	\$46,916,759
62235	L & H	Unum Life Ins Co Of Amer	\$22,022,436,783	\$20,188,212,472	\$1,834,224,311
80705	L & H	US Br Great West Life Assur Co	\$73,126,093	\$47,736,121	\$25,389,972
80802	L & H	US Br Sun Life Assur Co of Canada	\$18,836,114,465	\$17,512,259,856	\$1,323,854,609
80659	L & H	US Business of Canada Life Assur Co	\$4,538,021,309	\$4,350,761,576	\$187,259,733
84530	L & H	US Financial Life Ins Co	\$537,939,299	\$450,900,193	\$87,039,106
29599	P & C	US Specialty Ins Co	\$2,042,343,714	\$1,448,672,798	\$593,670,916
35416	P & C	Us Underwriters Ins Co	\$163,457,965	\$38,438,255	\$125,019,710
25968	P & C	USAA Cas Ins Co	\$11,408,583,718	\$6,484,222,306	\$4,924,361,411
69663	L & H	USAA Life Ins Co	\$25,393,938,915	\$22,856,612,332	\$2,537,326,583
18600	P & C	USAA General Indemnity Co	\$5,236,574,010	\$3,434,611,829	\$1,801,962,181
94358	L & H	USable Life	\$514,687,174	\$240,891,912	\$273,795,262
25976	P & C	Utica Mut Ins Co	\$2,622,038,443	\$1,664,762,899	\$957,275,544
10687	P & C	Utica Natl Assur Co	\$72,040,163	\$40,070,470	\$31,969,692
13998	P & C	Utica Natl Ins Co of OH	\$22,117,282	\$5,182,659	\$16,934,623
43478	P & C	Utica Natl Ins Co Of TX	\$37,860,994	\$20,596,157	\$17,264,838
20508	P & C	Valley Forge Ins Co	\$73,557,579	\$14,938	\$73,542,641
21172	P & C	Vanliner Ins Co	\$478,167,948	\$339,667,954	\$138,499,994
44768	P & C	Vantapro Specialty Ins Co	\$34,297,426	\$10,778,091	\$23,519,335
68632	L & H	Vantis Life Ins Co	\$523,817,290	\$460,166,671	\$63,650,619
70238	L & H	Variable Ann Life Ins Co	\$78,453,699,858	\$75,764,136,192	\$2,689,563,666
16186	P & C	Vault Recip Exch	\$63,786,087	\$15,899,724	\$47,886,365
13110	P & C	Vermont Accident Ins Co Inc	\$15,548,712	\$658,748	\$14,889,964
26018	P & C	Vermont Mut Ins Co	\$995,708,795	\$507,105,096	\$488,603,699
42889	P & C	Victoria Fire & Casualty Company	\$36,899,381	\$2,350,681	\$34,548,700
20397	P & C	Vigilant Ins Co	\$443,240,126	\$109,496,763	\$333,743,363
13137	P & C	Viking Ins Co Of WI	\$508,404,884	\$337,137,718	\$171,267,166
40827	P & C	Virginia Surety Co Inc	\$1,643,310,471	\$1,249,867,853	\$393,442,618
39616	L & H	Vision Serv Plan Ins Co	\$295,689,699	\$121,208,572	\$174,481,127
80942	L & H	Voya Ins & Ann Co	\$50,810,613,347	\$48,589,419,070	\$2,221,194,277
86509	L & H	Voya Retirement Ins & Ann Co	\$100,327,002,301	\$98,326,981,308	\$2,000,020,992
70319	L & H	Washington Natl Ins Co	\$5,466,050,868	\$5,100,288,397	\$365,762,471
25585	P & C	Watford Ins Co	\$34,328,599	\$17,240,841	\$17,087,758
26069	P & C	Wausau Business Ins Co	\$32,929,063	\$2,986,621	\$29,942,444
26042	P & C	Wausau Underwriters Ins Co	\$133,037,557	\$62,986,283	\$70,051,272
10155	L & H	WellCare Prescription Ins Inc	\$1,136,511,455	\$944,865,897	\$191,645,558
20931	P & C	Wellfleet NY Ins Co	\$86,799,312	\$57,898,129	\$28,901,183
25011	P & C	Wesco Ins Co	\$1,838,678,984	\$1,480,873,605	\$357,805,379
44393	P & C	West Amer Ins Co	\$54,063,495	\$2,756,954	\$51,306,541
15350	P & C	West Bend Mutual Insurance Co	\$2,888,865,075	\$1,750,803,228	\$1,138,061,847
70335	L & H	West Coast Life Ins Co	\$5,336,538,489	\$4,924,638,146	\$411,900,343
10030	P & C	Westchester Fire Ins Co	\$338,378,117	\$120,980,545	\$217,397,572
50050	TITLE	Westcor Land Title Ins Co	\$163,738,022	\$98,978,570	\$64,759,452
70483	L & H	Western & Southern Life Ins Co	\$10,112,634,028	\$5,175,577,852	\$4,937,056,176
92622	L & H	Western-Southern Life Ins Co	\$13,029,414,400	\$12,089,615,819	\$939,798,581
13188	P & C	Western Surety Co	\$2,083,835,493	\$542,268,146	\$1,541,567,347
85189	L & H	Western United Life Assur Co	\$1,223,083,843	\$1,143,668,672	\$79,415,171



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24112	P & C	Westfield Ins Co	\$2,902,734,549	\$1,747,165,657	\$1,155,568,892
39845	P & C	Westport Ins Corp	\$5,450,072,572	\$3,815,982,654	\$1,634,089,918
51152	TITLE	WFG Natl Title Ins Co	\$143,864,039	\$114,949,161	\$28,914,878
62413	L & H	Wilcac Life Ins Co	\$2,289,231,864	\$2,168,776,376	\$120,455,496
65900	L & H	Wilco Life Ins Co	\$2,794,927,177	\$2,633,528,418	\$161,398,774
60704	L & H	Wilton Reassur Life Co of NY	\$875,349,753	\$775,302,334	\$100,047,419
56170	FRAT	Womans Life Ins Society	\$204,561,857	\$184,588,524	\$19,973,334
57320	FRAT	Woodmen World Life Ins Soc	\$10,949,510,718	\$9,517,337,442	\$1,432,173,276
31232	P & C	Work First Cas Co	\$57,798,225	\$39,742,899	\$18,055,326
11523	P & C	Wright Natl Flood Ins Co	\$26,968,555	\$7,543,741	\$19,424,814
40193	P & C	X L Ins Co Of NY	\$273,389,125	\$209,052,054	\$64,337,071
24554	P & C	XL Ins Amer Inc	\$998,042,510	\$749,743,421	\$248,299,089
20583	P & C	XL Reins Amer Inc	\$8,056,688,078	\$5,968,433,381	\$2,088,254,697
37885	P & C	XL Specialty Ins Co	\$1,152,033,896	\$851,686,010	\$300,347,886
26220	P & C	Yosemite Ins Co	\$106,288,506	\$67,935,648	\$38,352,858
30325	P & C	Zale Ind Co	\$43,811,961	\$20,615,154	\$23,196,807
13269	P & C	Zenith Ins Co	\$1,790,647,426	\$1,249,562,636	\$541,084,790
16535	P & C	Zurich Amer Ins Co	\$30,948,104,546	\$23,772,599,265	\$7,175,505,281
27855	P & C	Zurich Amer Ins Co Of IL	\$54,565,656	\$20,130,206	\$34,435,449
90557	L & H	Zurich Amer Life Ins Co	\$14,048,160,152	\$13,922,110,750	\$126,049,402



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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
34886	AIOI Nissay Dowa Ins Company of America
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
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance Co
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
45055	Ascot Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
16427	Ategrity Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	AXIS Surplus Insurance Company
39462	Berkley Assurance Company
31295	Berkley Specialty Insurance Co
13551	Blackboard Specialty Insurance Co.
15643	Blue Hill Specialty Insurance Company, 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
37745	Clear Blue Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
15686	Converys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
16275	Crystal Ridge Specialty Insurance Co, Inc.



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10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
15201	Fair American Select Insurance Company
15884	Falls Lake Fire and Casualty 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
39861	Golden Bear Insurance Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
14167	GuideOne National Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
16131	HDI Specialty Insurance Company
34452	Homeland Insurance Company of New York
11156	Homesite Insurance Company of Florida
15381	Housing Specialty Insurance Company, Inc.
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
39640	Independent Specialty Insurance Company
36940	Indian Harbor Insurance Company
39640	Independent Specialty Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
12775	Merchants National Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Ins Co



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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
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
31143	Old Republic Union Insurance Company
14175	Oklahoma Specialty Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
34118	Peleus Insurance Company
12588	Prime Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Company
13815	Safety Specialty Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
10729	Seneca Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	Starstone Specialty Insurance Company
26387	Steadfast Insurance Company
34487	TDC Specialty Insurance Company
10713	Third Coast Insurance Company
23850	Tokio Marine Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16237	Vault E & S Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance Company
10172	Westchester Surplus Lines Insurance Co



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37150	Western Heritage Insurance Company
19607	XL Select Insurance Company
AA#	
AA-1344102	Allianz Global Corporate & Specialty AG
AA-3191229	Ally International Insurance company Ltd.
AA-1120187	American International Group UK Limited
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-1120660	Aviva Insurance Limited
AA-1320012	AXA Corporate Solutions Assurance
AA-1784130	AXIS Specialty Europe Limited
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 Assicurazioni Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1120822	HDI Global Specialty SE
AA-1490002	Helvetia Swiss Insurance Co in Liechtenstein
AA-1780104	Ironshore Europe Designated Activity Co.
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
AA-3190917	Liberty Specialty Markets Bermuda 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-3190600	Renaissance RE Specialty Risks, LTD
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1120093	StarStone Insurance Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited

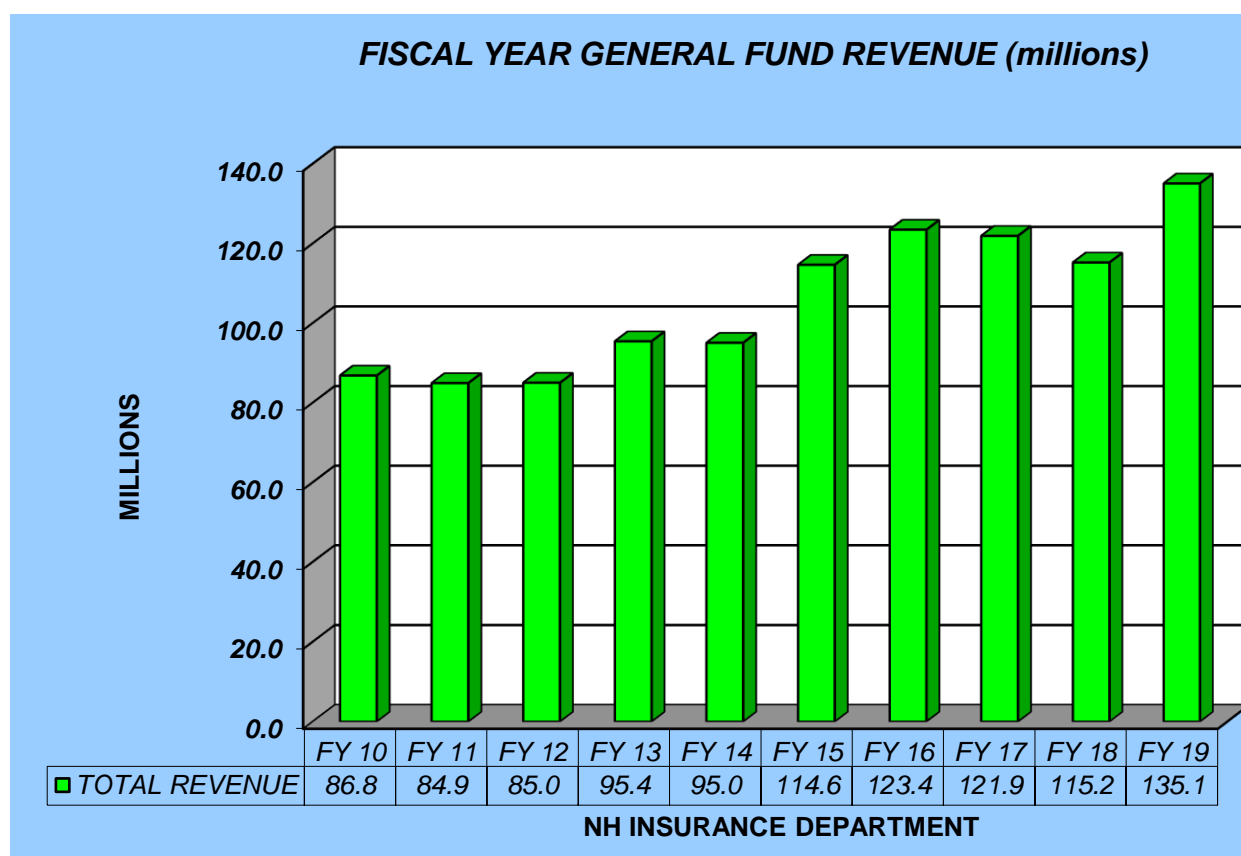


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APPENDIX E

General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2010 through 2019. 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 2019, premium tax produced \$115.1 million of revenue (85.2%) while producer and other fees produced \$20.0 million in revenue (14.8%).





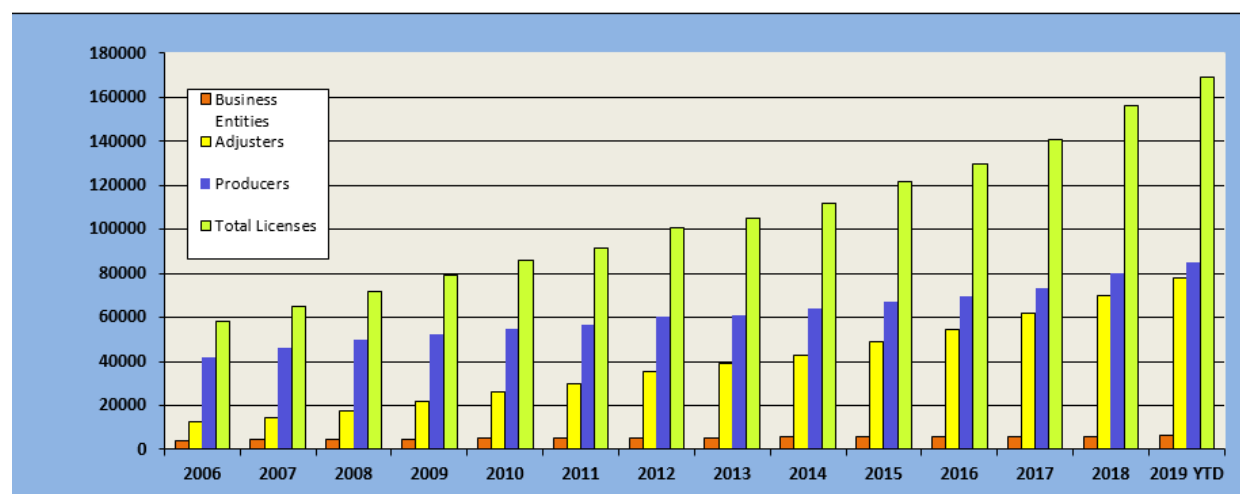
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APPENDIX F

Licensing Unit Statistics

Licensing Unit Statistics

Fiscal Year End	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 YTD
Business Entities	4081	4250	4535	4684	4909	5032	5163	5293	5476	5485	5712	5764	6039	6277
Adjusters	12526	14571	17322	22031	26351	29843	35312	39056	42606	48976	54571	62084	69959	77753
Producers	41770	46121	49888	52645	54861	56456	60320	60824	64055	67070	69605	73025	80064	84982
Total Licenses	58377	64942	71745	79360	86121	91331	100795	105173	112137	121531	129888	140873	156062	169012



PROMETRIC EXAMS GIVEN YEARLY 1400-1500

CONTINUING EDUCATION PROVIDERS 977

APPROVED CONTINUING EDUCATION COURSES 6993