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THE STATE OF NEW HAMPSHIRE  
INSURANCE DEPARTMENT

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CONCORD, NEW HAMPSHIRE 03301

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Roger A. Sevigny  
Commissioner

Alexander K. Feldvebel  
Deputy Commissioner

April 20, 2018

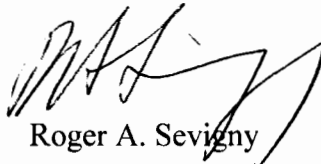
His Excellency, Governor Christopher T. Sununu  
and the Honorable Council  
State House  
Concord, New Hampshire 03301

RE: Annual Report – Fiscal Year 2016

Dear Governor Sununu and the Executive Council:

Pursuant to the provision of RSA 400-A:26, the Insurance Department respectfully submits the One Hundred Sixty Fifth Annual Report for fiscal year 2016. This report highlights accomplishments of the Department in regulating the insurance industry during the last fiscal year. It was another successful year in promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. The Department is committed to treat all its constituencies in an open, fair and respectful manner and to uphold the highest professional, ethical and quality standards in serving the consumers and the general public on the whole.

Respectfully submitted,



Roger A. Sevigny

STATE OF  
NEW  
HAMPSHIRE

NEW HAMPSHIRE INSURANCE DEPARTMENT  
2016 ANNUAL REPORT



165th Annual Report  
(Fiscal Year 2016: July 1, 2015 – June 30, 2016)



The 165th Report  
*of the New Hampshire Insurance Department*

Roger A. Sevigny  
*Insurance Commissioner*

Her Excellency, Governor Margaret Wood Hassan

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

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

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

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

The Honorable David K. Wheeler  
*Executive Councilor, Fifth District*



# The 165th Report

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# The 165th Report

## Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department’s activities during Fiscal Year 2016. During Fiscal Year 2016, the Department had 82 full-time staff positions and collected total General Fund revenues of \$123.4 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.

## INSURANCE DEPARTMENT STAFF BY DIVISION

During Fiscal Year 2016, the Department had 82 full-time staff positions and collected total General Fund revenues of \$123.4 million.

### Executive Office

**Roger Sevigny.....Insurance Commissioner**

Alexander Feldvebel.....Deputy Insurance Commissioner

Sandra Barlow.....Program Specialist I

Karen Cassin..... Program Specialist I

Danielle Barrick.....Product Marketing Manager

Frances DeCinto.....Human Resources Administrator

Eireann Aspell .....Program Specialist IV

### Operations

**John Elias.....Director of Operations**

#### Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV

Donna Arcand..... Tax Auditor VI



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## **Business Unit**

Ted Perkins .....Administrator III  
Mary Tarbell.....Program Assistant II  
Destiny Buffington..... Program Assistant II  
Paula Cook.....Program Assistant II  
Jennifer Goodwin .....Grants and Contract Technician

## **Producer Licensing**

Joan LaCourse.....Administrative Supervisor IV  
Marlena Keyser.....Program Assistant II  
Cheryl Gagnon .....Program Assistant II

## **Administrative Support**

Christine Blais.....Program Assistant I  
Heather Boulanger.....Secretary II  
Lisa Johnson.....Program Assistant II  
Vacant.....Program Assistant II

## **P&C Actuarial**

Sally MacFadden.....Actuary  
Christian Citarella.....Assistant Actuary  
Ruju Dave.....Insurance Company Examiner II

## **Legal**

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

### **Legal Unit**

Vacant ..... Attorney IV  
Heather Silverstein.....Attorney IV  
Marty Mobley.....Legal Coordinator  
Sarah Prescott.....Paralegal II  
Marlene Sawicki.....Research Assistant

### **Enforcement Unit**

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



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## **Fraud Unit**

Vacant .....Fraud Attorney  
 Brendhan Harris.....Senior Insurance Fraud Investigator  
 Thomas Wickey.....Insurance Fraud Investigator

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

Tyler Brannen.....Health Care Policy Analyst  
 Maureen Mustard.....Healthcare Statistician  
 David Sky.....Actuary  
 Jennifer Patterson.....Attorney IV  
 Alain Couture.....Health Reform Coordinator  
 Diedre Collins..... Contract and Grants Technician (part-time)

## **Financial Regulation**

**Douglas Bartlett.....Director of Financial Regulation**

### **Financial Analysis**

Patricia Gosselin.....Insurance Company Examiner V  
 Mary Verville.....Insurance Company Examiner III  
 Bukola Fagbemi ..... Insurance Company Examiner I  
 Cynthia Ginsberg.....Insurance Company Examiner I  
 Vacant .....Insurance Company Examiner I  
 Diane Cygan.....Financial Records Auditor

### **Financial Examiners**

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

## **Market Regulation**

**James Fox ..... Insurance Examiner V**

### **Analysis**

Denise Lamy.....Insurance Company Examiner III  
 Doug Rees.....Insurance Company Examiner II  
 Vacant .....Insurance Company Examiner II



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## **Market Conduct**

Edwin Pugsley.....Insurance Company Examiner IV

### Property and Casualty

James Young.....Insurance Company Examiner III

Andre Gagne.....Insurance Company Examiner II

Ellen Walsh.....Insurance Company Examiner II

### Life, Accident and Health Market Conduct

Joelien Atwater.....Insurance Company Examiner III

Maureen Belanger .Insurance Company Examiner II

Karen McCallister.....LAH Insurance Examiner

Vacant.....Insurance Company Examiner II

## **Compliance and Consumer Services**

**Michael Wilkey.....Insurance Company Examiner V**

### **Compliance**

Sonja Barker.....Insurance Company Examiner III

Tom Weston.....Insurance Company Examiner II

David Schechtman Insurance Company Examiner II

Diana Lavoie.....Insurance Company Examiner II

Ingrid Marsh ..... Insurance Company Examiner II

Gail Matson..... Insurance Company Examiner II

Steve Towne..... Insurance Company Examiner II

Frank Cardamone..... Insurance Company Examiner II

Robin Perry.....Insurance Company Examiner I

Vacant .....Program Specialist II

### **Consumer Services**

Keith Nyhan.....Insurance Company Examiner III

Barbara Anderson.....Claims and Hearings Officer

Catherine Drew.....Claims and Hearings Officer

Lisa Cotter .....Insurance Claim Representative

Claire LaPointe.....Claims and Hearings Officer

Vacant.....Insurance Claims Representative

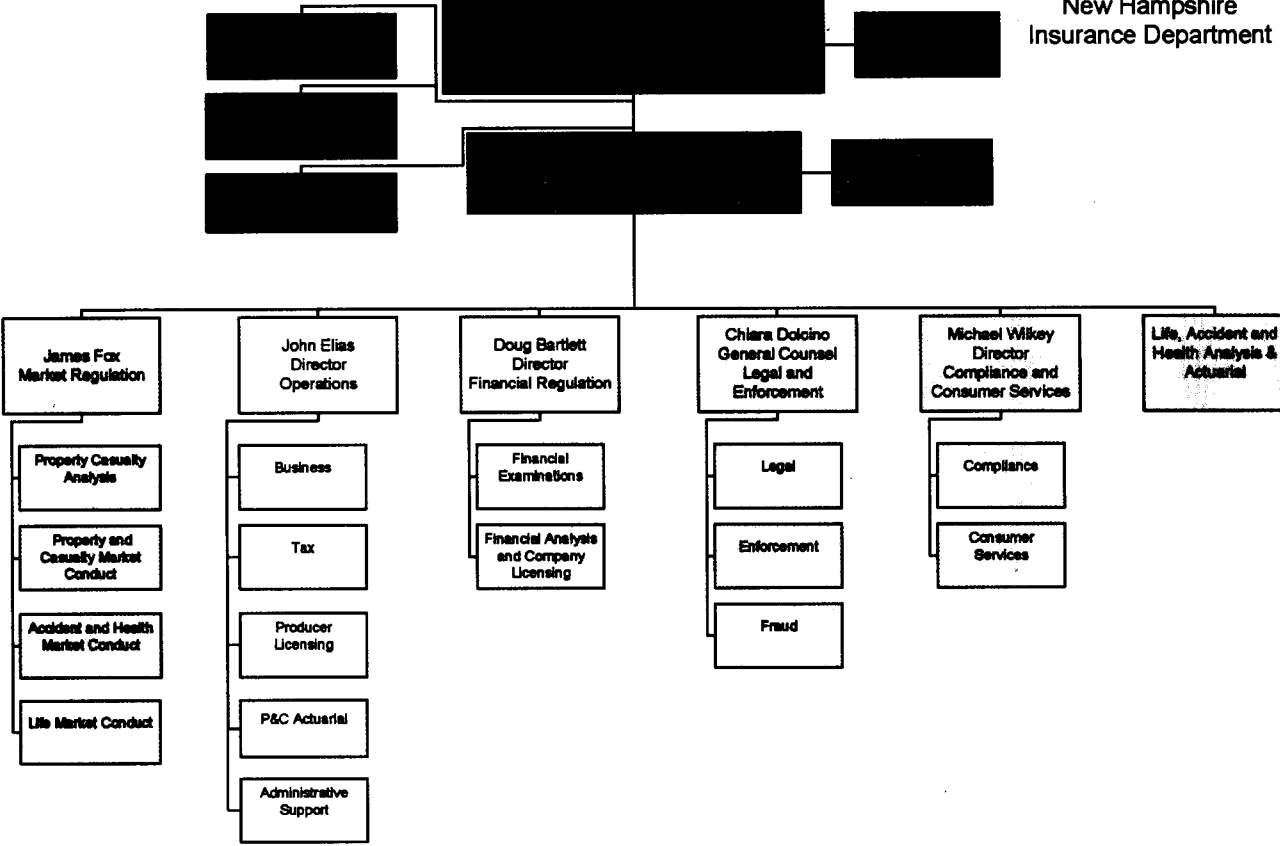




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## NHID Organizational Chart

Divisions of the  
New Hampshire  
Insurance Department





## The 165th Report

### 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 licenses 1,082 insurance companies to conduct business in the state, 59 of which are domiciled in New Hampshire. Of these companies, 374 are licensed to write life and health insurance, and the remaining 708 companies are licensed in various property and casualty lines.

The division processed and issued 13 new company licenses during Fiscal Year 2016. One is life and health and 12 are property and casualty insurance companies (see Appendix A). Ten companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation, and license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2015 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 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, 2016, one hundred fifty-one (151) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D and E.

Financial examinations of the following domestic companies were completed during Fiscal Year 2016:

Allied World Insurance Company	Allied Word National Assurance Company
Allmerica Financial Alliance Insurance Co.	Anthem Health Plans of NH
CampMed Casualty & Indemnity Co., Inc.	Hanover American Company (The)
Hanover Insurance Company (The)	Hanover National Insurance Company
Hanover New Jersey Insurance Company	Massachusetts Bay Insurance Company
Matthew Thornton Health Plan	Technology Insurance Company
Verlan Fire Insurance Company	

Financial examinations in progress as of fiscal year-end 2016 include:

Bow Mutual Fire Insurance Co.	Concord General Mutual Insurance Co.
Covington Specialty Insurance Co.	North American Capacity Insurance Co.
North American Elite Insurance Co.	North American Specialty Insurance Co.
RSUI Indemnity Company	Sunapee Mutual Fire Insurance Co.



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Technology Insurance Company  
Washington International Insurance Co.

Tufts Health Freedom Insurance  
Weare Mutual Fire Insurance Co.

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

### Market Regulation Division

#### Actuarial and Market Regulation Division

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

#### Market Conduct Unit

The Market Conduct group performs two important functions: market conduct examinations and analysis of insurers. 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 referred to the Department's enforcement unit for administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers, and other department licensees. The area also participates in certain joint and multi-state market conduct actions.

#### Life, Accident and Health

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

The LAH Market Conduct Unit continues to support the (NAIC) Market Conduct Annual Statement (MCAS) efforts, utilizing MCAS data in its analysis efforts. Preliminary analysis, which consists of comparing and contrasting statistical data of NH licensed insurers, is used to establish baseline data to develop and prioritize a list of companies for a more detailed review, known as a Level-1 Analysis, or for other market conduct actions. Other NAIC databases are also used in completing analysis and review procedures.

A member of the unit serves as the state's liaison with Centers for Medicare and Medicaid Services on senior product lines. The LAH Market Conduct Unit provides industry expertise and supports the Department's investigative and legislative efforts.



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The LAH Market Conduct Unit continues to work with the federal government to maintain the Health Insurance Oversight System. This system provides statistical data of NH licensed health insurers and is used to monitor the performance and provide preliminary analysis of the individual health insurance market in the state.

LAH Market Conduct continues to review and verify data for accuracy and consistency in reporting from the insurers. The data is also used to identify outliers for LAH market analysis.

Below is a list of the significant market conduct actions performed by the LAH unit in FY 2016:

### Market Regulation Actions and Results for Fiscal Year 2016

#### LAH Market Conduct Examination Unit

Type of Action	C o u n t	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution
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#### Market Conduct Examination Activity During Fiscal Year 2016

Collaborative Examinations	1	Jackson National	65056	Yes	\$70,200	
	1	AXA	62944	Yes	\$88,477	

#### Insurance Company Examinations

	2	Anthem Health Plans	53759	Yes		
	2	Harvard Pilgrim Health Care	96717	Yes		
	1	Maine Community Health Options	15077	No		
	1	Minuteman Health	15010	Yes		
	1	Time Insurance Company (dba Assurant)	69477	No		
	1	Cigna Health & Life Insurance Company	67369	No		

<b>Examinations Total</b>	<b>10</b>					
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Insurance				
Company Surveys	1	Anthem Health Plans	53759	No
		Harvard Pilgrim Health		
	1	Care	96717	No
		Cigna Health & Life		
	1	Insurance Company	15077	No
		Maine Community Health		
	1	Options	15077	No
		Minuteman Health		
	1	Minuteman Health	67369	No

## Property and Casualty

Below is a tabulation of significant market conduct actions performed by the Property & Casualty unit during the fiscal year 2016. The unit focused on claims compliance with New Hampshire statutes and administrative rules with a target examination on a major New Hampshire personal auto underwriter. Market analysis of the New Hampshire property and casualty market is an ongoing activity for the unit, with an emphasis on reviewing those company activities typically reported to the Department's Consumer Unit.

### Market Regulation Actions and Results for Fiscal Year 2016

Property and Casualty Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company Code	Line of Business
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#### Market Conduct Examination Actions During Fiscal Year 2016

Insurance				
Company Examinations	1	Progressive Northern Ins Co	38628	Personal Auto
	1	Progressive Universal Ins Co	21727	Personal Auto

Type of Action	Count	Licensed Entity	NAIC Company Code	Line of Business
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#### Market Conduct Analysis Closed During Fiscal Year 2016

Insurance				
Company Analysis	1	Concord General Mutual Insurance Company	20672	Auto & HO Level 1
	1	Farm Family	13803	HO Level 1



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### **Property and Casualty Actuarial Unit**

The Property and Casualty Actuarial unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, 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 impact insurance coverage or cost.

During Fiscal Year 2016, the P&C Actuarial unit reviewed 1,631 loss cost, rate, model, and rule filings for various P&C lines of business. More than 93% of these filings were resolved in the same period. 103 filings were related to workers compensation, and the remainder was split between personal lines (21%) and commercial lines (79%). As insurance company pricing models become more sophisticated, the actuaries have additionally become involved in evaluating many new and complex types of models that impact insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and highly complex predictive models that incorporate non-traditional pricing variables. The actuaries have also followed the industry-wide debate on price optimization and monitored the NAIC working group recommendations in order to devise a strategy for NH and ensure that NH consumers are not being adversely impacted.

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 2016, the unit responded to 158 requests from both agents and consumers. The unit compiles and analyzes WC data for legislative and other purposes, and provides data to the Oregon study, a ranking of WC premium costs by state.

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.

In FY 2016, the team selected 3 companies to be WC Residual Market Servicing Carriers for the 3 year period beginning 1/1/2016. The analysis involved a review of Market Conduct examinations, NCCI audit scores, bid questionnaires and proposed plans of operation submitted by the bid participants, as well as a review of internal complaint data and an evaluation of the potential for market disruption.

During the 2016 legislative season, extensive data was provided to the House Labor Committee that showed that WC medical costs are substantially more expensive than other states in the region and nationally (SB 133). The resulting legislation, RSA 412:37B charged the NHID with identifying options for comparing WC medical data to health care claims from the NH Comprehensive Healthcare Information System (CHIS). In FY 2016, the P&C Actuarial unit worked closely with an outside consultant to produce a comprehensive report including clear recommendations for collecting WC data to address the high cost of WC medical payments and increase transparency.



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In FY 2016, the unit also worked with the Labor Committee to provide a non-legislative solution to an issue raised in 2015 HB465, which was an effort to provide affordable WC coverage to caretakers of elderly and infirm people trying to remain in their own homes.

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 problems.

The unit is responsible for the maintenance of several statistical databases:

- The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. It serves as a starting point in the analysis process by providing a baseline and prioritizing the roughly 430 licensed P&C companies for more detailed analysis.
- 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 2016, Level-1 reviews were completed on 21 companies.
- 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. Analysis identifies insurers whose reported results appear to be outside the norm in order to focus appropriate Market Conduct activity.

The P&C Actuarial unit maintains online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. Both comparisons were updated to reflect current premium levels based on filings made through 2015. 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 an annual analysis, including information on each line of business at the state level, the New England regional level and countrywide. This information is an important factor in determining whether a reasonable degree of competition exists in each line of insurance, and thus whether there are particular regulatory issues to be considered. The reports are published on the Department website.

A review of market competition in the medical malpractice marketplace is completed each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, the medical malpractice market is not competitive in New Hampshire. At this point in time, the medical malpractice market remains the only market determined to be non-competitive by the Commissioner.

The P&C Actuarial unit also collects data from medical malpractice insurers and prepares the Annual Report to the Medical Malpractice Panel and Insurance Oversight Committee. As required in NH RSA 519-B:12, the report includes the average rates of medical liability insurance for categories of medical providers and specialties, the frequency and severity of medical injury claims, and the time for resolution of medical injury claims from first notice to final resolution. The Unit also collects data relating to Early Offers for medical injury claims as required by RSA 519-C.



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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 soft tissue injuries under workers compensation.

### Compliance and Consumer Services Division

#### Compliance Unit

The Compliance Unit is divided into two areas: Property & Casualty (P&C) and Life, Accident and Health (LAH). Each 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.

#### Property & Casualty

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

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

#### Fiscal Year 2016 P&C Rate and Form Filings

##### Received

P&C Rate and Form Filings	4,086
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##### Closed - Disposition

P&C Filings Closed-Disposition	4,032
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## Life, Accident and Health

The Life, Accident and Health Forms area has responsibilities that include the review and analysis of all individual and group health policies, including 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, Accident and Health compliance examiners provide technical assistance for, and are active participants on, the Council for Children and Adolescents with Chronic Health Conditions, the Producer Licensing Exam Review Committee, the New Hampshire Interagency Coordinating Council, and the New Hampshire Health Plan Benefit Association.

### Fiscal Year 2016 LAH Rate and Form Filings

#### Received

LAH Rate and Form Filings	2,141
Interstate Compact Filings Received	439
Total Filings Received	2,580

#### Closed - Disposition

LAH Filings Closed - Disposition	2,240
Interstate Compact Filings - Disposition	426
Total Filings Closed	2,666



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### **Consumer Services Unit**

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

In Fiscal Year 2016, Consumer Services assisted consumers with 999 formal complaints and responded to 4,392 consumer inquiries. During the fiscal year, Consumer Services recovered approximately \$3.5 million 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 2016, the unit responded to 540 formal complaints and 1,452 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 \$1,760,027.

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

In Fiscal Year 2016, the LAH sub-unit responded to 459 formal complaints and 2,859 requests for assistance. The LAH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life accident and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,720,064.

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 2016, 81 applications for external health review were received. Of those, 37 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.



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### Communications

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](http://www.nh.gov/insurance)

**Facebook**: [www.nh.gov/insurance](http://www.nh.gov/insurance)

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

**YouTube**: [www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ](http://www.youtube.com/channel/UCOABb-Rp7OxqWQmUF64adHQ)

**Press releases**: [www.nh.gov/insurance/media/pr/index.htm](http://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.

In FY16, the Department responded to dozens of press inquiries and issued 22 press releases to inform the public about important insurance-related issues on a range of topics.

### 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 \$123.4 million in fiscal year 2016. 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 2016, the unit reported \$108.0 million in premium tax revenue and \$15.4 million in licensing and other fee revenue, totaling \$123.4 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.



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### **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. If a company has reason to believe that fraud has been committed, there is a statutory requirement that it refer the issue(s) to the Fraud Unit for review. The unit also accepts referrals from all sources. It has established a referral form online but will accept referrals in writing, in person, or by telephone.

In fiscal year 2016, the Fraud Unit received 241 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 65 criminal investigations, of which 12 were prosecuted either by the County Attorney’s office, the NH Attorney General’s office, or the United States Attorney.

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. Although most of these operations generally target suspected healthcare fraud by providers and/or clinics, the undercover operations can expand as far as necessary to combat all lines of fraud.

### **Producer Licensing Unit**

The Licensing Unit has seen continued growth in the number of licenses issued and maintained. As of June 30, 2016, 69,600 active individual producers were licensed in New Hampshire. Of those, 6,308 were Granite State residents. The Unit has licensed 5,700 business entity producers and 604 resident business entities. The Unit also licensed 54,570 claims adjusters, 887 of whom are residents, to adjust workers’ compensation and property and casualty claims in the state.

The steady growth in license holders is directly related to online technology. Licensees can process their requests through the Insurance Department’s electronic systems, including license applications, license verifications, printing of licenses and fulfilling their continuing education requirements. Licensees may now manage and maintain their licenses electronically. 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.

Fiscal year 2016, saw the continuation of the Federal Affordable Care Act Marketplace. The Licensing Division made available to the public a list of the 188 federally trained and registered resident producers qualified to sell the products through the 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 assure 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



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NH 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.

<b>Active Licenses</b>	<b>2010 FY</b>	<b>2011 FY</b>	<b>2012 FY</b>	<b>2013 FY</b>	<b>2014 FY</b>	<b>2015 FY</b>	<b>2016 FY</b>
Producers	54861	56456	60320	60824	64055	67070	69605
Adjusters	26351	29843	35312	39056	42606	48976	54571
Business Entities	4909	5032	5163	5307	5491	5515	5731
<b>Total Active Licenses by June 30</b>	<b>86121</b>	<b>91331</b>	<b>100795</b>	<b>105187</b>	<b>112152</b>	<b>121561</b>	<b>129907</b>

## 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 2016 include:

Total new cases opened: 146

Total Order to Show Causes issued: 5

Total adjudicatory hearings scheduled: 5

Total adjudicatory hearings conducted: 1

Total Consent Orders executed: 7

Total licenses revoked: 8

Total licenses suspended: 1

Total licenses denied: 1

Total licenses surrendered: 2

**Total amount of administrative fines assessed: \$11,750.00**

**Total amount of consumer restitution: \$281,985.42**

**Total amount of other recovery: \$25,313.00**



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### 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 \$1.9 billion and gross, undiscounted liabilities of \$4 billion]The liquidation is ongoing and all 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](http://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 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](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 in the 2016 Legislative Session:

#### **HB 1339** - (New Title) relative to the corporate governance annual disclosure act

This bill establishes the corporate governance annual disclosure act (CGAD), required for NAIC accreditation, allowing the commissioner to gain an understanding of the insurer's corporate governance structure. The legislature also added a non-germane amendment to this bill that clarifies the compensation of ski area employees.

**Governor's Action:** Signed 06/24/2016; Effective 01/01/2017; CHAPTER 316

#### **HB 1340** - relative to producer licensing

This bill requires that insurance producers complete certain education requirements every 2 years.

**Governor's Action:** Signed 05/20/2016; Effective 07/19/2016; CHAPTER 109



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### **HB 1403** - relative to reinsurance

This bill provides that a credit shall not be allowed to any ceding insurer for reinsurance unless the contract specifies how the reinsurance will be paid in the event of the insolvency of the ceding insurer.

**Governor's Action:** Signed 05/27/2016; Effective 07/26/2016; CHAPTER 144

### **HB 1404-FN** - (New Title) relative to certain positions in the insurance department

This bill changes the title of the director of operations to assistant commissioner and makes certain classified positions unclassified.

**No Committee of Conference Report filed:** House refuses Senate amendment (Bill dies)

### **HB 1409** - relative to life, accident, and health insurance

This bill clarifies what must be included on prescription drug information cards; brings consistency to A&H incontestability provisions; corrects incorrect federal citations; ensures consistent confidentiality standards for investigations of CCRCs; and repeals obsolete laws. .

**Governor's Action:** Signed 05/20/2016; Effective 05/20/2016 for Section 4-6; 06/19/2016 for Section 7; 01/01/2017 for Remainder of bill; CHAPTER 111

### **HB 1410** - relative to motor vehicle coverage

This bill makes technical changes to the definition of Motor Vehicle Liability Policy and adds "motorcycle" to the definition of Private Passenger Automobile.

**Governor's Action:** Signed 05/20/2016; Effective 07/19/2016; CHAPTER 112

### **HB 1450** - relative to risk-based capital for insurers

This bill adjusts the risk-based capital trend test for insurers to 3.0, as required by the updated NAIC accreditation standard.

**Governor's Action:** Signed 05/20/2016; Effective 07/19/2016; CHAPTER 113

### **HB 1459** - relative to commercial coverage

The bill modernizes the definition of "large commercial policyholder", eliminates the review of rates for large commercial policies, clarifies longstanding treatment of commercial schedule rating, and affirms that predictive models impacting rates must be filed.

**Governor's Action:** Signed 05/20/2016; Effective 07/19/2016; CHAPTER 115

### **HB 1516-FN** - relative to balance billing

This bill prohibits balance billing from out-of-network providers who provide services at an in-network facility.

**House Action:** Sent to Interim Study 03/09/2016

### **SB 450** - relative to investments by insurance companies

This bill clarifies allowable investments that can be made by insurance companies.

**Governor's Action:** Signed 06/10/2016; Effective 08/09/2016; CHAPTER 254

### **SB 500** - relative to student health insurance plans

This bill authorizes and regulates student health insurance plans that are self-funded.

**Governor's Action:** Signed 06/10/2016; Effective 01/01/2017; CHAPTER 257



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## **Rulemaking**

During the period of this Annual Report (July 1, 2015 through June 30, 2016), the Department completed administrative rulemaking proceedings on the following:

### **Ins 310 – Military Sales Practices**

This proceeding adopted expired rules Ins 310, which sets forth standards to protect military members from dishonest and predatory sales practices in the sale of life insurance or annuity products.

Adopted: 04/20/2016                      Effective: 04/22/2016

### **Ins 800 – Reporting Property & Casualty Data**

This proceeding re-adopted Ins 800 with amendments that add new section Ins 801.11 address the changes made to the NAIC statistical handbook.

Adopted: 12/22/2015                      Effective: 12/31/2015

### **Ins 900 – Actuaries**

This proceeding re-adopted Ins 900 with amendments that and modify the language at Ins 902.02 to reflect a lack of resources as the reason the Commissioner may contract with an outside expert for review of rate filings.

Adopted: 08/25/2015                      Effective: 09/01/2015

### **Ins 1000 – Claim Settlement**

This proceeding re-adopted Ins 1000 with amendments that require “factual and legal” reasons, including a court order, for late payment of claims; clarify deductible and/or covered costs when liability has become clear; and require due diligence in the application of deductibles.

Adopted: 10/22/2015                      Effective: 10/26/2015

### **Ins 1800 – Continuing Care Retirement Communities**

This proceeding re-adopted Ins 1800 with amendments that re-define measurements and conditions of financial hardship of residents; modify contract language regarding guaranteed care and biographical affidavits; update forms filing processes; and change actuarial reporting period from 2 to 5 years.

Adopted: 10/05/2015                      Effective: 10/08/2015

### **Ins 1902 – Medicare Supplements Prior to July 1992**

This proceeding re-adopted Ins 1902, which provides for the standardization of coverage and simplification of benefits in Medicare supplement policies issued prior to July 1992.

Adopted: 01/04/2016                      Effective: 01/08/2016

### **Ins 2703 – Managed Care External Review**

This proceeding re-adopted Ins 2703 with amendments that remove the threshold for external reviews; enable an expedited review process; and require accreditation and periodic verification thereof for external reviewers.

Adopted: 08/25/2015                      Effective: 09/01/2015

### **Ins 2800 – Property & Casualty Rate Filings**

This proceeding re-adopted Ins 2800 with amendments that provide instructional clarity to insurers for the information required to be filed.

Adopted: 08/25/2015                      Effective: 09/01/2015





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### **Ins 3508 – Recognizing 2001 CSO Tables for Determining Reserve Liabilities**

This proceeding re-adopted Ins 3508 with amendments that include the latest NAIC model language allowing for the use of the 2001 Commissioners' Standard Ordinary (CSO) mortality tables for the valuation of policies issued prior to January 1, 2007.

Adopted: 07/08/2015

Effective: 07/10/2015

### **Ins 4000 – Reporting Health Claim Data**

This proceeding re-adopted Ins 4000 with amendments that provide great clarity and uniformity for the capture and electronic submission of health care claims data.

Adoption: 07/08/2015

Effective: 07/10/2015

### **Ins 4300 – Fiduciary Obligation of Producers**

This proceeding re-adopted Ins 4300 with amendments to require a reference to New Hampshire on premium trust signature cards and checks; and that recordkeeping of individual contracts include a breakdown of commission versus premium.

Adopted: 10/22/2015

Effective: 10/26/2015

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

The division is made up of the health policy analyst, life and health actuary, life and health insurance examiner, and director of health care analytics. It works in conjunction with the Department's deputy commissioner, life, accident and health legal counsel, director of compliance and consumer services, and life and health project manager.

The division is responsible for life and health regulatory oversight, research, and policy functions within the Department. Among these responsibilities are health services research, premium rate review, data analysis, legal and policy research, and providing recommendations to the Insurance Commissioner on issues related to federal and state health insurance reform, transparency, consumer assistance, public insurance, and the uninsured and special needs populations. The division represents the Department in providing objective information to the New Hampshire Legislature, policymakers, community organizations, and the public.

Initiatives include:

- The lauded transparency website [NHHealthCost.org](http://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.
- An annual hearing on premium rates in NH and corresponding report: [2015 Annual Report on Medical Cost Drivers \(citing 2014 data\)](#) ↗
- A public working group to revise the state's network adequacy rules: [http://www.nh.gov/insurance/legal/nhid\\_nwadequacy\\_wg.htm](http://www.nh.gov/insurance/legal/nhid_nwadequacy_wg.htm)



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## APPENDIX A

### COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2016

#### Life & Health Companies

Martin's Point Generations Advantage, Inc.	December 22, 2015
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#### Property & Casualty Companies

Vantapro Specialty Insurance Company	September 2, 2015
Plaza Insurance Company	September 17, 2015
Permanent General Assurance Corporation	September 23, 2015
Universal Property & Casualty Insurance Company	December 9/2015
Midvale Indemnity Company	December 21, 2015
Associated Employers Insurance Company	January 4, 2016
Great Falls Insurance Company	February 12, 2016
ACUITY, A Mutual Insurance Company	February 23, 2016
SureTec Insurance Company	March 18, 2016
American Strategic Insurance Corp	March 24, 2016
Country Mutual Insurance Company	March 24, 2016
Indemnity Company of California	March 24, 2016



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## Appendix B

### Domestic Insurance Companies

NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
31325	Acadia Ins Co	156,702,150	104,756,561	51,945,588
22730	Allied World Ins Co	1,749,569,784	667,235,660	1,082,334,122
10690	Allied World Natl Assur Co	294,658,095	160,438,128	134,219,967
10212	Allmerica Fin Alliance Ins Co	19,835,711	15,888	19,819,823
12696	America First Ins Co	14,444,933	30,769	14,414,165
23337	American European Ins Co	135,757,715	74,567,283	61,190,432
24066	American Fire & Cas Co	41,199,415	1,674,453	39,524,961
53759	Anthem Hlth Plans of NH	339,862,057	176,999,597	162,862,460
15315	Bow Mutual Fire Ins Co	6,065	0	6,065
12260	Campmed Cas & Ind Co Inc	20,490,401	24,718	20,465,683
95493	Cigna Hlthcare NH Inc	7,863,507	16,056	7,847,451
41785	Colorado Cas Ins Co	25,197,590	781,551	24,416,040
20672	Concord Gen Mut Ins Co	438,173,369	216,544,234	221,629,135
13027	Covington Specialty Ins Co	103,363,769	53,387,125	49,976,644
47079	Delta Dental Plan of NH	56,044,973	12,870,741	43,174,232
11045	Excelsior Ins Co	35,545,440	664,010	34,881,430
24724	First Natl Ins Co Of Amer	55,524,996	143,452	55,381,544
24732	General Ins Co Of Amer	108,305,822	2,631,298	105,674,525
10836	Golden Eagle Ins Corp	58,570,073	3,348,989	55,221,083
14226	Granite State Hlth Plan Inc	91,141,696	66,089,193	25,052,503
36064	Hanover Amer Ins Co	29,888,593	49,793	29,838,800
22292	Hanover Ins Co	6,926,338,802	4,738,297,789	2,188,041,013
13147	Hanover Natl Ins Co	12,323,017	25,172	12,297,845
11705	Hanover NJ Ins Co	31,537,409	11,267	31,526,142
65315	Liberty Life Assur Co Of Boston	16,054,072,955	15,087,626,206	966,446,749
11746	Liberty Personal Ins Co	16,987,215	1,265,724	15,721,490
10725	Liberty Surplus Ins Corp	185,868,529	82,373,861	103,494,676
22306	Massachusetts Bay Ins Co	64,230,940	14,078	64,216,862
95527	Matthew Thorton Hlth Plan Inc	218,786,278	107,487,595	111,298,683
14164	Memic Cas Co	40,683,435	21,872,242	18,811,193
11030	Memic Ind Co	385,855,775	260,213,112	125,642,663
12775	Merchants Natl Ins Co	116,591,642	76,250,331	40,341,311
23507	Mid Amer Fire & Cas Co	10,137,373	1,886,185	8,251,187
23515	Midwestern Ind Co	28,353,257	1,078,810	27,274,449
43982	MT WA Assur Corp	5,871,168	2,700,330	3,170,838



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NAIC	COMPANY	ASSETS	LIABILITIES	CAPITAL & SURPLUS
31325	Acadia Ins Co	156,702,150	104,756,561	51,945,588
22730	Allied World Ins Co	1,749,569,784	667,235,660	1,082,334,122
10690	Allied World Natl Assur Co	294,658,095	160,438,128	134,219,967
10212	Allmerica Fin Alliance Ins Co	19,835,711	15,888	19,819,823
12696	America First Ins Co	14,444,933	30,769	14,414,165
23337	American European Ins Co	135,757,715	74,567,283	61,190,432
24066	American Fire & Cas Co	41,199,415	1,674,453	39,524,961
53759	Anthem Hlth Plans of NH	339,862,057	176,999,597	162,862,460
15315	Bow Mutual Fire Ins Co	6,065	0	6,065
12260	Campmed Cas & Ind Co Inc	20,490,401	24,718	20,465,683
95493	Cigna Hlthcare NH Inc	7,863,507	16,056	7,847,451
41785	Colorado Cas Ins Co	25,197,590	781,551	24,416,040
20672	Concord Gen Mut Ins Co	438,173,369	216,544,234	221,629,135
13027	Covington Specialty Ins Co	103,363,769	53,387,125	49,976,644
47079	Delta Dental Plan of NH	56,044,973	12,870,741	43,174,232
11045	Excelsior Ins Co	35,545,440	664,010	34,881,430
24724	First Natl Ins Co Of Amer	55,524,996	143,452	55,381,544
24732	General Ins Co Of Amer	108,305,822	2,631,298	105,674,525
10836	Golden Eagle Ins Corp	58,570,073	3,348,989	55,221,083
14226	Granite State Hlth Plan Inc	91,141,696	66,089,193	25,052,503
36064	Hanover Amer Ins Co	29,888,593	49,793	29,838,800
22292	Hanover Ins Co	6,926,338,802	4,738,297,789	2,188,041,013
13147	Hanover Natl Ins Co	12,323,017	25,172	12,297,845
11705	Hanover NJ Ins Co	31,537,409	11,267	31,526,142
65315	Liberty Life Assur Co Of Boston	16,054,072,955	15,087,626,206	966,446,749
11746	Liberty Personal Ins Co	16,987,215	1,265,724	15,721,490
10725	Liberty Surplus Ins Corp	185,868,529	82,373,861	103,494,676
22306	Massachusetts Bay Ins Co	64,230,940	14,078	64,216,862
95527	Matthew Thorton Hlth Plan Inc	218,786,278	107,487,595	111,298,683
14164	Memic Cas Co	40,683,435	21,872,242	18,811,193
11030	Memic Ind Co	385,855,775	260,213,112	125,642,663
12775	Merchants Natl Ins Co	116,591,642	76,250,331	40,341,311
23507	Mid Amer Fire & Cas Co	10,137,373	1,886,185	8,251,187
23515	Midwestern Ind Co	28,353,257	1,078,810	27,274,449
43982	MT WA Assur Corp	5,871,168	2,700,330	3,170,838
10135	MVP Hlth Ins Co of NH Inc	3,333,938	27,005	3,306,932
24171	Netherlands Ins Co The	92,014,602	5,401,508	86,613,095
13083	New Hampshire Employers Ins Co	3,787,919	364,148	3,423,771



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<b>NAIC</b>	<b>COMPANY</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>CAPITAL &amp; SURPLUS</b>
25038	North Amer Capacity Ins Co	121,887,228	75,809,086	46,078,142
29700	North Amer Elite Ins Co	129,097,562	94,580,414	34,517,148
29874	North Amer Specialty Ins Co	576,748,885	181,402,894	395,345,991
24074	Ohio Cas Ins Co	5,578,553,264	3,941,123,727	1,637,429,540
24082	Ohio Security Ins Co	16,092,026	618,319	15,473,707
24198	Peerless Ins Co	13,172,391,683	9,855,641,908	3,316,749,774
23175	Phenix Mut Fire Ins Co	63,552,763	39,804,921	23,747,842
13646	Red Tree Ins Co Inc	2,739,774	156,850	2,582,924
22314	RSUI Ind Co	3,328,975,022	1,847,409,758	1,481,565,264
24740	Safeco Ins Co Of Amer	4,356,907,308	2,963,547,111	1,393,360,198
24759	Safeco Natl Ins Co	14,620,312	183,947	14,436,364
11100	Safeco Surplus Lines Ins Co	43,286,221	2,155,251	41,130,971
40436	Stratford Ins Co	147,750,259	64,718,424	83,031,834
28479	Sunapee Mut Fire Ins Co	4,090,169	372,560	3,717,609
42376	Technology Ins Co Inc	1,981,482,960	1,502,756,449	478,726,511
37982	Tudor Ins Co	274,580,837	94,514,430	180,066,406
15737	Tufts Hlth Freedom Ins Co	15,676,932	3,193,099	12,483,833
10815	Verlan Fire Ins Co MD	25,975,988	33,364	25,942,624
32778	Washington Intl Ins Co	101,810,156	24,840,696	76,969,460
15317	Weare Mutual Fire Ins Co	159,560	0	159,560
13196	Western World Ins Co	916,499,396	495,451,982	421,047,414



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## Appendix C

### Foreign Insurance Companies

NAIC	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL & SURPLUS
34789	21st Century Centennial Ins Co	588,191,953	6,816,805	581,375,148
43974	21st Century Ind Ins Co	67,703,561	589,532	67,114,029
32220	21st Century N Amer Ins Co	582,977,225	26,479,458	556,497,767
23795	21st Century Pacific Ins Co	44,491,846	680,961	43,810,885
20796	21st Century Premier Ins Co	282,159,674	2,646,825	279,512,848
23833	21st Century Security Ins Co	198,310,028	2,629,924	195,680,104
80985	4 Ever Life Ins Co	199,965,585	106,912,793	93,052,792
77879	5 Star Life Ins Co	273,647,298	235,102,919	38,544,379
71854	AAA Life Ins Co	614,934,965	477,913,390	137,021,575
22896	Aca Fin Guar Corp	330,017,630	288,851,981	41,165,649
63444	Accendo Ins Co	14,292,010	4,571,597	9,720,413
10349	Acceptance Cas Ins Co	73,285,466	22,991,314	50,294,152
12304	Accident Fund Gen Ins Co	255,591,077	190,388,482	65,202,595
10166	Accident Fund Ins Co of Amer	2,780,497,473	1,966,669,756	813,827,717
12305	Accident Fund Natl Ins Co	242,453,236	171,960,621	70,492,615
62200	Accordia Life & Ann Co	7,674,856,180	7,062,893,351	611,962,829
26379	Accredited Surety & Cas Co Inc	25,735,316	4,096,800	21,638,515
22667	Ace Amer Ins Co	12,073,965,444	9,495,147,186	2,578,818,258
20702	Ace Fire Underwriters Ins Co	109,350,860	34,371,579	74,979,281
60348	Ace Life Ins Co	44,508,865	35,925,798	8,583,067
20699	Ace Prop & Cas Ins Co	7,748,829,574	5,752,933,999	1,995,895,575
22950	Acstar Ins Co	57,071,327	30,726,940	26,344,387
14184	Acuity, A Mutual Ins Co	3,349,527,852	1,919,626,858	1,429,900,994
40517	Advantage Workers Comp Ins Co	110,483,207	57,654,183	52,829,024
33898	Aegis Security Ins Co	111,730,377	55,286,377	56,444,000
78700	Aetna Hlth & Life Ins Co	2,290,562,942	1,990,636,737	299,926,205
72052	Aetna Hlth Ins Co	58,961,298	26,681,704	32,279,594
36153	Aetna Ins Co of CT	15,849,334	547,897	15,301,437
60054	Aetna Life Ins Co	21,214,103,270	17,443,344,400	3,770,758,871
10014	Affiliated Fm Ins Co	2,589,256,590	1,109,667,309	1,479,589,281
22837	AGCS Marine Ins Co	314,484,560	168,163,876	146,320,684
40258	AIG Assur Co	34,285,083	1,741,394	32,543,689
19402	AIG Prop Cas Co	4,730,194,481	3,417,369,332	1,312,825,149
19399	AIU Ins Co	72,020,028	4,289,399	67,730,629



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10957	Alamance Ins Co	485,265,484	111,466,507	373,798,977
24899	Alea North America Ins Co	99,601,601	19,893,765	79,707,836
82406	All Savers Ins Co	1,067,525,252	466,718,707	600,806,544
13285	Allegheny Cas Co	39,501,331	16,899,599	22,601,733
35300	Allianz Global Risks US Ins Co	4,345,352,979	2,483,189,363	1,862,163,616
90611	Allianz Life Ins Co Of N Amer	120,593,635,946	114,771,519,214	5,822,116,732
10127	Allied Ins Co of Amer	29,867,101	15,836,548	14,030,553
42579	Allied Prop & Cas Ins Co	385,017,784	326,114,659	58,903,125
70866	Allstate Assur Co	634,281,435	529,087,154	105,194,281
29688	Allstate Fire & Cas Ins Co	215,706,141	4,536,927	211,169,214
19240	Allstate Ind Co	121,868,901	2,263,275	119,605,626
19232	Allstate Ins Co	43,271,169,901	27,952,897,659	15,318,272,242
60186	Allstate Life Ins Co	32,348,141,922	29,479,432,643	2,868,709,279
36455	Allstate Northbrook Ind Co	42,540,578	345,732	42,194,846
17230	Allstate Prop & Cas Ins Co	245,268,734	16,419,016	228,849,718
37907	Allstate Vehicle & Prop Ins Co	50,254,972	1,384,340	48,870,632
32450	ALPS Prop & Cas Ins Co	111,649,227	74,503,339	37,145,888
21296	Alterra Amer Ins Co	454,766,245	297,567,234	157,199,011
60216	Amalgamated Life Ins Co	119,943,444	64,370,487	55,572,957
18708	Ambac Assur Corp	4,824,375,838	4,199,580,526	624,795,312
12548	American Agri Business Ins Co	689,411,590	659,938,913	29,472,677
19720	American Alt Ins Corp	550,779,275	351,319,803	199,459,472
21849	American Automobile Ins Co	231,984,531	57,381,956	174,602,575
10111	American Bankers Ins Co Of FL	1,877,636,283	1,394,387,183	483,249,100
60275	American Bankers Life Assur Co Of FL	406,179,819	349,514,076	56,665,743
20427	American Cas Co Of Reading PA	150,833,779	36,285	150,797,494
19941	American Commerce Ins Co	329,898,401	225,052,023	104,846,378
19690	American Economy Ins Co	72,944,695	6,330,151	66,614,543
92738	American Equity Invest Life Ins Co	41,615,583,765	39,200,165,120	2,415,418,645
60380	American Family Life Assur Co of Col	101,566,006,214	90,268,151,561	11,297,854,653
60399	American Family Life Ins Co	5,331,745,950	4,386,635,553	945,110,397
60410	American Fidelity Assur Co	5,181,111,476	4,772,613,960	408,497,516
60429	American Fidelity Life Ins Co	426,408,616	358,665,505	67,743,111
60488	American Gen Life Ins Co	166,711,283,113	157,817,437,809	8,893,845,303
26247	American Guar & Liab Ins	277,325,077	97,033,660	180,291,417
60534	American Heritage Life Ins Co	1,830,900,453	1,501,227,345	329,673,108
60518	American Hlth & Life Ins Co	923,889,326	740,364,799	183,524,527



## The 165th Report

19380	American Home Assur Co	26,103,895,571	19,463,095,683	6,640,799,888
60577	American Income Life Ins Co	3,078,080,478	2,835,559,441	242,521,037
21857	American Ins Co	310,914,121	88,666,810	222,247,311
31895	American Interstate Ins Co	1,207,740,770	836,375,671	371,365,099
81213	American Maturity Life Ins Co	60,597,457	13,084,176	47,513,281
67989	American Memorial Life Ins Co	2,761,648,470	2,645,980,614	115,667,856
15911	American Mining Ins Co	34,911,668	9,811,484	25,100,184
23469	American Modern Home Ins Co	1,277,226,355	841,154,906	436,071,448
42722	American Modern Prop & Cas Ins Co	19,869,428	3,103,452	16,765,976
38652	American Modern Select Ins Co	292,807,668	240,076,385	52,731,283
12700	American Mut Share Ins Corp	249,230,894	29,812,082	219,418,813
60739	American Natl Ins Co	18,342,073,610	15,416,139,029	2,925,934,581
71773	American Natl Life Ins Co Of TX	127,522,951	91,596,459	35,926,492
28401	American Natl Prop & Cas Co	1,275,620,989	639,766,765	635,854,224
12190	American Pet Ins Co	43,490,151	17,422,239	26,067,913
80624	American Progressive L&H Ins Of NY	211,546,063	110,204,471	101,341,592
60801	American Public Life Ins Co	86,727,860	63,135,553	23,592,307
19615	American Reliable Ins Co	260,698,649	172,374,174	88,324,475
60836	American Republic Ins Co	820,044,795	342,152,753	477,892,042
88366	American Retirement Life Ins Co	77,437,356	30,133,573	47,303,783
19631	American Road Ins Co	642,209,105	391,109,049	251,100,056
41998	American Southern Home Ins Co	163,124,783	118,415,669	44,709,114
84697	American Specialty Hlth Ins Co	8,518,225	369,017	8,149,208
19704	American States Ins Co	138,460,734	10,359,068	128,101,658
10872	American Strategic Ins Corp			
31380	American Surety Co	14,552,005	4,296,326	10,255,679
60895	American United Life Ins Co	23,571,670,619	22,651,296,355	920,374,264
40142	American Zurich Ins Co	314,257,474	87,955,944	226,301,530
61999	Americo Fin Life & Ann Ins Co	4,117,883,103	3,685,491,030	432,392,073
19488	Amerisure Ins Co	785,855,803	547,171,701	238,684,102
23396	Amerisure Mut Ins Co	2,124,488,334	1,249,307,958	875,180,376
61301	Ameritas Life Ins Corp	18,148,752,064	16,637,225,085	1,511,526,979
10665	Ameritrust Ins Corp	119,588,647	88,890,589	30,698,058
27928	Amex Assur Co	256,277,631	71,954,506	184,323,128
42390	Amguard Ins Co	478,904,863	361,542,102	117,362,761
72222	Amica Life Ins Co	1,224,718,388	937,191,312	287,527,076





## The 165th Report

19976	Amica Mut Ins Co	4,961,852,112	2,350,587,940	2,611,264,172
15954	AmTrust Ins Co of KS Inc	67,818,006	43,125,954	24,692,051
93661	Annuity Investors Life Ins Co	3,014,112,839	2,768,545,433	245,567,406
28207	Anthem Ins Co Inc	2,852,982,576	2,036,482,597	816,499,979
61069	Anthem Life Ins Co	633,655,088	537,726,295	95,928,793
10017	Arbella Ind Ins Co	49,592,671	34,871,786	14,720,744
41360	Arbella Protection Ins Co	314,766,380	224,326,049	90,440,331
12151	Arcadian Hlth Plan Inc	77,719,315	42,702,792	35,016,523
30830	Arch Ind Ins Co	67,808,021	41,759,936	26,048,085
11150	Arch Ins Co	3,545,425,389	2,718,886,021	826,539,368
18732	Arch Mortgage Guar Co	50,918,255	1,341,200	49,577,055
40266	ARCH Mortgage Ins Co	436,418,566	301,933,826	134,484,740
10348	Arch Reins Co	1,904,938,079	703,505,129	1,201,432,950
19801	Argonaut Ins Co	1,268,863,997	852,800,634	416,063,363
19828	Argonaut Midwest Ins Co	48,334,840	31,674,980	16,659,859
41459	Armed Forces Ins Exch	142,849,612	66,737,970	76,111,642
13374	Arrow Mut Liab Ins Co	46,768,586	16,552,567	30,216,019
24678	Arrowood Ind Co	1,353,999,436	1,123,164,346	230,835,089
43460	Aspen Amer Ins Co	504,937,642	236,390,297	268,547,345
21865	Associated Ind Corp	110,810,969	23,712,572	87,098,397
33758	Associated Industries Of MA Mut Ins	560,338,479	366,555,442	193,783,037
30180	Assured Guar Corp	3,066,922,460	1,701,634,836	1,365,287,625
18287	Assured Guar Municipal Corp	5,788,476,416	3,347,667,485	2,440,808,929
71439	Assurity Life Ins Co	2,472,008,499	2,153,926,757	318,081,745
68039	Athene Ann & Life Assur Co of NY	3,236,759,156	3,028,832,409	207,926,747
61689	Athene Ann & Life Co	44,053,155,130	42,944,223,046	1,108,932,084
61492	Athene Annuity & Life Assur Co	10,847,846,822	9,597,077,693	1,250,769,129
20931	Atlanta Intl Ins Co	43,268,523	23,110,952	20,157,571
44326	Atlantic Charter Ins Co	173,255,226	123,956,152	49,299,075
27154	Atlantic Specialty Ins Co	2,340,296,453	1,717,961,036	622,335,417
22586	Atlantic States Ins Co	705,525,373	497,888,549	207,636,824
25422	Atradius Trade Credit Ins Co	112,034,409	45,428,765	66,605,644
19062	Automobile Ins Co Of Hartford CT	1,000,828,705	678,445,996	322,382,709
10367	Avemco Ins Co	78,437,696	31,211,653	47,226,043
29530	AXA Art Ins Corp	26,056,878	8,314,569	17,742,308
68365	AXA Corp Solutions Life Reins Co	255,231,604	101,114,541	154,117,063



## The 165th Report

62880	AXA Equitable Life & Ann Co	470,828,490	448,656,571	22,171,919
62944	AXA Equitable Life Ins Co	164,667,582,557	159,245,019,334	5,422,563,223
33022	AXA Ins Co	208,477,559	88,665,945	119,811,614
37273	Axis Ins Co	1,488,040,598	922,960,322	565,080,276
20370	AXIS Reins Co	2,863,345,117	2,002,486,507	860,858,610
15610	AXIS Specialty Ins Co	67,030,765	14,281,333	52,749,432
24813	Balboa Ins Co	106,424,271	29,118,368	77,305,903
61212	Baltimore Life Ins Co	1,192,025,305	1,112,684,298	79,341,007
61239	Bankers Fidelity Life Ins Co	143,872,919	108,551,211	35,321,708
33162	Bankers Ins Co	150,509,826	73,830,047	76,679,779
61263	Bankers Life & Cas Co	16,905,397,190	15,666,754,287	1,238,642,903
18279	Bankers Standard Ins Co	470,567,668	317,264,196	153,303,472
94250	Banner Life Ins Co	2,213,711,880	1,876,488,900	337,222,980
10966	Bar Plan Surety & Fidelity Co	5,360,024	1,192,277	4,167,747
19763	Bay State Ins Co	450,396,836	165,874,777	284,522,058
38245	BCS Ins Co	272,207,159	110,890,836	161,316,323
37540	Beazley Ins Co Inc	282,999,585	163,849,389	119,150,196
21970	Bedivere Ins Co	288,885,048	187,171,003	101,714,045
41394	Benchmark Ins Co	214,603,736	148,349,930	66,253,806
61395	Beneficial Life Ins Co	2,795,995,705	2,210,877,057	585,118,648
32603	Berkley Ins Co	17,109,329,278	11,813,769,899	5,295,559,379
64890	Berkley Life & Hlth Ins Co	223,850,525	94,678,001	129,172,524
38911	Berkley Natl Ins Co	95,477,350	44,984,692	50,492,658
29580	Berkley Regional Ins Co	711,646,977	31,723,513	679,923,464
13070	Berkshire Hathaway Assur Corp	2,176,460,672	727,159,014	1,449,301,657
10391	Berkshire Hathaway Direct Ins Co	124,004,051	11,649,101	112,354,950
20044	Berkshire Hathaway Homestate Ins Co	2,175,045,648	1,007,348,077	1,167,697,571
62345	Berkshire Hathaway Life Ins Co NE	16,287,262,296	12,602,787,751	3,684,474,545
22276	Berkshire Hathaway Speciatly Ins Co	3,371,586,922	327,475,431	3,044,111,491
71714	Berkshire Life Ins Co of Amer	3,381,375,249	3,173,432,760	207,942,489
27081	Bond Safeguard Ins Co	82,879,301	46,817,454	36,061,847
13203	Boston Medical Center Hlth Plan Inc	459,354,839	205,722,693	253,632,146
61476	Boston Mut Life Ins Co	1,297,089,383	1,137,998,255	159,091,128
19658	Bristol W Ins Co	132,328,818	85,591,711	46,737,107
13528	Brotherhood Mut Ins Co	542,036,088	312,970,378	229,065,710



## The 165th Report

14380	Build Amer Mut Assur Co	479,610,963	42,339,936	437,271,027
20117	California Cas Ind Exch	582,281,856	297,951,440	284,330,415
19771	Cambridge Mut Fire Ins Co	805,196,050	331,076,026	474,120,024
36340	Camico Mut Ins Co	87,246,141	46,948,540	40,297,601
10464	Canal Ins Co	786,983,108	358,939,235	428,043,873
10472	Capitol Ind Corp	478,842,403	253,306,687	225,535,716
61581	Capitol Life Ins Co	225,476,967	202,097,394	23,379,573
12567	Care Improvement Plus S Central Ins	900,901,751	585,750,014	315,151,737
10510	Carolina Cas Ins Co	180,804,360	81,693,194	99,111,166
25950	Casco Ind Co	28,649,383	16,334,099	12,315,284
11255	Caterpillar Ins Co	650,315,165	363,668,487	286,646,678
58130	Catholic Assn Of Foresters	12,726,527	6,992,838	5,733,689
56030	Catholic Financial Life	1,378,099,759	1,320,497,146	57,602,613
57487	Catholic Order Of Foresters	1,095,710,067	1,016,623,664	79,086,403
24503	Catlin Ind Co	122,324,756	58,731,759	63,592,997
19518	Catlin Ins Co	260,432,146	207,955,228	52,476,918
80799	Celtic Ins Co	139,895,927	101,707,136	38,188,792
20230	Central Mut Ins Co	1,451,183,408	745,381,290	705,802,121
61751	Central States H & L Co Of Omaha	419,912,855	297,052,221	122,860,634
34274	Central States Ind Co Of Omaha	417,290,096	62,340,538	354,949,557
61883	Central United Life Ins Co	327,036,279	234,162,125	92,874,154
34649	Centre Ins Co	90,087,064	40,146,826	49,940,237
80896	Centre Life Ins Co	1,884,084,296	1,789,607,256	94,477,039
62383	Centurion Life Ins Co	1,262,580,616	968,639,677	293,940,939
20710	Century Ind Co	846,129,724	821,129,724	25,000,000
61808	Charter Natl Life Ins Co	119,437,716	107,499,843	11,937,873
25615	Charter Oak Fire Ins Co	922,936,893	667,282,440	255,654,453
61832	Chesapeake Life Ins Co	99,836,822	53,072,197	46,764,625
22810	Chicago Ins Co	93,722,983	32,538,922	61,184,061
50229	Chicago Title Ins Co	1,860,745,900	914,570,850	946,175,050
12777	Chubb Ind Ins Co	374,137,188	223,374,785	150,762,403
10052	Chubb Natl Ins Co	329,883,937	177,531,042	152,352,895
61875	Church Life Ins Corp	291,665,976	238,340,187	53,325,794
18767	Church Mut Ins Co	1,643,867,974	1,058,797,014	585,070,960
25771	CIFG Assur N Amer Inc	724,212,158	147,036,328	577,175,830
22004	CIM Ins Corp	17,913,147	498,914	17,414,233
28665	Cincinnati Cas Co	377,670,966	41,167,715	336,503,250
10677	Cincinnati Ins Co	11,194,176,670	6,781,745,197	4,412,431,473



## The 165th Report

76236	Cincinnati Life Ins Co	4,066,836,927	3,858,482,201	208,354,726
31534	Citizens Ins Co Of Amer	1,526,388,494	866,027,411	660,361,083
20532	Clarendon Natl Ins Co	933,388,039	723,627,719	209,760,319
28860	Clear Blue Ins Co	18,019,795	7,275	18,012,520
25070	Clearwater Ins Co	1,219,060,843	914,562,273	304,498,570
93432	CM Life Ins Co	8,803,148,061	7,407,156,165	1,395,991,896
62626	CMFG Life Ins Co	15,475,920,047	13,617,475,457	1,858,444,589
18686	Co Operative Ins Cos	126,428,695	60,174,579	66,254,116
31887	Coface N Amer Ins Co	142,707,272	85,962,143	56,745,129
62049	Colonial Life & Accident Ins Co	3,018,752,743	2,452,775,155	565,977,588
62065	Colonial Penn Life Ins Co	816,029,943	736,769,804	79,260,139
10758	Colonial Surety Co	54,156,183	22,534,446	31,621,737
36927	Colony Specialty Ins Co	64,128,165	43,944,756	20,183,410
84786	Colorado Bankers Life Ins Co	324,421,807	268,979,204	55,442,603
76023	Columbian Life Ins Co	306,814,754	276,032,299	30,782,455
62103	Columbian Mut Life Ins Co	1,364,783,295	1,284,101,819	80,681,475
99937	Columbus Life Ins Co	3,474,716,070	3,202,016,373	272,699,697
62146	Combined Ins Co Of Amer	1,316,656,889	1,236,756,324	79,900,565
19410	Commerce & Industry Ins Co	4,142,735,915	3,168,753,094	973,982,821
34754	Commerce Ins Co	2,235,220,316	1,574,588,236	660,632,079
81426	Commercial Travelers Mut Ins Co	16,616,039	10,163,732	6,452,307
84824	Commonwealth Ann & Life Ins Co	12,287,214,862	10,117,398,221	2,169,816,641
10220	Commonwealth Ins Co Of Amer	11,541,518	2,226,048	9,315,470
50083	Commonwealth Land Title Ins Co	556,835,889	314,774,040	242,061,849
77828	Companion Life Ins Co	300,413,732	139,987,182	160,426,550
21989	Compass Ins Co	12,142,585	1,952,298	10,190,288
34711	Computer Ins Co	23,648,785	-432,054	24,080,839
51268	Connecticut Attorneys Title Ins Co	63,019,370	29,272,117	33,747,253
62308	Connecticut Gen Life Ins Co	17,374,406,352	13,743,379,666	3,631,026,686
32190	Constitution Ins Co	23,612,044	6,420,734	17,191,310
62359	Constitution Life Ins Co	394,794,595	328,235,185	66,559,410
71730	Continental Amer Ins Co	512,325,330	374,365,491	137,959,839
20443	Continental Cas Co	43,531,436,609	32,808,174,299	10,723,262,310
71404	Continental Gen Ins Co	249,339,385	230,839,791	18,499,594
28258	Continental Ind Co	177,963,144	93,200,759	84,762,385
35289	Continental Ins Co	1,666,861,610	197,591,840	1,469,269,770



## The 165th Report

68500	Continental Life Ins Co Brentwood	274,039,152	129,782,419	144,256,733
10804	Continental Western Ins Co	206,436,567	116,429,562	90,007,005
37206	Contractors Bonding & Ins Co	203,141,328	88,879,757	114,261,571
10499	Corepointe Ins Co	138,397,328	81,569,459	56,827,869
10022	Countryway Ins Co	27,649,200	3,895,029	23,754,171
20990	Countryway Mutual Ins Co	4,295,682,682	2,223,712,790	2,071,969,892
26492	Courtesy Ins Co	764,819,021	404,714,838	360,104,184
10062	Covenant Ins Co	85,524,992	61,374,716	24,150,275
81973	Coventry Hlth & Life Ins Co	1,699,669,908	750,322,620	949,347,288
18961	Crestbrook Ins Co	116,457,151	28,371,431	88,085,720
31348	Crum & Forster Ind Co	50,254,900	34,206,626	16,048,274
10847	Cumis Ins Society Inc	1,711,811,870	911,344,925	800,466,945
21164	Dairyland Ins Co	1,239,562,858	757,547,389	482,015,470
37346	Danbury Ins Co	11,824,097	4,787,626	7,036,472
16705	Dealers Assur Co	98,183,761	42,011,025	56,172,736
71129	Dearborn Natl Life Ins Co	1,990,523,696	1,468,454,799	522,068,897
62634	Delaware Amer Life Ins Co	136,618,298	73,164,949	63,453,349
79065	Delaware Life Ins Co	36,876,925,494	35,241,033,704	1,635,891,790
12307	DentaQuest USA Ins Co Inc	205,298,612	83,833,148	121,465,464
73474	Dentegra Ins Co	76,104,680	34,746,320	41,358,360
12718	Developers Surety & Ind Co	138,772,561	48,765,013	90,007,548
42048	Diamond State Ins Co	130,007,585	71,731,055	58,276,530
36463	Discover Prop & Cas Ins Co	132,763,897	69,610,363	63,153,534
34495	Doctors Co An Interins Exch	3,585,359,988	1,776,455,921	1,808,904,067
13692	Donegal Mut Ins Co	431,159,421	221,727,905	209,431,516
13706	Dorchester Mut Ins Co	80,321,900	42,390,970	37,930,930
13183	Eagle Life Ins Co	313,936,840	251,071,038	62,865,802
14702	Eastguard Ins Co	109,330,036	72,953,112	36,376,924
21261	Electric Ins Co	1,507,785,487	962,237,984	545,547,504
62928	EMC Natl Life Co	978,865,110	879,395,512	99,469,597
21407	Emcasco Ins Co	463,035,461	330,593,745	132,441,716
21326	Empire Fire & Marine Ins Co	75,141,587	34,540,146	40,601,441
21350	Empire Ins Co	25,222,254	14,600,028	10,622,226
20648	Employers Fire Ins Co	13,360,783	2,417,324	10,943,458
21458	Employers Ins of Wausau	5,477,230,768	3,962,842,256	1,514,388,515
21415	Employers Mut Cas Co	2,890,562,516	1,614,274,199	1,276,288,317
68276	Employers Reassur Corp	10,708,747,214	9,932,966,941	775,780,273
15130	Encompass Ind Co	27,622,806	1,877,206	25,745,600
10071	Encompass Ins Co Of Amer	20,090,679	103,812	19,986,867



## The 165th Report

10664	Endeavour Ins Co	5,969,675	5,007	5,964,668
10641	Endurance Amer Ins Co	1,227,426,853	964,759,613	262,667,240
12747	Envision Ins Co	332,771,467	281,649,433	51,122,035
62952	Equitable Life & Cas Ins Co	306,439,164	260,208,568	46,230,596
62510	Equitrust Life Ins Co	15,881,346,105	15,062,373,115	818,972,990
13634	Essent Guar Inc	1,072,557,895	550,385,400	522,172,495
37915	Essentia Ins Co	67,022,114	36,654,175	30,367,939
25712	Esurance Ins Co	178,985,422	16,544,169	162,441,253
30210	Esurance Prop & Cas Ins Co	119,091,613	77,265,925	41,825,688
20516	Euler Hermes N Amer Ins Co	399,374,603	253,273,348	146,101,255
10120	Everest Natl Ins Co	740,506,106	605,179,090	135,327,016
26921	Everest Reins Co	9,979,640,039	6,768,749,080	3,210,890,959
12750	Evergreen Natl Ind Co	44,556,376	14,010,665	30,545,711
24961	Everspan Fin Guar Corp	225,032,289	2,151,678	222,880,611
10003	Excess Share Ins Corp	51,676,430	30,641,620	21,034,810
35181	Executive Risk Ind Inc	3,068,192,723	1,801,048,412	1,267,144,311
60025	Express Scripts Ins Co	480,870,324	363,655,591	117,214,733
21482	Factory Mut Ins Co	15,682,895,828	5,136,241,827	10,546,654,001
35157	Fair Amer Ins & Reins Co	256,925,777	15,102,362	241,823,415
31925	Falls Lake Natl Ins Co	299,501,394	242,321,856	57,179,538
77968	Family Heritage Life Ins Co Of Amer	921,028,255	842,709,863	78,318,392
63053	Family Life Ins Co	158,681,304	122,853,725	35,827,579
13803	Farm Family Cas Ins Co	1,096,487,145	720,014,934	376,472,211
63126	Farm Family Life Ins Co	1,308,905,580	1,142,426,900	166,478,680
21652	Farmers Ins Exch	15,566,564,412	11,359,805,026	4,206,759,386
13897	Farmers Mut Hail Ins Co Of IA	744,548,650	377,986,122	366,562,528
63177	Farmers New World Life Ins Co	7,048,914,618	6,567,429,145	481,485,473
41483	Farmington Cas Co	1,005,370,826	714,042,476	291,328,350
20281	Federal Ins Co	32,240,564,736	18,961,859,982	13,278,704,754
63223	Federal Life Ins Co	227,690,296	212,391,616	15,298,680
63258	Federated Life Ins Co	1,648,910,796	1,313,387,884	335,522,912
13935	Federated Mut Ins Co	5,076,209,615	2,213,784,601	2,862,425,014
11118	Federated Rural Electric Ins Exch	494,982,360	317,713,197	177,269,163
39306	Fidelity & Deposit Co Of MD	210,198,923	40,502,746	169,696,177
35386	Fidelity & Guar Ins Co	20,636,253	1,344,326	19,291,926
25879	Fidelity & Guar Ins Underwriters Inc	149,756,617	63,551,764	86,204,853
63274	Fidelity & Guar Life Ins Co	19,810,067,505	18,571,109,769	1,238,957,738



## The 165th Report

93696	Fidelity Investments Life Ins Co	24,854,281,469	24,103,389,928	750,891,541
63290	Fidelity Life Assn A Legal Reserve L	421,196,671	286,607,478	134,589,193
51586	Fidelity Natl Title Ins Co	1,251,063,350	813,686,006	437,377,344
71870	Fidelity Security Life Ins Co	864,224,839	695,224,507	169,000,325
21660	Fire Ins Exch	2,335,265,235	1,548,364,684	786,900,552
21873	Firemans Fund Ins Co	5,500,376,521	4,204,055,741	1,296,320,780
21784	Firemens Ins Co Of Washington DC	95,252,582	63,093,085	32,159,497
69140	First Allmerica Fin Life Ins Co	3,559,483,894	3,321,842,770	237,641,124
37710	First Amer Prop & Cas Ins Co	97,089,426	56,441,235	40,648,191
51624	First Amer Title Guar Co	20,474,447	3,994,700	16,479,747
50814	First Amer Title Ins Co	2,280,827,645	1,177,052,908	1,103,774,737
29980	First Colonial Ins Co	374,180,335	214,455,459	159,724,876
11177	First Fin Ins Co	544,200,867	120,451,461	423,749,406
90328	First Hlth Life & Hlth Ins Co	581,791,810	292,620,493	289,171,317
33588	First Liberty Ins Corp	23,011,077	639,841	22,371,237
67652	First Penn Pacific Life Ins Co	1,609,339,363	1,408,028,409	201,310,954
27626	Firstcomp Ins Co	283,213,892	164,462,897	118,750,995
13943	Fitchburg Mut Ins Co	110,360,286	56,753,921	53,606,365
13978	Florists Mut Ins Co	125,488,701	101,835,916	23,652,785
11185	Foremost Ins Co Grand Rapids MI	2,172,211,911	1,078,997,918	1,093,213,993
11800	Foremost Prop & Cas Ins Co	64,103,999	46,234,750	17,869,250
41513	Foremost Signature Ins Co	74,105,427	54,179,690	19,925,737
63495	Foresters Life Ins Ann Co	1,932,933,833	1,872,616,060	60,317,773
91642	Forethought Life Ins Co	18,822,785,851	17,628,662,635	1,194,123,216
10801	Fortress Ins Co	132,177,530	71,166,930	61,010,600
11600	Frank Winston Crum Ins Co	54,492,402	40,728,194	13,764,208
13986	Frankenmuth Mut Ins Co	1,174,226,750	665,930,131	508,296,619
22209	Freedom Specialty Ins Co	50,723,186	38,093,520	12,629,666
85286	Fresenius Hlth Plans Ins Co	21,103,959	2,719,237	18,384,722
63657	Garden State Life Ins Co	127,202,035	65,136,146	62,065,889
21253	Garrison Prop & Cas Ins Co	1,707,729,564	1,052,393,921	655,335,642
14138	GEICO Advantage Ins Co	1,011,400,404	478,643,930	532,756,473
41491	Geico Cas Co	2,605,875,836	1,676,099,469	929,776,368
14139	GEICO Choice Ins Co	600,921,774	305,217,026	295,704,749
35882	Geico Gen Ins Co	209,495,918	68,118,660	141,377,258
22055	Geico Ind Co	7,138,705,064	3,062,772,997	4,075,932,067
37923	GEICO Marine Ins Co	85,207,123	36,725,352	48,481,771



## The 165th Report

14137	GEICO Secure Ins Co	417,537,007	148,472,406	269,064,601
63665	General Amer Life Ins Co	12,305,325,835	11,321,839,154	983,486,681
24414	General Cas Co Of WI	695,354,908	377,476,843	317,878,065
93521	General Fidelity Life Ins Co	26,137,589	9,567,006	16,570,583
22039	General Reins Corp	15,320,456,659	4,269,942,920	11,050,513,739
39322	General Security Natl Ins Co	334,433,840	209,903,981	124,529,859
11967	General Star Natl Ins Co	223,344,558	56,925,479	166,419,079
11231	Generali Us Branch	59,677,286	32,208,732	27,468,554
38962	Genesis Ins Co	181,586,272	62,199,468	119,386,804
37095	Genworth Financial Assur Corp	7,259,001	39,310	7,219,691
65536	Genworth Life & Ann Ins Co	23,410,503,029	21,741,722,855	1,668,780,174
70025	Genworth Life Ins Co	38,504,308,983	35,763,561,505	2,740,747,478
38458	Genworth Mortgage Ins Corp	2,627,140,967	1,554,023,815	1,073,117,152
70939	Gerber Life Ins Co	3,088,339,784	2,792,543,717	295,796,067
21032	Global Reins Corp Of Amer	290,422,199	194,230,155	96,192,044
91472	Globe Life & Accident Ins Co	3,733,341,893	3,489,615,925	243,725,968
22063	Government Employees Ins Co	24,036,209,980	10,105,749,682	13,930,460,298
63967	Government Personnel Mut Life Ins Co	836,118,071	719,940,136	116,177,935
14095	Granite Mut Ins Co	4,421,448	23,252	4,398,196
23809	Granite State Ins Co	33,844,595	2,439,382	31,405,213
25984	Graphic Arts Mut Ins Co	144,645,648	89,440,074	55,205,573
36307	Gray Ins Co	286,447,413	181,345,444	105,101,969
26832	Great Amer Alliance Ins Co	29,858,215	53,013	29,805,202
26344	Great Amer Assur Co	19,505,526	900	19,504,626
16691	Great Amer Ins Co	6,110,911,026	4,560,005,427	1,550,905,599
22136	Great Amer Ins Co of NY	48,280,643	12,544	48,268,099
63312	Great Amer Life Ins Co	25,935,988,066	24,214,649,342	1,721,338,724
31135	Great Amer Security Ins Co	16,751,026	750	16,750,276
33723	Great Amer Spirit Ins Co	18,443,107	19,333	18,423,774
25224	Great Divide Ins Co	224,667,990	156,564,739	68,103,252
18694	Great Midwest Ins Co	211,106,239	103,531,732	107,574,507
20303	Great Northern Ins Co	1,647,473,096	1,178,243,425	469,229,671
68322	Great W Life & Ann Ins Co	54,460,510,086	53,345,745,872	1,114,764,214
11371	Great West Cas Co	1,953,071,112	1,366,828,908	586,242,204
71480	Great Western Ins Co	1,051,471,244	979,778,732	71,692,511
22187	Greater NY Mut Ins Co	942,047,234	498,108,186	443,939,048
20680	Green Mountain Ins Co Inc	11,571,744	488,543	11,083,201
22322	Greenwich Ins Co	1,088,280,737	737,876,592	350,404,145
36650	Guarantee Co Of N Amer USA	206,802,059	37,248,681	169,553,378





## The 165th Report

11398	Guarantee Ins Co	393,684,923	346,866,132	46,818,791
64211	Guarantee Trust Life Ins Co	495,847,863	425,843,545	70,004,318
78778	Guardian Ins & Ann Co Inc	15,883,417,869	15,623,655,783	259,762,086
64246	Guardian Life Ins Co Of Amer	48,120,890,404	42,031,219,911	6,089,670,493
83607	Guggenheim Life & Ann Co	13,333,199,911	12,733,262,649	599,937,262
15032	Guideone Mut Ins Co	1,232,046,553	767,939,491	464,107,062
34037	Hallmark Ins Co	288,644,379	186,197,040	102,447,339
26611	Hamilton Ins Co	26,570,968	5,066,875	21,504,093
26433	Harco Natl Ins Co	323,468,273	158,810,641	164,657,632
23582	Harleysville Ins Co	137,250,985	111,574,581	25,676,404
64327	Harleysville Life Ins Co	410,403,669	369,662,834	40,740,835
35696	Harleysville Preferred Ins Co	139,333,001	93,655,016	45,677,985
26182	Harleysville Worcester Ins Co	204,036,713	149,326,896	54,709,817
22357	Hartford Accident & Ind Co	11,521,714,780	8,245,092,564	3,276,622,216
29424	Hartford Cas Ins Co	2,249,932,482	1,345,537,508	904,394,974
19682	Hartford Fire In Co	25,426,328,776	11,985,805,707	13,440,523,069
37478	Hartford Ins Co Of The Midwest	595,620,171	122,312,337	473,307,834
70815	Hartford Life & Accident Ins Co	8,992,234,726	7,340,850,885	1,651,383,841
71153	Hartford Life & Ann Ins Co	40,189,140,126	37,563,858,451	2,625,281,676
88072	Hartford Life Ins Co	114,420,864,730	109,481,393,583	4,939,471,147
11452	Hartford Steam Boil Inspec & Ins Co	1,293,018,352	657,242,279	635,776,073
29890	Hartford Steam Boil Inspec Ins Co CT	83,070,130	38,617,135	44,452,995
30104	Hartford Underwriters Ins Co	1,590,016,547	981,198,651	608,817,896
96717	Harvard Pilgrim Health Care New Eng	127,899,752	59,890,329	68,009,423
92711	HCC Life Ins Co	921,472,064	368,794,961	552,677,103
41343	HDI Global Ins Co	268,182,400	135,464,905	132,717,495
66141	Health Net Life Ins Co	618,543,507	287,232,632	331,310,875
92908	HealthMarkets Ins Co	25,029,963	9,344,648	15,685,315
12902	Healthspring Life & Hlth Ins Co Inc	613,953,794	286,576,831	327,376,963
39527	Heritage Ind Co	155,332,938	116,396,564	38,936,374
64394	Heritage Life Ins Co	4,508,180,020	3,515,785,645	992,394,375
14192	Hingham Mut Fire Ins Co	62,018,140	23,116,514	38,901,625
10200	Hiscox Ins Co Inc	190,250,845	128,934,310	61,316,535
93440	HM Life Ins Co	620,825,360	272,234,797	348,590,563
14206	Holyoke Mut Ins Co In Salem	215,431,673	115,978,542	99,453,131



## The 165th Report

13927	Homesite Ins Co Of The Midwest	339,602,598	238,888,276	100,714,322
64505	Homesteaders Life Co	2,623,884,501	2,455,209,077	168,675,424
22578	Horace Mann Ins Co	447,522,141	261,141,411	186,380,730
64513	Horace Mann Life Ins Co	8,358,804,022	7,936,910,029	421,893,992
22756	Horace Mann Prop & Cas Ins Co	287,602,160	164,819,009	122,783,151
14027	Hospitality Ins Co	11,778,687	1,108,738	10,669,949
10069	Housing Authority Prop A Mut Co	165,031,396	45,705,454	119,325,942
11206	Housing Enterprise Ins Co Inc	71,328,367	38,828,765	32,499,602
18975	HPHC Ins Co Inc	226,348,021	174,550,742	51,797,279
25054	Hudson Ins Co	1,082,816,423	624,948,359	457,868,064
60052	Humana Benefit Plan of IL Inc	197,585,103	67,209,391	130,375,712
73288	Humana Ins Co	6,583,312,265	2,941,226,223	3,642,086,042
70580	Humanadental Ins Co	136,395,920	51,748,795	84,647,125
91693	IA Amer Life Ins Co	229,230,385	96,042,600	133,187,785
97764	Idealife Ins Co	19,913,654	5,153,461	14,760,193
29068	IDS Prop Cas Ins Co	1,661,810,013	978,207,423	683,602,591
64580	Illinois Mut Life Ins Co	1,388,934,930	1,177,279,654	211,655,276
23817	Illinois Natl Ins Co	41,525,397	3,646,817	37,878,580
35408	Imperium Ins Co	382,450,874	204,580,923	177,869,952
43575	Indemnity Ins Co Of North Amer	438,557,060	317,833,535	120,723,525
26581	Independence Amer Ins Co	115,949,999	52,537,668	63,412,331
11984	Independence Cas Ins Co	4,510,774	13,270	4,497,504
64602	Independence Life & Ann Co	2,862,700,720	2,683,402,059	179,298,661
58068	Independent Order Of Foresters Us Br	3,067,173,617	2,932,596,897	134,576,720
14265	Indiana Lumbermens Mut Ins Co	52,156,958	37,035,297	15,121,661
14406	Industrial Alliance Ins & Fin Serv I	202,376,137	157,568,625	44,807,512
12599	Infinity Standard Ins Co	7,152,197	1,622,963	5,529,234
22195	Insurance Co Of Greater NY	116,858,073	57,462,599	59,395,474
22713	Insurance Co of N Amer	883,791,037	650,227,492	233,563,545
19429	Insurance Co Of The State Of PA	223,875,651	146,690,468	77,185,183
27847	Insurance Co Of The West	1,916,957,367	1,163,642,749	753,314,618
29742	Integon Natl Ins Co	2,339,490,227	1,891,151,252	448,338,975
31488	Integon Preferred Ins Co	59,824,321	53,055,734	6,768,587



## The 165th Report

15598	Interins Exch Of The Automobile Club	8,707,010,842	3,073,304,208	5,633,706,634
11592	International Fidelity Ins Co	203,095,057	119,218,033	83,877,024
63487	Investors Life Ins Co N Amer	648,195,856	594,030,260	54,165,596
50369	Investors Title Ins Co	151,889,540	75,813,954	76,075,586
23647	Ironshore Ind Inc	359,823,487	205,854,298	153,969,189
65056	Jackson Natl Life Ins Co	189,096,799,963	184,378,348,690	4,718,451,273
11630	Jefferson Ins Co	78,272,835	26,301,339	51,971,496
64017	Jefferson Natl Life Ins Co	4,057,984,156	4,019,662,564	38,321,592
14354	Jewelers Mut Ins Co	365,317,184	138,847,519	226,469,665
65080	John Alden Life Ins Co	283,958,919	254,121,737	29,837,182
93610	John Hancock Life & Hlth Ins Co	11,150,505,463	10,445,877,320	704,628,143
65838	John Hancock Life Ins Co USA	227,843,141,661	222,399,348,633	5,443,793,028
65110	Kanawha Ins Co	1,518,864,178	1,385,654,669	133,209,509
65129	Kansas City Life Ins Co	3,324,316,472	3,026,704,437	297,612,031
10885	Key Risk Ins Co	47,398,837	17,590,566	29,808,272
13722	Knightbrook Ins Co	207,186,084	160,825,928	46,360,156
58033	Knights Of Columbus	22,217,031,608	20,377,458,777	1,839,572,831
65242	Lafayette Life Ins Co	4,548,053,001	4,286,626,351	261,426,650
20621	Lamorak Ins Co	26,420,491	3,111,205	23,309,038
26077	Lancer Ins Co	632,709,863	449,720,519	182,989,344
37940	Lexington Natl Ins Corp	55,732,022	38,821,500	16,910,522
42404	Liberty Ins Corp	244,776,659	5,119,981	239,656,676
19917	Liberty Ins Underwriters Inc	214,324,261	88,684,648	125,639,611
23035	Liberty Mut Fire Ins Co	5,477,772,126	4,078,781,163	1,398,990,964
23043	Liberty Mut Ins Co	42,343,216,506	26,527,948,893	15,815,267,613
65331	Liberty Natl Life Ins Co	7,559,635,134	7,033,852,586	525,782,548
65498	Life Ins Co Of N Amer	8,141,585,713	6,646,244,527	1,495,341,186
65528	Life Ins Co Of The Southwest	14,680,991,911	13,840,102,882	840,889,029
97691	Life Of The South Ins Co	91,628,164	69,954,244	21,673,920
65595	Lincoln Benefit Life Co	11,701,128,350	11,145,899,807	555,228,543
65927	Lincoln Heritage Life Ins Co	873,430,972	763,392,567	110,038,405
62057	Lincoln Life & Ann Co of NY	13,176,598,835	12,664,367,274	512,231,561
65676	Lincoln Natl Life Ins Co	213,891,333,200	206,774,211,431	7,117,121,769
36447	LM Gen Ins Co	11,010,668	259,928	10,750,740
33600	LM Ins Corp	119,636,219	4,423,807	115,212,411
32352	LM Prop & Cas Ins Co	64,551,264	28,799,748	35,751,516
76694	London Life Reins Co	301,308,665	243,895,321	57,413,344
65722	Loyal Amer Life Ins Co	266,704,142	181,076,598	85,627,544
56758	Loyal Christian Benefit Assn	182,904,316	177,757,674	5,146,642



## The 165th Report

10051	Lyndon Southern Ins Co	130,818,839	88,196,872	42,621,967
65781	Madison Natl Life Ins Co Inc	256,860,233	140,207,837	116,652,396
29939	Main St Amer Assur Co	41,821,934	6,830	41,815,104
13026	Main Street Amer Protection Ins Co	15,370,373	116,719	15,253,654
15077	Maine Comm Hlth Options	167,555,607	117,771,813	49,783,794
11149	Maine Employers Mut Ins Co	850,829,048	457,469,731	393,359,317
65870	Manhattan Life Ins Co	484,593,805	437,455,549	47,138,256
67083	Manhattan Natl Life Ins Co	170,006,791	158,032,628	11,974,163
36897	Manufacturers Alliance Ins Co	182,878,267	123,688,929	59,189,338
85561	MAPFRE Life Ins Co	23,465,733	2,900,795	20,564,938
28932	Markel Amer Ins Co	329,312,720	192,850,661	136,462,059
10829	Markel Global Reins Co	1,546,414,370	819,284,454	727,129,916
38970	Markel Ins Co	1,459,208,083	1,106,337,100	352,870,983
12545	Martins Point Generations LLC	73,625,447	36,760,638	36,864,809
19356	Maryland Cas Co	165,841,305	10,707,606	155,133,699
65935	Massachusetts Mut Life Ins Co	210,358,711,235	195,376,179,098	14,982,532,137
10784	Maxum Cas Ins Co	51,916,129	33,701,821	18,214,308
12041	MBIA Ins Corp	796,841,809	187,747,991	609,093,818
69515	Medamerica Ins Co	890,855,537	856,493,790	34,361,747
63762	Medco Containment Life Ins Co	910,670,995	624,373,589	286,297,406
36277	Medical Mut Ins Co Of ME	281,576,169	124,025,125	157,551,044
11843	Medical Protective Co	2,790,355,606	1,219,564,192	1,570,791,414
31119	Medico Ins Co	74,306,668	42,398,869	31,907,799
22241	Medmarc Cas Ins Co	260,399,412	76,319,385	184,080,027
86126	Members Life Ins Co	37,424,625	16,313,258	21,111,368
11030	Memic Ind Co	385,855,775	260,213,112	125,642,663
31968	Merastar Ins Co	32,242,201	20,803,758	11,438,443
14494	Merchants Bonding Co a Mut	160,466,599	63,572,740	96,893,859
23329	Merchants Mut Ins Co	498,798,381	325,470,718	173,327,663
12901	Merchants Preferred Ins Co	69,146,670	42,061,722	27,084,948
23353	Meridian Security Ins Co	116,859,407	46,528,146	70,331,261
18750	Merit Hlth Ins Co	64,977,497	17,059,387	47,918,110
65951	Merit Life Ins Co	588,831,742	465,994,537	122,837,205
19798	Merrimack Mut Fire Ins Co	1,341,148,505	497,004,005	844,144,501
87726	Metlife Ins Co USA	173,761,513,938	167,819,500,221	5,942,013,717
16187	Metromile Ins Co	16,437,662	1,353,282	15,084,380
39950	Metropolitan Gen Ins Co	42,125,694	4,841,107	37,284,587
34339	Metropolitan Grp Prop & Cas Ins Co	651,109,856	271,943,981	379,165,875



## The 165th Report

65978	Metropolitan Life Ins Co	390,842,696,349	376,357,703,815	14,484,992,534
26298	Metropolitan Prop & Cas Ins Co	5,599,133,504	3,263,662,290	2,335,471,214
97136	Metropolitan Tower Life Ins Co	4,665,594,898	3,955,822,583	709,772,315
18740	MGIC Ind Corp	136,938,898	45,915,084	91,023,814
38601	MIC Prop & Cas Ins Corp	92,001,235	37,916,885	54,084,350
21687	Mid Century Ins Co	3,904,871,743	2,881,229,019	1,023,642,724
66087	Mid West Natl Life Ins Co Of TN	166,170,106	94,662,016	71,508,090
23434	Middlesex Ins Co	695,164,692	445,304,143	249,860,549
14532	Middlesex Mut Assur Co	201,333,440	112,898,195	88,435,245
66044	Midland Natl Life Ins Co	44,729,307,657	41,872,315,999	2,856,991,658
27138	Midvale Ind Co	13,379,043	591,302	12,787,741
23612	Midwest Employers Cas Co	140,066,028	37,340,056	102,725,972
66109	Midwestern United Life Ins Co	234,920,106	107,235,458	127,684,648
26662	Milwaukee Cas Ins Co	70,255,605	48,028,254	22,227,351
42234	Minnesota Lawyers Mut Ins Co	168,591,012	89,281,491	79,309,521
66168	Minnesota Life Ins Co	36,910,379,467	34,143,974,781	2,766,404,686
15010	Minuteman Hlth Inc	94,615,690	83,203,460	11,412,230
20362	Mitsui Sumitomo Ins Co of Amer	904,315,923	569,004,255	335,311,668
22551	Mitsui Sumitomo Ins USA Inc	132,908,636	70,528,588	62,380,048
15997	MMG Ins Co	245,158,129	150,678,352	94,479,777
70416	MML Bay State Life Ins Co	4,700,075,825	4,468,774,820	231,301,005
57541	Modern Woodmen Of Amer	14,754,514,321	13,163,262,800	1,591,251,521
66265	Monarch Life Ins Co	692,954,539	689,370,328	3,584,210
66370	Mony Life Ins Co	7,482,671,617	7,026,819,782	455,851,835
78077	Mony Life Ins Co Of Amer	2,912,765,211	2,559,928,570	352,836,641
29858	Mortgage Guar Ins Corp	4,274,846,978	2,700,957,129	1,573,889,849
13331	Motorists Commercial Mut Ins Co	347,628,625	197,534,005	150,094,619
22012	Motors Ins Corp	2,077,380,520	1,330,570,527	746,809,993
26522	Mount Vernon Fire Ins Co	580,161,247	180,495,881	399,665,367
10205	Mountain Valley Ind Co	46,926,835	27,302,327	19,624,507
66346	Munich Amer Reassur Co	7,599,358,550	7,016,246,646	583,111,904
10227	Munich Reins Amer Inc	17,497,921,694	12,540,529,669	4,957,392,025
13559	Municipal Assur Cor	1,509,306,022	779,798,472	729,507,549
88668	Mutual Of Amer Life Ins Co	17,865,444,988	16,833,256,869	1,032,188,119
71412	Mutual Of Omaha Ins Co	6,945,097,641	4,082,327,309	2,862,770,332
66427	Mutual Trust Life Ins Co a Pan Amer	1,931,149,702	1,793,179,397	137,970,305
61409	National Benefit Life Ins Co	493,782,589	324,048,891	169,733,698



## The 165th Report

11991	National Cas Co	288,523,143	154,445,656	134,077,487
10243	National Continental Ins Co	138,976,133	87,271,634	51,704,499
16217	National Farmers Union Prop & Cas	139,589,918	96,318,700	43,271,218
20478	National Fire Ins Co Of Hartford	125,166,013	66,800	125,099,213
23728	National Gen Ins Co	53,558,777	27,264,723	26,294,054
66583	National Guardian Life Ins Co	3,422,186,461	3,151,103,930	271,082,531
82538	National Hlth Ins Co	25,950,466	12,154,302	13,796,164
20087	National Ind Co	161,776,678,504	71,948,059,815	89,828,618,689
27944	National Ins Assn	13,470,652	2,063	13,468,588
75264	National Integrity Life Ins Co	4,738,976,522	4,382,334,601	356,641,921
32620	National Interstate Ins Co	1,200,140,217	904,544,115	295,596,102
20052	National Liab & Fire Ins Co	2,377,333,413	1,420,249,224	957,084,188
66680	National Life Ins Co	9,148,728,181	7,370,721,277	1,778,006,904
13695	National Mortgage Ins Corp	487,699,415	120,809,359	366,890,055
23825	National Public Finance Guar Corp	4,676,577,198	2,199,034,521	2,477,542,677
85472	National Security Life & Ann Co	435,541,541	403,361,501	32,180,040
22608	National Specialty Ins Co	78,539,999	32,521,095	46,018,904
21881	National Surety Corp	212,814,591	72,715,094	140,099,497
87963	National Teachers Assoc Life Ins Co	464,131,715	372,048,260	92,083,455
51020	National Title Ins Of NY Inc	123,538,574	65,457,325	58,081,249
19445	National Union Fire Ins Co Of Pitts	26,764,167,828	20,081,336,394	6,682,831,434
66850	National Western Life Ins Co	10,544,641,289	9,373,438,207	1,171,203,082
26093	Nationwide Affinity Co of Amer	407,671,810	395,085,900	12,585,910
28223	Nationwide Agribusiness Ins Co	544,595,482	472,964,776	71,630,706
10723	Nationwide Assur Co	144,087,826	83,130,674	60,957,152
23760	Nationwide Gen Ins Co	346,985,272	324,269,619	22,715,653
92657	Nationwide Life & Ann Ins Co	10,757,627,012	10,022,580,352	735,046,660
66869	Nationwide Life Ins Co	126,860,520,130	122,293,998,539	4,566,521,591
23779	Nationwide Mut Fire Ins Co	5,938,418,248	3,334,085,180	2,604,333,068
23787	Nationwide Mut Ins Co	35,923,712,072	23,607,837,026	12,315,875,046
37877	Nationwide Prop & Cas Ins Co	624,183,561	576,595,096	47,588,465
25240	NAU Country Ins Co	1,305,141,944	995,824,287	309,317,657
42307	Navigators Ins Co	2,568,520,245	1,618,254,455	950,265,790
15865	NCMIC Ins Co	713,011,877	451,280,821	261,731,056
25852	New England Guar Ins Co Inc	42,978,970	2,221,562	40,757,408
21830	New England Ins Co	37,714,721	2,519,559	35,195,161



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91626	New England Life Ins Co	10,172,840,824	9,540,924,675	631,916,149
41629	New England Reins Corp	38,729,791	2,534,581	36,195,210
23841	New Hampshire Ins Co	239,031,799	159,437,588	79,594,211
91596	New York Life Ins & Ann Corp	132,239,256,444	124,093,432,598	8,145,823,846
66915	New York Life Ins Co	163,554,359,835	144,058,424,720	19,495,935,115
16608	New York Marine & Gen Ins Co	1,191,894,296	812,663,535	379,230,762
16608	New York Marine & Gen Ins Co	1,191,894,296	812,663,535	379,230,762
14788	NGM Ins Co	2,344,819,808	1,324,181,771	1,020,638,037
23965	Norfolk & Dedham Mut Fire Ins Co	381,156,757	203,886,049	177,270,708
31470	Norguard Ins Co	615,676,389	449,455,369	166,221,020
66974	North Amer Co Life & Hlth Ins	18,900,165,283	17,770,865,449	1,129,299,833
50130	North Amer Title Ins Co	100,235,806	42,562,977	57,672,828
27740	North Pointe Ins Co	93,836,940	68,860,180	24,976,760
21105	North River Ins Co	1,030,464,864	724,227,858	306,237,006
19372	Northern Ins Co Of NY	34,996,218	3,933,041	31,063,177
25992	Northern Security Ins Co Inc	8,237,320	53,020	8,184,300
24031	Northland Cas Co	107,733,718	70,693,643	37,040,075
24015	Northland Ins Co	1,171,561,548	627,519,323	544,042,225
69000	Northwestern Long Term Care Ins Co	165,970,786	86,472,316	79,498,470
67091	Northwestern Mut Life Ins Co	238,543,831,635	218,884,207,767	19,659,623,868
23914	Northwestern Natl Ins Co Milwaukee	27,941,399	25,393,094	2,548,305
42552	Nova Cas Co	94,308,693	2,544,860	91,763,833
81353	NYLife Ins Co Of AZ	200,467,143	109,290,756	91,176,387
34630	Oak River Ins Co	594,700,423	394,268,711	200,431,712
14190	OBI Natl Ins Co	13,139,343	23,339	13,116,004
23248	Occidental Fire & Cas Co Of NC	542,241,015	396,778,910	145,462,105
67148	Occidental Life Ins Co Of NC	256,704,314	224,981,050	31,723,264
23680	Odyssey Reins Co	7,308,174,273	4,019,664,013	3,288,510,260
26565	Ohio Ind Co	145,236,047	99,747,686	45,488,361
10202	Ohio Mut Ins Co	256,826,670	55,485,998	201,340,672
89206	Ohio Natl Life Assur Corp	3,688,526,946	3,407,019,328	281,507,615
67172	Ohio Natl Life Ins Co	27,589,840,350	26,502,620,023	1,087,220,327
67180	Ohio State Life Ins Co	14,089,227	3,472,453	10,616,774
67199	Old Amer Ins Co	252,166,157	229,180,722	22,985,438
40231	Old Dominion Ins Co	34,609,392	6,710	34,602,682
24139	Old Republic Gen Ins Corp	2,004,034,724	1,503,864,961	500,169,763
24147	Old Republic Ins Co	2,668,770,721	1,634,784,568	1,033,986,153



## The 165th Report

67261	Old Republic Life Ins Co	126,908,872	99,898,797	27,010,075
50520	Old Republic Natl Title Ins Co	1,085,694,768	628,322,329	457,372,439
35424	Old Republic Security Assur Co	1,092,490,397	908,225,841	184,264,556
37060	Old United Cas Co	540,090,234	356,035,970	184,054,264
69647	Optum Ins of OH Inc	151,930,638	118,840,323	33,090,315
56383	Order of United Commercial Travelers	18,687,312	9,264,194	9,423,118
76112	Oxford Life Ins Co	1,490,445,378	1,318,163,873	172,281,506
22748	Pacific Employers Ins Co	3,541,625,095	2,301,252,609	1,240,372,486
20346	Pacific Ind Co	6,916,030,245	3,985,784,723	2,930,245,522
97268	Pacific Life & Ann Co	6,217,125,207	5,685,586,386	531,538,820
67466	Pacific Life Ins Co	113,241,838,354	105,479,358,853	7,762,479,501
37850	Pacific Specialty Ins Co	304,904,398	171,941,258	132,963,137
70785	Pacificare Life & Hlth Ins Co	205,672,564	8,307,571	197,364,993
67539	Pan Amer Life Ins Co	1,293,710,487	1,048,785,090	244,925,396
60003	Park Avenue Life Ins Co	268,797,987	218,123,651	50,674,336
71099	Parker Centennial Assur Co	91,286,188	45,066,013	46,220,175
32069	Patriot Ins Co	106,037,420	72,484,094	33,553,326
67598	Paul Revere Life Ins Co	3,977,022,535	3,719,310,842	257,711,693
93777	Pavonia Life Ins Co of MI	1,069,695,135	1,014,284,761	55,410,374
14931	Pawtucket Ins Co	6,923,130	4,535,707	2,387,423
18333	Peerless Ind Ins Co	190,850,978	7,175,625	183,675,352
14958	Peninsula Ins Co	87,079,563	45,241,426	41,838,137
14982	Penn Millers Ins Co	122,372,117	56,002,646	66,369,471
67644	Penn Mut Life Ins Co	18,235,048,089	16,447,356,211	1,787,691,878
21962	Pennsylvania Ins Co	55,638,747	14,426,156	41,212,591
67660	Pennsylvania Life Ins Co	81,095,461	53,035,554	28,059,907
14974	Pennsylvania Lumbersmens Mut Ins	457,197,877	350,949,306	106,248,571
12262	Pennsylvania Manufacturers Assoc Ins	821,901,371	570,166,750	251,734,621
41424	Pennsylvania Manufacturers Ind Co	193,933,250	124,438,889	69,494,361
37648	Permanent Gen Assur Corp	313,074,798	200,383,837	112,690,961
12297	Petroleum Cas Co	33,391,311	10,561,461	22,829,850
13714	Pharmacists Mut Ins Co	269,087,094	163,309,009	105,778,085
67784	Philadelphia Amer Life Ins Co	235,193,386	201,264,846	33,928,540
18058	Philadelphia Ind Ins Co	7,361,508,442	5,313,987,763	2,047,520,679
93548	PHL Variable Ins Co	6,397,840,212	6,203,315,707	194,524,505
25623	Phoenix Ins Co	4,175,204,457	2,429,167,321	1,746,037,136





## The 165th Report

93734	Phoenix Life & Ann Co	42,643,455	21,025,984	21,617,471
67814	Phoenix Life Ins Co	12,716,819,422	12,334,771,697	382,047,725
72125	Physicians Life Ins Co	1,490,669,926	1,352,772,812	137,897,114
80578	Physicians Mut Ins Co	2,106,179,396	1,220,656,067	885,523,329
67911	Pioneer Mut Life Ins Co	516,926,292	469,474,626	47,451,666
26794	Plans Liab Ins Co	77,929,062	44,355,166	33,573,896
18619	Platte River Ins Co	127,762,605	85,538,113	42,224,492
30945	Plaza Ins Co	61,888,677	35,101,244	26,787,433
27251	PMI Mortgage Ins Co	1,028,206,469	2,510,051,411	-1,481,844,942
14460	Podiatry Ins Co Of Amer	308,398,041	184,047,616	124,350,425
57622	Polish Natl Alliance Us Of Na	431,839,499	414,675,223	17,164,276
56839	Polish Natl Union Of Amer	26,622,263	25,629,374	992,892
57630	Polish Roman Catholic Union Of Amer	214,837,808	207,869,284	6,968,524
37257	Praetorian Ins Co	870,869,322	626,939,973	243,929,350
15024	Preferred Mut Ins Co	522,719,892	310,015,995	212,703,897
36234	Preferred Professional Ins Co	295,126,423	138,258,545	156,867,878
10800	Premier Grp Ins Co Inc	54,544,042	19,642,289	34,901,753
14371	Prime Prop & Cas Ins Inc	20,100,652	7,747,118	12,353,534
65919	Primerica Life Ins Co	1,320,871,479	759,935,155	560,936,324
61271	Principal Life Ins Co	157,774,712,552	153,278,058,792	4,496,653,760
71161	Principal Natl Life Ins Co	185,055,250	81,387,119	103,668,131
12873	Privilege Underwriters Recp Exch	325,048,308	226,441,672	98,606,636
33391	ProAssurance Ind Co Inc	1,382,627,571	826,295,176	556,332,395
29017	Professionals Advocate Ins Co	133,991,438	31,273,518	102,717,919
11851	Progressive Advanced Ins Co	395,956,797	228,551,203	167,405,594
24260	Progressive Cas Ins Co	6,245,560,407	4,635,468,757	1,610,091,650
16322	Progressive Direct Ins Co	5,835,292,995	4,052,189,577	1,783,103,418
24279	Progressive Max Ins Co	433,920,244	295,419,453	138,500,791
38628	Progressive Northern Ins Co	1,408,390,029	1,011,532,464	396,857,565
21727	Progressive Universal Ins Co	334,437,812	221,044,254	113,393,558
10638	Proselect Ins Co	82,605,235	58,121,676	24,483,560
12416	Protective Ins Co	753,493,124	364,065,940	389,427,184
68136	Protective Life Ins Co	41,809,688,019	38,027,764,724	3,781,923,294
35769	Protective Prop & Cas Ins Co	364,333,982	209,349,449	154,984,533
15040	Providence Mut Fire Ins Co	190,281,034	99,952,315	90,328,719
24295	Providence Washington Ins Co	214,829,699	139,664,808	75,164,891
68195	Provident Life & Accident Ins Co	8,325,327,100	7,597,784,050	727,543,050
68209	Provident Life & Cas Ins Co	755,838,141	608,632,412	147,205,729



## The 165th Report

79227	Pruco Life Ins Co	107,815,378,501	105,019,792,284	2,795,586,217
86630	Prudential Ann Life Assur Corp	42,821,377,989	42,339,271,192	482,106,797
68241	Prudential Ins Co Of Amer	244,995,696,885	233,451,966,948	11,543,729,937
93629	Prudential Retirement Ins & Ann Co	75,576,911,092	74,496,555,973	1,080,355,119
15059	Public Serv Ins Co	465,906,405	407,973,631	57,932,774
39217	QBE Ins Corp	2,134,477,788	1,398,805,605	735,672,183
10219	QBE Reins Corp	1,147,839,279	334,575,961	813,263,318
15067	Quincy Mut Fire Ins Co	1,508,000,692	531,018,237	976,982,455
22705	R&Q Reins Co	138,744,256	120,701,681	18,042,575
33790	Radian Guar Inc	4,008,987,802	2,322,474,905	1,686,512,897
30872	Radian Mortgage Assur Inc	8,132,234	31,443	8,100,791
11673	Redwood Fire & Cas Ins Co	1,427,958,085	875,176,108	552,781,977
24449	Regent Ins Co	150,117,991	121,542,733	28,575,258
68357	Reliable Life Ins Co	21,558,302	9,542,235	12,016,067
68381	Reliance Standard Life Ins Co	9,580,836,653	8,656,909,525	923,927,128
67105	Reliastar Life Ins Co	19,805,140,817	18,195,978,907	1,609,161,910
61360	Reliastar Life Ins Co Of NY	3,053,708,425	2,738,838,597	314,869,828
61700	Renaissance Life & Hlth Ins Co of Am	78,990,066	17,630,981	61,359,085
12475	Republic Franklin Ins Co	104,332,678	53,887,043	50,445,635
28452	Republic Mortgage Ins Co	731,840,190	708,468,729	23,371,461
32174	Republic Mortgage Ins Co Of FL	24,525,822	16,842,915	7,682,907
31275	Republic Mortgage Ins Of NC	179,804,712	165,630,407	14,174,305
31089	Repwest Ins Co	302,910,046	144,533,688	158,376,357
68462	Reserve Natl Ins Co	122,807,996	77,669,857	45,138,139
61506	Resource Life Ins Co	7,036,714	487,981	6,548,733
43044	Response Ins Co	37,924,743	2,793,920	35,130,823
36684	Riverport Ins Co	122,618,126	83,332,148	39,285,979
65005	RiverSource Life Ins Co	100,564,207,588	96,914,103,506	3,650,104,082
13056	RLI Ins Co	1,725,093,482	859,825,084	865,268,398
12491	Rochdale Ins Co Of NY	347,542,520	260,812,310	86,730,210
42706	Roche Surety & Cas Co Inc	23,803,972	14,399,120	9,404,852
39039	Rural Comm Ins Co	3,680,000,787	2,986,176,294	693,824,493
23132	RVI Amer Ins Co	104,966,846	31,857,583	73,109,263
11123	Safety First Ins Co	69,026,117	3,932,423	65,093,694
33618	Safety Ind Ins Co	119,047,792	63,930,923	55,116,869
39454	Safety Ins Co	1,434,605,735	863,567,447	571,038,287
15105	Safety Natl Cas Corp	5,611,302,700	4,084,330,804	1,526,971,896
12808	Safety Prop & Cas Ins Co	44,441,523	26,871,076	17,570,447



## The 165th Report

40460	Sagamore Ins Co	156,717,205	31,643,167	125,074,038
60445	Sagicor Life Ins Co	1,193,810,515	1,111,679,226	82,131,289
38300	Samsung Fire & Marine Ins Co Ltd	215,390,223	166,633,119	48,757,104
60176	SBLI USA Life Ins Co Inc	1,518,751,794	1,397,203,802	121,547,992
15563	SeaBright Ins Co	42,082,434	16,534,663	25,547,771
10054	Securian Cas Co	224,111,560	111,249,837	112,861,723
93742	Securian Life Ins Co	438,609,821	233,165,190	205,444,631
68675	Security Benefit Life Ins Co	27,787,431,315	26,501,061,941	1,286,369,374
68721	Security Life Ins Co Of Amer	69,742,571	49,048,002	20,694,568
68713	Security Life Of Denver Ins Co	13,249,051,525	12,390,800,109	858,251,416
68772	Security Mut Life Ins Co Of NY	2,667,789,427	2,531,284,619	136,504,808
19879	Security Natl Ins Co	991,421,847	841,880,107	149,541,741
50784	Security Title Guarantee Corp Baltim	15,735,280	12,069,440	3,665,840
11867	Selective Ins Co of New England	175,437,187	136,067,330	39,369,857
10936	Seneca Ins Co Inc	199,534,882	61,161,693	138,373,189
76325	Senior Hlth Ins Co of PA	2,879,794,716	2,824,037,145	55,757,570
11000	Sentinel Ins Co Ltd	241,843,898	73,411,469	168,432,429
12870	Sentruity Cas Co	168,571,384	123,207,172	45,364,212
28460	Sentry Cas Co	272,518,724	200,631,592	71,887,133
24988	Sentry Ins A Mut Co	7,214,572,558	2,810,284,129	4,404,288,429
68810	Sentry Life Ins Co	5,560,232,504	5,291,418,368	268,814,136
21180	Sentry Select Ins Co	679,070,451	447,106,171	231,964,279
22985	Sequoia Ins Co	195,899,763	125,134,747	70,765,017
97241	Settlers Life Ins Co	387,993,138	348,526,560	39,466,578
23388	Shelter Mut Ins Co	3,114,796,459	1,326,954,143	1,787,842,316
89958	Shelterpoint Ins Co	8,599,723	859,537	7,740,186
71420	Sierra Hlth & Life Ins Co Inc	1,676,627,228	897,649,603	778,977,625
12575	SilverScript Ins Co	2,385,680,862	1,771,965,894	613,714,968
38776	Sirius Amer Ins Co	1,387,644,025	870,065,385	517,578,641
80055	Smart Ins Co	4,715,751	628,347	4,087,403
11126	Sompo Japan Ins Co of Amer	1,177,586,498	688,860,781	488,725,717
57142	Sons Of Norway	359,770,127	345,421,021	14,349,106
19216	Southern Ins Co	41,848,458	11,450,590	30,397,868
12294	Southwest Marine & Gen Ins Co	136,406,728	74,639,027	61,767,701
20613	Sparta Ins Co	346,904,108	225,922,227	120,981,881
24767	St Paul Fire & Marine Ins Co	18,297,397,494	12,734,125,013	5,563,272,481
24775	St Paul Guardian Ins Co	79,061,628	53,850,298	25,211,330
24791	St Paul Mercury Ins Co	347,256,615	222,311,330	124,945,285



## The 165th Report

19224	St Paul Protective Ins Co	507,604,670	280,350,585	227,254,085
19070	Standard Fire Ins Co	3,583,924,589	2,398,381,180	1,185,543,409
42986	Standard Guar Ins Co	327,458,832	201,204,439	126,254,393
69019	Standard Ins Co	20,781,587,942	19,696,560,022	1,085,027,920
69078	Standard Security Life Ins Co Of NY	269,915,086	144,845,166	125,069,920
18023	Star Ins Co	946,435,091	632,328,638	314,106,453
68985	Starmount Life Ins Co	65,949,730	37,666,946	28,282,784
40045	Starnet Ins Co	219,272,144	104,967,918	114,304,226
38318	Starr Ind & Liab Co	4,001,998,731	2,154,432,604	1,847,566,127
25496	StarStone Natl Ins Co	249,248,522	156,445,443	92,803,079
25135	State Automobile Mut Ins Co	2,386,409,637	1,561,743,315	824,666,322
25143	State Farm Fire & Cas Co	35,495,690,940	21,298,919,806	14,196,771,134
25151	State Farm Gen Ins Co	6,918,652,851	2,927,445,971	3,991,206,880
69108	State Farm Life Ins Co	66,498,229,728	56,938,309,363	9,559,920,365
25178	State Farm Mut Auto Ins Co	138,494,732,823	55,864,000,035	82,630,732,788
69116	State Life Ins Co	6,119,327,641	5,692,460,562	426,867,079
12831	State Natl Ins Co Inc	319,311,121	89,481,590	229,829,531
77399	Sterling Life Ins Co	53,000,431	27,213,750	25,786,681
50121	Stewart Title Guar Co	1,042,433,700	540,634,429	501,799,271
25180	Stillwater Ins Co	317,288,311	155,190,352	162,097,959
16578	Stillwater Prop & Cas Ins Co	118,356,108	8,157,366	110,198,742
16578	Stillwater Prop & Cas Ins Co	118,356,108	8,157,366	110,198,742
10340	Stonington Ins Co	137,651,926	102,631,936	35,019,989
11024	Strathmore Ins Co	53,339,967	28,695,000	24,644,967
80926	Sun Life & Hlth Ins Co	447,681,461	206,228,501	241,452,960
58181	Supreme Council The Royal Arcanum	105,125,970	92,586,608	12,539,362
69310	Surety Life Ins Co	23,247,500	1,460,980	21,786,520
12157	Sussex Ins Co	843,225,864	695,508,396	147,717,468
82627	Swiss Re Life & Hlth Amer Inc	12,263,953,450	10,945,607,404	1,318,346,046
25364	Swiss Reins Amer Corp	12,795,517,440	9,214,451,192	3,581,066,248
68608	Symetra Life Ins Co	31,806,855,857	29,725,354,395	2,081,501,462
84549	Symphonix Hlth Ins Inc	228,325,857	205,697,455	22,628,402
20311	Syncora Guar Inc	1,249,446,043	162,489,300	1,086,956,743
12866	T H E Ins Co	192,539,874	125,403,238	67,136,636
69345	Teachers Ins & Ann Assoc Of Amer	270,094,422,397	235,358,924,754	34,735,497,643
22683	Teachers Ins Co	340,024,602	191,942,026	148,082,576
69396	Texas Life Ins Co	1,076,305,439	977,921,873	98,383,566



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23280	The Cincinnati Ind Co	124,381,586	36,626,033	87,755,553
70435	The Savings Bank Life Ins Co Of MA	2,919,104,803	2,695,146,986	223,957,818
28240	The Serv Ins Co Inc	13,016,284	6,007,324	7,008,960
41769	The Travelers Cas Co	203,824,951	139,858,113	63,966,837
56014	Thrivent Financial For Lutherans	80,112,484,699	72,985,988,381	7,126,496,319
60142	TIAA Cref Life Ins Co	10,774,241,180	10,411,722,937	362,518,243
25534	TIG Ins Co	1,924,234,856	1,361,374,194	562,860,662
69477	Time Ins Co	1,157,901,114	686,236,841	471,664,273
13242	Titan Ind Co	235,864,879	79,174,529	156,690,350
32301	TNUS Ins Co	62,453,581	7,196,359	55,257,222
42439	Toa Re Ins Co Of Amer	1,715,441,163	1,043,040,290	672,400,873
10945	Tokio Marine Amer Ins Co	1,360,545,708	849,957,992	510,587,716
37621	Toyota Motor Ins Co	493,812,006	264,702,227	229,109,779
79022	Transamerica Advisors Life Ins Co	8,752,551,032	7,962,298,625	790,252,407
10952	Transamerica Cas Ins Co	355,566,946	189,038,430	166,528,516
70688	Transamerica Financial Life Ins Co	31,535,276,918	30,367,891,588	1,167,385,330
86231	Transamerica Life Ins Co	126,035,998,904	120,577,357,203	5,458,641,701
66281	Transamerica Premier Life Ins Co	41,649,416,215	40,141,438,163	1,507,978,052
28886	Transguard Ins Co Of Amer Inc	237,941,125	113,668,808	124,272,317
33014	Transport Ins Co	36,811,591	18,084,428	18,727,162
20494	Transportation Ins Co	83,861,283	84,983	83,776,301
28188	Travco Ins Co	215,905,526	145,207,830	70,697,695
19038	Travelers Cas & Surety Co	16,273,610,870	9,897,344,239	6,376,266,631
31194	Travelers Cas & Surety Co Of Amer	4,184,903,769	2,081,307,981	2,103,595,788
36170	Travelers Cas Co Of CT	320,645,582	227,642,482	93,003,100
19046	Travelers Cas Ins Co Of Amer	1,942,210,478	1,356,255,763	585,954,715
40282	Travelers Commercial Cas Co	323,861,603	226,674,635	97,186,969
41750	Travelers Constitution State Ins Co	203,638,085	139,825,115	63,812,971
27998	Travelers Home & Marine Ins Co	381,804,844	268,060,813	113,744,031
25658	Travelers Ind Co	20,817,833,762	13,973,243,548	6,844,590,214
25666	Travelers Ind Co Of Amer	611,695,641	420,961,916	190,733,725
25682	Travelers Ind Co Of CT	1,075,713,580	721,348,065	354,365,515
38130	Travelers Personal Ins Co	202,201,879	136,650,836	65,551,042



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36145	Travelers Personal Security Ins Co	206,742,020	138,576,706	68,165,315
25674	Travelers Prop Cas Co Of Amer	848,385,771	404,529,337	443,856,434
34894	Trenwick Amer Reins Corp	63,818,456	28,137,701	35,680,755
31003	Tri State Ins Co Of MN	42,242,997	10,103,265	32,139,732
41211	Triton Ins Co	463,597,688	282,827,174	180,770,514
41106	Triumphe Cas Co	57,400,446	38,301,807	19,098,638
21709	Truck Ins Exch	2,164,804,577	1,540,656,873	624,147,704
27120	Trumbull Ins Co	219,657,779	122,759,708	96,898,072
61425	Trustmark Ins Co	1,406,836,579	1,120,138,893	286,697,686
62863	Trustmark Life Ins Co	321,330,013	161,542,681	159,787,332
60117	Tufts Ins Co Inc	97,790,083	44,354,763	53,435,321
29459	Twin City Fire Ins Co Co	653,197,684	366,558,541	286,639,143
67423	UBS Life Ins Co USA	41,287,437	1,467,026	39,820,411
80314	Unicare Life & Hlth Ins Co	373,838,168	265,487,218	108,350,950
11121	Unified Life Ins Co	184,083,536	162,332,176	21,751,360
91529	Unimerica Ins Co	435,884,737	268,179,385	167,705,352
62596	Union Fidelity Life Ins Co	19,364,967,021	18,936,694,552	428,272,471
25844	Union Ins Co	118,620,841	88,941,203	29,679,638
21423	Union Ins Co Of Providence	119,037,773	61,053,889	57,983,884
69744	Union Labor Life Ins Co	3,238,783,244	3,159,201,973	79,581,271
25860	Union Mut Fire Ins Co	190,206,413	112,149,531	78,056,882
70408	Union Security Ins Co	4,711,770,896	4,283,404,875	428,366,021
92916	United Amer Ins Co	1,559,650,158	1,366,991,612	192,658,546
36226	United Cas & Surety Ins Co	8,401,152	3,499,794	4,901,358
85766	United Concordia Ins Co	57,123,142	21,284,840	35,838,302
69892	United Farm Family Life Ins Co	2,203,514,728	1,902,026,812	301,487,916
11770	United Financial Cas Co	2,507,593,916	1,952,858,295	554,735,621
26999	United Guar Mortgage Ind Co	439,491,919	155,582,797	283,909,122
15873	United Guar Residential Ins Co	3,550,416,710	2,199,146,057	1,351,270,653
16667	United Guar Residential Ins Co of NC	477,199,177	27,322,813	449,876,364
69930	United Ins Co Of Amer	3,675,771,181	3,270,339,149	405,432,032
41335	United Natl Specialty Ins Co	54,674,697	34,704,094	19,970,603
69868	United Of Omaha Life Ins Co	19,622,503,033	18,180,784,898	1,441,718,135
13072	United Ohio Ins Co	303,222,752	154,962,194	148,260,558
10969	United Prop & Cas Ins Co	508,883,088	373,594,934	135,288,154
25941	United Serv Automobile Assn	32,549,432,490	8,185,786,096	24,363,646,393
25887	United States Fidelity & Guar Co	3,565,324,870	2,156,404,414	1,408,920,456
21113	United States Fire Ins Co	3,736,101,887	2,558,147,564	1,177,954,323



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70106	United States Life Ins Co in the Cit	28,404,015,101	26,313,596,142	2,090,418,959
10656	United States Surety Co	63,702,010	21,192,894	42,509,117
29157	United WI Ins Co	370,988,610	267,297,631	103,690,979
72850	United World Life Ins Co	123,737,737	74,809,103	48,928,635
79413	UnitedHealthcare Ins Co	15,791,222,045	10,201,482,818	5,589,739,227
97179	UnitedHealthcare Life Ins Co	488,431,489	351,364,045	137,067,444
95149	UnitedHealthcare of New England Inc	363,879,319	216,727,141	147,152,178
25909	Unitrin Preferred Ins Co	24,387,591	14,255,164	10,132,427
63819	Unity Financial Life Ins Co	207,938,142	195,550,500	12,387,642
10861	Universal Prop & Cas Ins	816,262,692	559,275,384	256,987,309
41181	Universal Underwriters Ins Co	379,857,921	40,211,925	339,645,997
70173	Universal Underwriters Life Ins Co	160,634,996	136,002,310	24,632,686
40843	Universal Underwriters Of TX Ins	15,973,621	6,606,286	9,367,335
67601	Unum Ins Co	56,997,837	13,306,794	43,691,042
62235	Unum Life Ins Co Of Amer	20,552,323,486	18,985,031,386	1,567,292,100
80705	US Br Great West Life Assur Co	77,310,844	57,399,092	19,911,752
80802	US Br Sun Life Assur Co of Canada	18,222,429,571	16,296,633,672	1,925,795,899
80659	US Business of Canada Life Assur Co	4,403,743,639	4,272,122,485	131,621,154
84530	US Financial Life Ins Co	597,309,975	503,640,160	93,669,815
29599	US Specialty Ins Co	1,792,796,974	1,267,072,774	525,724,200
35416	Us Underwriters Ins Co	171,012,908	46,823,917	124,188,991
25968	USAA Cas Ins Co	9,668,643,385	5,216,803,002	4,451,840,384
18600	USAA Gen Ind Co	3,503,652,333	2,200,101,270	1,303,551,063
69663	USAA Life Ins Co	22,777,060,690	20,520,905,114	2,256,155,576
94358	US Able Life	467,909,816	252,611,186	215,298,630
25976	Utica Mut Ins Co	2,293,497,346	1,481,612,534	811,884,812
20508	Valley Forge Ins Co	75,675,470	40,448	75,635,022
21172	Vanliner Ins Co	374,301,888	243,506,110	130,795,778
44768	Vantapro Specialty Ins Co	23,734,937		23,160,311
68632	Vantis Life Ins Co	251,551,771	164,232,231	87,319,540
70238	Variable Ann Life Ins Co	74,140,570,680	71,418,004,966	2,722,565,714
13110	Vermont Accident Ins Co Inc	8,333,331	667,638	7,665,693
26018	Vermont Mut Ins Co	753,660,584	377,178,011	376,482,573
20397	Vigilant Ins Co	514,826,906	208,594,798	306,232,108



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40827	Virginia Surety Co Inc	1,147,037,102	783,400,942	363,636,160
39616	Vision Serv Plan Ins Co	243,079,301	90,143,451	152,935,850
80942	Voya Ins & Ann Co	63,981,167,641	61,906,394,688	2,074,772,953
86509	Voya Retirement Ins & Ann Co	87,214,110,805	85,183,943,863	2,030,166,942
70319	Washington Natl Ins Co	4,807,834,774	4,474,783,748	333,051,026
25585	Watford Ins Co	22,822,287	22,418	22,799,869
26069	Wausau Business Ins Co	35,226,956	6,592,113	28,634,842
26042	Wausau Underwriters Ins Co	86,245,437	19,414,417	66,831,021
10155	Wellcare Prescription Ins Inc	721,215,385	579,927,888	141,287,497
25011	Wesco Ins Co	1,743,377,584	1,409,861,850	333,515,734
44393	West Amer Ins Co	49,418,794	3,973,405	45,445,389
70335	West Coast Life Ins Co	4,985,334,018	4,565,905,787	419,428,231
10030	Westchester Fire Ins Co	1,797,867,225	1,066,491,932	731,375,293
50050	Westcor Land Title Ins Co	105,685,432	73,090,944	32,594,488
13188	Western Surety Co	1,823,699,967	500,361,661	1,323,338,306
85189	Western United Life Assur Co	1,096,339,390	1,025,813,626	70,525,764
24112	Westfield Ins Co	2,594,426,897	1,501,987,883	1,092,439,014
39845	Westport Ins Corp	4,692,985,518	3,187,695,633	1,505,289,885
51152	WFG Natl Title Ins Co	96,378,695	71,838,597	24,540,099
62413	Wilcac Life Ins Co	2,479,949,489	2,340,569,069	139,380,425
65900	Wilco Life Ins Co	3,485,609,713	3,284,984,595	200,625,120
60704	Wilton Reassur Life Co of NY	902,186,236	811,415,422	90,770,807
56170	Womans Life Ins Society	199,582,869	177,758,460	21,824,409
57320	Woodmen World Life Ins Soc	10,676,069,158	9,502,779,202	1,173,289,956
11523	Wright Natl Flood Ins Co	22,104,272	6,962,763	15,141,509
20273	WRM Amer Ind Co Inc	15,698,359	114,754	15,583,605
40193	X L Ins Co Of NY	220,608,728	143,699,988	76,908,740
24554	XL Ins Amer Inc	678,044,841	466,913,480	211,131,361
88080	XL Life Ins & Ann Co	16,694,512	148,577	16,545,935
20583	XL Reins Amer Inc	5,307,696,874	3,286,069,048	2,021,627,826
37885	XL Specialty Ins Co	462,209,493	329,495,375	132,714,118
26220	Yosemite Ins Co	172,004,534	96,033,502	75,971,032
30325	Zale Ind Co	51,973,200	35,372,259	16,600,941
71323	Zale Life Ins Co	11,812,920	2,399,911	9,413,009
13269	Zenith Ins Co	1,908,831,599	1,287,159,940	621,671,659
16535	Zurich Amer Ins Co	30,471,456,006	22,705,999,505	7,765,456,500
27855	Zurich Amer Ins Co Of IL	48,209,445	13,732,109	34,477,336
90557	Zurich Amer Life Ins Co	12,270,834,832	12,145,247,955	125,586,877





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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
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
24319	Allied World Surplus Lines Insurance Company
33189	Alterra Excess & Surplus Insurance Company
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance Co
25433	American Safety Indemnity Company
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
27189	Associated International Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	AXIS Surplus Insurance Company
13041	Bankers Specialty Insurance Company
39462	Berkley Assurance Company
31295	Berkley Regional 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
43095	Clarendon America Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company



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15686	Converys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
39020	Essex Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
15201	Fair American Select Insurance Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
14167	GuideOne National Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
13551	Hamilton Specialty Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
37079	Hudson Excess Insurance Company
37079	Hudson Specialty Insurance Company
27960	Illinois Union Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
37745	Maiden Specialty Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Ins Co



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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
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
31143	Old Republic Union Insurance Company
39608	Nutmeg Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
34118	Peleus Insurance Company
35114	PMSLIC Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
12623	ReliaMax Surety Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
10729	Seneca Specialty Insurance Company
13815	SPARTA Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
26387	Steadfast Insurance Company
23850	Tokio Marine Specialty Insurance Company
44776	Torus Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
43451	Utica Specialty Risk Insurance Company
40428	Voyager Indemnity Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company



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AA#	
AA-1120810	Ace European Group Limited
AA-1344102	Allianz Global Corporate & Specialty AG
AA-3191229	Ally International Insurance company Ltd.
AA-1780074	AmTrust International Underwriters Limited
AA-1120053	Arch Insurance Company (Europe) Limited
AA-3190873	Ariel Reinsurance Company Limited
AA-1120337	Aspen Insurance UK Limited a/k/a Aspen Re
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-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	International Insurance Company of Hannover
AA-3190917	Ironshore Insurance Ltd
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
	Lloyds Underwriters at London
AA-1121276	Marine Insurance Company Limited
AA-1121425	Markel International Insurance Company Limited
AA-1121410	Mitsui Sumitomo Insurance Company (Europe) Limited
AA-1120481	QBE Insurance (Europe) Limited
AA-3190600	Renaissance RE Specialty Risks, LTD
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1125000	Sunderland Marine Insurance Company Limited
AA-1120093	Torus Insurance (UK) Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited



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## Appendix E

### General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2006 through 2016. 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 2016, premium tax produced \$108.0 million of revenue (87.5%) while producer and other fees produced \$15.4 million in revenue (12.5%).

