



2021 Annual Report

New Hampshire Insurance Department 170th Annual Report

Fiscal Year 2021: July 1, 2020 – June 30, 2021



The 170th Annual Report

of the New Hampshire Insurance Department

Christopher R. Nicolopoulos
Insurance Commissioner

His Excellency, Governor Christopher T.
Sununu

The Honorable Joseph D. Kenney
Executive Councilor, First District

The Honorable Cinde Warmington
Executive Councilor, Second District

The Honorable Janet Stevens
Executive Councilor, Third District

The Honorable Theodore L. Gatsas
Executive Councilor, Fourth District

The Honorable David K. Wheeler
Executive Councilor, Fifth District



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Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2021. During Fiscal Year 2021, the Department had 85 full-time and 1 part-time staff positions, and collected total General Fund revenues of \$138.9 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.

Organizational Values

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

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

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

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



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The Department's Shared Vision for New Hampshire

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

Strategy and Goals

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

1. We will increase awareness of our services in order to educate and inform New Hampshire Consumers.
2. We will increase our accuracy and efficiency through turnaround times and speed to market in order to enhance our regulatory value.
3. We will invest in our team through professional development and foster employee engagement in order to support a culture of continuous improvement.
4. We will work effectively and collaboratively across functional lines, product lines, and statewide agencies in order to identify the greatest harms to consumers.

Insurance Department Staff by Division

During Fiscal Year 2021, the Department had 85 full-time and 1 part-time staff positions, and collected total General Fund revenues of \$138.9 million.

Executive Office

Christopher Nicolopoulos.....Insurance Commissioner

David J. Bettencourt.....Deputy Insurance Commissioner

Christie Rice.....Assistant Commissioner

Sandra Barlow.....Program Specialist I

Linda Zalinskie.....Program Specialist I

Marty Mobley.....Legal Coordinator

Andrew Demers.....Communications Director

Tiffany Fuller.....Program Specialist IV

Lawrence Budreau.....Human Resources Administrator

Hannah Arseneaux.....Human Resources Technician



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Financial Regulation Division

Douglas Bartlett.....Director of Financial Regulation

Tracey Russo.....Financial Records Auditor

Diane Cygan.....Program Specialist IV (Temp P/T)

Financial Analysis & Company Licensing Unit

Patricia Gosselin.....Insurance Company Examiner V

Stephanie Woods.....Insurance Company Examiner III

Tian Xiao.....Insurance Company Examiner III

Gregory Arce.....Insurance Company Examiner I

Ryan Poirier.....Insurance Company Examiner I

Vacant.....Insurance Company Examiner I

Financial Examinations Unit

Colin Wilkins.....Chief Financial Examiner

Peter Bliss.....Insurance Company Examiner II

H. Kurt Gillies.....Insurance Company Examiner I

Vacant.....Insurance Company Examiner I

Legal Division

Heather Silverstein.....General Counsel

Legal Counsel Unit

Emily Doherty.....Attorney IV (P&C Legal Counsel)

Michelle Heaton..... Attorney IV (Health Law & Policy Legal Counsel)

Roni Karnis..... Attorney IV (Life, Annuity, & Ancillary Health Counsel)

Vacant.....Hearings Examiner



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Enforcement Unit

Joshua Hilliard.....Compliance and Enforcement Counsel

VacantAttorney III

Donald Belanger.....Insurance Company Examiner III

Sarah Prescott.....Paralegal II

Fraud Unit

VacantFraud Attorney /Insurance Fraud Director

Brendhan Harris..... Insurance Company Examiner III

Thomas Wickey.....Insurance Fraud Examiner II

Stephanie Ondus.....Senior Insurance Fraud Investigator

Karen Cassin.....Research Assistant

Life and Health Division

Tyler Brannen Executive Agency Manager / L & H Director

Lisa Cota-Robles.....Health Reform Coordinator

David Sky.....Chief Life, Accident, Health Actuary

Life and Health Forms / Compliance Unit

Jason Dexter.....Insurance Company Examiner III

Victoria Barnard.....Insurance Company Examiner II

Debra LaCross.....Insurance Company Examiner II

Gail Matson.....Insurance Company Examiner II

David Schechtman.....Insurance Company Examiner II

Michael Angiulo.....Insurance Company Examiner I

Marianne Sylvester.....Program Specialist II

Life and Health Market Regulation Unit

Maureen Belanger.....Insurance Company Examiner IV

Denise Lamy.....Insurance Company Examiner III



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Ingrid Marsh.....Insurance Company Examiner III

Sarah Cahn.....Insurance Company Examiner II

Karen McCallister.....Insurance Company Examiner II

Health Analytics Unit

Vacant.....Director of Health Economics

Vacant.....Director of Healthcare Analytics

Property and Casualty Division

James FoxExecutive Agency Manager / P & C Director

Market Regulation Unit

Edwin Pugsley.....Insurance Company Examiner IV

Ellen Walsh.....Insurance Company Examiner III

James Young.....Insurance Company Examiner III

Andre Gagne.....Insurance Company Examiner II

Douglas Rees.....Insurance Company Examiner II

P & C Forms / Compliance Unit

Frank Cardamone.....Insurance Company Examiner III

LuAnne Ball.....Insurance Company Examiner II

Lauren Bradstreet.....Insurance Company Examiner II

Kristina Guignard.....Program Specialist II

P & C Rates Unit

Christian CitarellaChief P&C Actuary

Vacant.....Property and Casualty Actuary

Ruju Dave.....Insurance Company Examiner II



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Consumer Services Division

Keith Nyhan.....Insurance Company Examiner III /Administrator of Consumer Services

Barbara Anderson.....Claims and Hearings Officer
Claire LaPointe.....Claims and Hearings Officer
Deborah Hansen.....Insurance Claim Representative
Yewande JordanInsurance Claim Representative
Heather Boulanger.....Program Assistant II
Robin Tierney.....Insurance Company Examiner I

Business Operations Division

Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV
Amy Duhaime.....Insurance Company Examiner III

Business Unit

Ted Perkins.....Administrator IV
Jennifer GoodwinGrants Program Coordinator
Scott Pafford.....Senior Management Analyst
Christine Blais.....Program Specialist I
Taz Belanger.....Program Assistant II
Amber Moulton.....Program Assistant II
KaLea Anne Thoits.....Program Assistant II

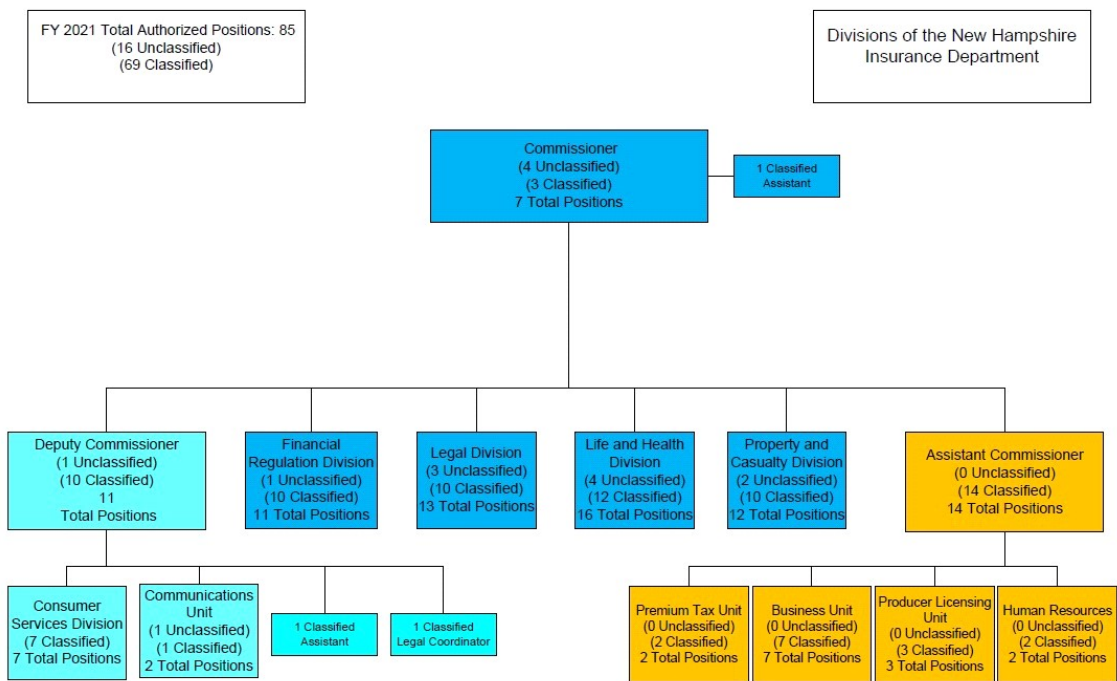
Producer Licensing Unit

Joan LaCourse.....Supervisor IV
Cheryl Gagnon.....Program Assistant II
Cheryl Moses.....Program Assistant II



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NHID Organizational Chart





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Administration Division

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

For Fiscal Year 2021, the Goals & Objectives for the Administration Division included:

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

For Fiscal Year 2021, the Goals & Objectives for the Human Resources Unit included:

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

Financial Regulation Division

The Financial Regulation Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing/registering all domestic and foreign companies. The New Hampshire Insurance Department currently has 1,165 active licensed insurance companies to conduct business in the State, 60 of which are domiciled in New Hampshire. Of these companies, 383 are licensed to write life and health insurance, and the remaining 782 companies are licensed in various property and casualty lines.

The division processed and issued 25 new company licenses during Fiscal Year 2020. Six are life and health and 19 are property and casualty insurance companies. (See Appendix A) Five companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2020 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. This list is provided in Appendix D.



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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, 2020 One hundred sixty (160) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D.

Financial examinations of the following domestic companies were completed during Fiscal Year 2021:

Allied World National Assurance Co	Hanover National Insurance Co
Allied World Reinsurance Company	Hanover New Jersey Insurance Co
Allmerica Financial Alliance Ins Co	Landmark American Insurance Co
CampMed Casualty & Indemnity Co Inc	Liberty Life Assurance Co of Boston
Concord General Mutual Ins Co	Massachusetts Bay Insurance Co
Covington Specialty Insurance Co	Red Tree Insurance Company, Inc.
Delta Dental Plan of NH	RSUI Indemnity Company
Hanover American Company	Sunapee Mutual Fire Insurance Co
(The)Hanover Insurance Company	Tufts Health Freedom Insurance Co
	Verlan Fire Insurance Company

Financial examinations of the following domestic company in progress as of fiscal year-end 2021 include:

MEMIC Casualty Insurance Company	Stratford Insurance Company
MEMIC Indemnity Company	Tudor Insurance Company
	Western World Insurance Company

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.

For Fiscal Year 2021, the Goals & Objectives for the Financial Regulation Division included:

1. Provide an in-depth financial review of the Annual and Quarterly Financial Statements and all other supplemental filings made by the state's domestic insurers in accordance with the NAIC Financial Analysis Handbook. Attend Supervisory Colleges. Financial condition examinations performed by the Department include full-scope periodic examinations and limited- scope or targeted examinations, which focus on specific accounts and/or issues.



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2. Analyze and maintain license applications and renewals for Insurance Companies, TPAs, RRGs, UR, MGAs, Accredited Reinsurers, Motor Clubs, Premium Finance, Consumer Guaranty Contracts, Reinsurance Intermediaries, Purchasing Groups and RSA 405:14-A transactions and maintenance of Deposits.

Life and Health Division

The Life and Health Division includes several units that exist to provide policy analysis, data analysis, and ensure compliance with life and health insurance laws and regulations. The products regulated include life, annuities, major medical, ancillary health, long-term disability, short-term disability, Medicare supplement, dental, and long-term care insurance. The Division also reviews contracts and other filings pertaining to life settlements and continuing care retirement communities.

The following examples are some of the key achievements by the Life & Health Division.

The Division facilitated the successful submission of a 1332 waiver to the federal government to lower premiums in the individual market. This waiver provides for direct financial assistance to setup a reinsurance mechanism that lowers the claims exposure to commercial carriers, and in turn allows premiums to be priced about 15 percent lower. For NH residents who do not receive premium subsidies, this was a substantial savings and also resulted in more people purchasing individual insurance policies in NH. The timing was ideal with the consequences of COVID on the economy and access to employer based health insurance. The 1332 waiver is for five years, with the opportunity to renew, and the benefits of the L&H division efforts will continue as long as the waiver is in place.

The L&H Division and the Commissioner successfully implemented major COVID health insurance protection measures. Through a Commissioner's Order, assisting the Governor through emergency order, and by working with the NH Legislature in developing new laws, COVID coverage protections were put in place on an expedited basis. The Commissioner ordered broad access to health care providers and COVID testing, including without deductibles, copays, or coinsurance. Upon receiving guidance from the L&H Division and the Commissioner, the Governor clarified access requirements to telemedicine, and ordered carriers to provide coverage for COVID related telemedicine services without cost sharing. The Division played a key role with informing carriers and the public about their rights to access health care services during this difficult time, resulting in improved COVID testing rates and health care outcomes.

The L&H Division continued the research and development that would lead to a greatly improved NH HealthCost website. Digital products and price transparency continue to evolve at a rapid pace, and after almost fifteen years the NH Insurance Department continues to produce the best public health care price transparency website in the nation. The Division completed the analysis and project plans for a relaunch of the website, including many new services, improved search criteria, and more efficient interface with the



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website user. These efforts have even lead to Google search outcomes that connect the user to NH HealthCost when a search for a health care provider is performed.

Health Reform Coordinator

The Health Reform Coordinator is a position created to manage various projects and grants associated with the Life & Health Division, and health reform more generally. The federal Affordable Care Act created new requirements and funding opportunities for New Hampshire, and this position is charged with managing initiatives associated with health care costs, market stabilization, and information to empower consumers.

Life & Health Analytics Unit

In coordination with the Life & Health Rates Unit, the Health Analytics Unit exists to better serve the Department's need for evidence based analysis and data driven policy development. The Unit specifically services policymakers and the public by providing information on the NH insurance markets, health care costs, and by performing various analyses of premium cost drivers and insurance rate submissions. The Unit also supports various divisions and units internal to the Department.

The Unit operates as proactively by using the information from both confidential carrier submitted data and public resources. Virtually any legislation that may result in a cost impact to insurance premiums is reviewed by the Unit, and fiscal notes, special studies, and testimony are prepared in response to these legislative initiatives.

Initiatives of the Unit include the lauded transparency website NHHealthCost.org, which uses claims data to help residents get an accurate estimate of hundreds of health care procedures at hospitals and other health care providers across NH. The Department also convenes an annual hearing on premium rates and medical cost drivers in NH and a corresponding report (<https://www.nh.gov/insurance/reports/index.htm>).

Life & Health Rates Unit

The Life and Health Rates Unit is responsible for reviewing actuarial aspects of policy form and rate filings to determine that premium rates are not excessive, inadequate, or unfairly discriminatory and that premium rates conform to statutory requirements.

Life and Health Compliance Unit

The Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications submitted for approval to ensure conformity with state and federal laws and rules.

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



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Health Insurance

Compliance Unit responsibilities include the review and analysis of all individual and group health policies, including Affordable Care Act-compliant Qualified Health Plans, supplemental health, disability, Medicare supplement, and long-term care products.

The ACA resulted in a multitude of changes to the health insurance marketplace in New Hampshire and established 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.

New Hampshire elected to implement a Partnership Exchange for the ACA marketplace. Under this arrangement, NHID performs plan management functions and recommends Qualified Health Plans be certified by the federal government for sale on the federally facilitated exchange.

Life Insurance and Annuities

The Compliance Unit responsibilities also include review of life, credit life, and annuity products.

In addition, New Hampshire participates in the Interstate Insurance Product Regulation Commission (Compact) which is a multi-state joint public agency that develops uniform standards for review of life, annuity, disability and long-term care insurance products. The Compliance Unit contributes to Compact activities through committee representation and the development of uniform standards. Compact examiners apply uniform standards to review applicable products filed and maintained in SERFF.

Fiscal Year 2021 L&H Rate and Form Filings

Received

L&H Rate and Form Filings	1,685
Interstate Compact Filings Received	<u>892</u>
Total Filings Received	2,577

Closed - Disposition

L&H Filings Closed - Disposition	1,654
Interstate Compact Filings - Disposition	<u>828</u>
Total Filings Closed	2,483



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For Fiscal Year 2021, the Goals and Objectives for the L&H Compliance Unit included:

1. Complete accurate form and rate reviews to ensure compliance.
2. Speed to market: improve time to process on policy, rate, and form filings.

Life and Health Market Regulation Unit

The Market Regulation Unit's primary functions are market conduct and market analysis. Market analysis provides information regarding regulated entities' compliance with applicable laws and regulations, highlights business practices that may negatively affect consumers, and helps identify companies for further scrutiny. Examiners utilize a broad continuum of actions, including investigations and examinations to address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly as spelled out in those laws. Findings, indicating violations of law, rule or regulatory standards, are addressed through administrative or disciplinary action. All continuum actions and analyses are conducted in accordance with standards outlined in the *NAIC Market Regulation Handbook*. The *Handbook* includes guidelines for the investigation and examination of insurers, producers, and other department licensees. The area also participates in certain joint and multi-state market conduct actions and national analysis programs.

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

In FY 2021 the Unit conducted 84 continuum actions, executed three (3) compliance-monitoring plans – which were the result of market conduct examinations completed in FY 2020 – and performed market surveillance on a selection of the 390 foreign and domestic Life/Annuity and Health licensed entities.

For Fiscal Year 2021, the Goals and Objectives for the Life and Health Market Conduct Unit included:

1. Investigations and targeted exams: Unit conducts investigations and exams in a timely fashion consistent with identified priorities and obtains prompt corrective action/ closure that mitigates identified harms.



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2. Identifying harms/ priorities: Develop processes for prioritizing regulatory actions in all LAH lines, using market analysis and multi- disciplinary task forces or teams as appropriate.

Property and Casualty Division

The Property and Casualty Division reviews form and rate filings for compliance with regulatory requirements and performs market conduct analysis, investigations and examinations of property and casualty insurers, including but not limited to automobile, homeowners', general liability, professional liability, and workers' compensation insurance lines.

Property and Casualty Compliance Unit

The Property and Casualty Compliance Unit examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the state's laws and rules. All forms and rate filings are processed and assigned via the Property and Casualty Compliance intake person.

All filings by insurers and advisory organizations must be submitted electronically through the National Association of Insurance Commissioner' System for Electronic Rate and Form Filing (SERFF). All compliance examiners perform and complete reviews within an average of fifteen (15) review days by an examiner, exclusive of regulated entity review periods. This allows New Hampshire consumers to have access to new products and enhancements to existing products in a timely manner.

The Property and Casualty Compliance Unit has responsibilities that include the review and approval of certain personal and commercial types of insurance. 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.



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Fiscal Year 2021 P&C Form and Rate Filings

Year	Received	Closed
2020	4,069	3,896
2021	4,123	3,955

For Fiscal Year 2021, the Goals and Objectives for the Property and Casualty Compliance Unit included:

1. Filing Review Efficiency: Average NHID Review Days (excluding company response days) from Initial Form Review is less than 15 days.
2. Filing Review Accuracy: 90 percent of audited files meet review criteria.

Property and Casualty Market Regulation Unit

Market conduct examinations and investigations address observed market problems or violations of New Hampshire's insurance laws that affect insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with the state's administrative rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly as spelled out in those laws. Findings, indicating violations of law, rule or regulatory standards, are addressed through administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers, and other Department licensees. The area also participates in certain joint and multi-state market conduct actions. Market conduct is also responsible for the maintenance of several statistical databases¹. In Fiscal Year 2021, the Market Analysis unit completed 22 Level-1 reviews, 11 investigations and 3 industry-wide surveys.

¹ The Market Analysis 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. The Market Conduct Annual Statement (MCAS) provides information concerning specific actions by insurers in New Hampshire. Data includes length of time to pay claims, suit activity, and the number of policies canceled or non-renewed. The Market Analysis Review System (MARS) allows the market analyst to review financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states.



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Market Regulation Actions and Results for Fiscal Year 2021

Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2021 fiscal year, the P&C Market Conduct unit focused on target examinations pursuant to provisions of the RSA 412 and Ins 1002.

Market Regulation Actions and Results for Fiscal Year 2021 Property & Casualty Market Conduct Examination Unit

Property & Casualty Market Conduct Examination Activity During Fiscal Year 2021					
Count	Licensed Entity	NAIC Company Code	Consumer Restitution	Line of Business/Subject Matter	Status
1	American Pet Insurance Company	12190	N/A	Pet Insurance	In progress
2	National Casualty Company	11991	N/A	Pet Insurance	In progress
Total Market Conduct Exams - 2					

Market Conduct Investigations Closed During Fiscal Year 2021	
Auto Body Shop Consumer Complaint Investigations	42
Consumer Complaint Investigations	7
Investigations Total	49



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Communications and Consumer Services Division

Communications Unit

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

The Department's primary outreach platforms include:

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

Facebook: www.nh.gov/insurance

Twitter: www.twitter.com/NHInsuranceDept

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

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

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

The Department's website contains an archive of reports, forms, checklists and links to a variety of insurance-related websites, such as state agencies, related non-profits and federal programs, including Medicare and Medicaid.

In Fiscal Year 2021, the Department responded to dozens of press inquiries and issued 26 press releases to inform the public about important insurance-related issues on a range of topics.

For Fiscal Year 2021, the Goals & Objectives for the Communications Unit included:

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

Consumer Services Unit

The Department's Consumer Services Unit is staffed by seven full-time employees: one director, one supervisor, one work-flow coordinator, and four consumer services officers (CSO's). The unit's CSO's fulfill a threefold mission: educate residents about insurance products, companies and producers; assist residents who request help navigating the complexities and intricacies of the insurance industry; and work with other Department staff



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to investigate consumer complaints to ensure that licensees, including companies and producers (a.k.a., insurance agents), comply with NH insurance laws and rules.

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

In Fiscal Year 2021, Consumer Services processed 796 consumer complaint investigations, 151 insurance provider investigations, 3,423 assistance requests, and 75 applications for external health review. During the fiscal year, Consumer Services recovered approximately one million dollars for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life and Health (LH) 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 2021, the unit processed 442 consumer complaint investigations, 63 auto body shop investigations, and 1,173 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 \$366,447.

Life and Health

In Fiscal Year 2021, the LH sub-unit processed 354 consumer complaint investigations, 88 health care provider investigations, 2,250 requests for assistance, and 75 applications for external health review. The LH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life 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 \$618,493.

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 2021, 75 applications for external health review were received. Of those, 24 met the legal requirements to qualify for external review and 9 health insurance company



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decisions were overturned or partially overturned by the certified external review organizations.

Business and Operations Division

Premium Tax Unit

The premium tax unit is responsible for the accounting and auditing of all general fund and restricted revenue received by the department. Upon request, revenue and tax related information is provided to the legislative committees.

The department received total general fund revenue of \$ 138.9 million in fiscal year 2021, compared to total general fund revenue of \$134.0 million in fiscal year 2020. 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 2021 the unit reported \$114.9 million in premium tax revenue and \$24 million in licensing and other fee revenue, totaling \$138.9 million that was credited to the general fund. Also see Appendix E – General Fund Revenue. This compares to \$115.0 million in premium tax revenue and \$19.0 million in licensing and other fee revenue, totaling \$134.0 million that was credited to the general fund for 2020.

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

For Fiscal Year 2021, the Goals & Objectives for the Premium Tax Unit included:

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

Producer Licensing Unit

The Licensing Division has seen continued growth in the number of licenses issued and maintained in New Hampshire. The COVID-19 pandemic slowed the number of new licenses but there was still growth. As of June 30, 2021, 191,686 active licensees were authorized to sell insurance and adjust claims in New Hampshire.

With our examination vendor Prometric, we were able to begin offering ‘ProProctor’, a remote testing capability for potential licensees during the pandemic and beyond. A



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total of 1898 examinations were administered between July 2020 and June 2021. There were 523 remote exams taken and 1375 in- person exams taken at various test centers.

There were over 102,000 producers licensed to sell insurance products in New Hampshire at end of the fiscal year. Of those, 6,536 are New Hampshire residents. There are a total of 6,862 business entity producers licensed. There are 554 resident business entities licensed. Currently, there are more than 88,800 claims adjusters licensed. Of those, 830 are residents who are licensed to adjust workers' compensation and property & casualty claims in New Hampshire. The steady growth in the number of licensees is directly related to online technology.

In March of 2020, the unit implemented State Based Systems' updated licensing system. From Department utilization of licensing systems for processing, to systems utilized directly by licensees, timely processing by Department staff allows for 24-hour turn around on most applications. Licensees have access to online managing and maintaining their license. From license application submissions, license verifications, printing of licenses and fulfilling their continuing education requirements our licensees can process their requests through our electronic systems. Insurance carriers also utilize online systems for their processing. These advancements have driven our increase in non-residents becoming licensed in our state. Our partnerships with the National Association of Insurance Commissioners' (NAIC) affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services, securities and efficiencies.

The Licensing Division has made available to the public a list of the 233 federally trained and registered resident producers qualified to sell the products through New Hampshire's Federally Facilitated Health Insurance Marketplace.

The unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The specific education requirements help to ensure our resident producers and adjusters remain aware of the ever changing insurance marketplace. That knowledge and training allows the licensees to better serve the public. New Hampshire citizens, the insurance consumer, and the insurance industry can verify license information through online options on our website. The electronic online systems provides the most accurate up to date information available. More detailed information about the number of licensed entities can be found in Appendix F – Licensing Unit Statistics.

For Fiscal Year 2021, the Goals & Objectives for the Licensing Unit included:

1. Review new license applications for prospective producers and adjusters



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- within 24 hours.
- 2. Review and renew producer & adjuster licenses within 24 hours.
- 3. Respond to inquiries via email, telephone, or mail from the public, licensees or carriers within 24 hours.

Business Operations Unit

For Fiscal Year 2021, the Goals & Objectives for the Business Unit included:

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

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 Enforcement Unit does this by conducting investigations and taking administrative action against individuals and entities engaged in insurance business in New Hampshire that have violated New Hampshire law. Referrals to the Enforcement Unit come from other units within the Department including Licensing, Consumer, and Market Conduct, as well as outside agencies such as the National Association of Insurance Commissioners and other state and federal agencies.

The results the Enforcement Unit obtained during Fiscal Year 2021 include:

Total new cases opened:	176 (25% increase from FY 2020)
Total Order to Show Causes issued:	8
Total adjudicatory hearings scheduled:	6
Total adjudicatory hearings conducted:	3
Total Consent Orders executed:	16 (220% increase from FY 2020)
Total licenses revoked:	6
Total licenses cancelled:	1
Total licenses surrendered:	1



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Administrative Fines Assessed Through a Hearing:	\$25,300.00
Administrative Fines Assessed Through a Consent Order:	\$37,500.00 (150% increase FY 2020)
Administrative Fines Assessed in Partnership with Market Conduct:	\$50,000.00
Other Recovery:	\$101,651.10
Total amount of Fines and Recovery:	\$214,451.10

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

In Fiscal Year 2021, the Fraud Unit received 279 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 36 criminal investigations, of which 18 were presented for prosecution to either by the County Attorney’s office, the NH Attorney General’s office, or the United States Attorney’s office. The Fraud Unit had a financial impact of \$268,203.22. This compares with 313 referrals, 36 criminal investigations of which 13 were presented for prosecution and Attorney General’s office, or the United States Attorney’s office. The Fraud Unit had a financial impact of \$127,103,578.31.

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



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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 marshaled assets of approximately \$1.77 billion (net of expenses and Class I distributions) as of March 31, 2021 and projected ultimate undiscounted insurance liabilities of approximately \$4 billion based on a Milliman review in 2014. The Liquidator has sought approval of a claim amendment deadline for the final filing of claims in the liquidation. The Superior Court approved a claim amendment deadline, but an interlocutory appeal of that order is now pending in the New Hampshire Supreme Court.

The liquidation is ongoing and court documents and other information regarding The Home Insurance Company in Liquidation, including quarterly reports filed by the liquidator, may be found on the website at <http://www.hicilclerk.org>.

Insurance Department Legislation and Rulemaking

Legislation

While passage of legislation is ultimately at the discretion of the Legislature, it is up to Department personnel and the Legal Coordinator to ensure any initiatives the Department brings forward are comprehensively drafted, thoroughly researched, fully vetted with industry, and sufficiently explained so that Legislators hearing one of our bills understand the importance and necessity of it.

The following is an overview of the disposition of Department-requested legislation for the 2021 Legislative Session. NHID made five (5) bill requests, all of which were passed and signed into law:

HB 299 – relative to responsibilities of the insurance department.

This bill makes several minor changes to various Property and Casualty (P&C) insurance laws:

- Simplifies language and adds labels to the motor vehicle liability statute
- Allows the insured's request as grounds for cancelling a commercial policy
- Modifies the definition of Third-Party Administrators (TPAs) to include all P&C insurance
- Clarifies that forms and rates filed for information only will be held as confidential
- Removes "excess insurance" as an exemption to the consumer protections in RSA 417-B

Governor's action: Signed 5/25/21; **Effective** 7/24/21; CHAPTER 50



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HB 519 – relative to technical changes in the laws administered by the insurance department.

This bill makes several minor changes to a wide range of insurance laws:

- Reduces the retention period for unneeded records to 3 years
- Simplifies language in 2 places to clarify intent {RSA 400-B:4, III and RSA 401-B:3, VI(b)}
- Tweaks the penalty/fine language in producer licensing and unauthorized insurance statutes to align with the standard language set forth in RSA 400-A:15, III
- Corrects a citation in the Pharmacy Benefits Management (PBM) statute
- Clarifies a life settlement producer must be appointed by the carrier (mirrors adjuster statute language)
- Corrects the reference to annuity contracts in the Unfair Trade statute
- Amends 4 statutes to include appropriate reference to the ACA’s “catastrophic health plan”, with respect to Children’s Early Intervention Services

Governor’s action: Signed 5/25/21; **Effective 7/24/21;** CHAPTER 56

HB 520 – relative to e-delivery of insurance documents and commercial lines renewal notices.

This bill makes changes to existing statutes and creates a new Chapter to allow for the electronic delivery of insurance documents.

Governor’s action: Signed 5/25/21; **Effective 7/24/21;** CHAPTER 57

SB 36 – relative to residency under auto insurance policies.

This bill repeals the requirement for a signed residency form for auto insurance.

Governor’s action: Signed 7/23/21; **Effective 9/21/21;** CHAPTER 147

SB 143 – omnibus bill that contains 2 Department-requested proposals:

- Includes reference to the NAIC standards in the applications for company licensing
- Allows the Department of Revenue Administration (DRA) to share Business Enterprise Tax (BET) information with our Premium Tax unit so we can verify that carriers are submitting accurate tax amounts

Governor’s action: Signed 8/10/21; **Effective date of relevant section 10/9/21;** CHAPTER 207



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Rules

The rulemaking process is set forth in RSA 541-A and is overseen by the Joint Legislative Committee on Administrative Rules (JLCAR), which has ultimate approval authority for any Department rules. Here again, Department personnel and the Legal Coordinator must ensure all rulemaking proceedings meticulously follow the process established in statute, perform extensive research and careful drafting of the language contained in any rulemaking proposal to ensure there are no conflicts with existing rules or statutes, thoroughly vet the proposal with industry to solicit feedback for the practical application of any rules, and work closely with JLCAR staff attorneys to produce a Final Proposal that will accomplish the Department's intent while at the same time meeting JLCAR standards and requirements for administrative rules.

During the period of this Annual Report (July 1, 2020 through June 30, 2021), the Department completed administrative rulemaking proceedings on the following:

Ins 102 - Organizational Rules Amendments

Chapter Ins 100 sets out the rules for the organization of the Insurance Department and are required under RSA 541-A. Part Ins 102 describes the composition of the work units and their responsibilities. This proceeding made amendments that bring the rules into alignment with the recent re-organization of the Department.

Adopted: June 24, 2021

Effective: June 28, 2021

Ins 200 - Practices and Procedures

Chapter Ins 200 sets out the rules for how the Department conducts administrative hearings, makes determinations, and performs rulemaking and are likewise required under RSA 541-A. This proceeding re-adopted these rules with amendments that update and modernize Department practices; re-formatted Sections for ease of reference; and made minor corrections throughout.

Adopted: July 22, 2020

Effective: July 27, 2020

Ins 1000 - Claim Settlement Amendments

Chapter Ins 1000 sets out the rules for carriers to follow for determining the amount of loss, procedures to follow when settling a claim, and obligations required to resolve a dispute. This proceeding made amendments to update information contained in non-P&C denial notices to include carrier contact info; clarified loss value for vehicle claims and added language to describe the required documents of proof; established procedures for carriers when correcting for errors in certifying parts; and made minor corrections throughout.

Adopted: February 24, 2021

Effective: April 26, 2021

Ins 1400 - Automobile Insurance

Chapter Ins 1400 regulates auto insurance in the voluntary market as well as the automobile reinsurance facility (facility) by establishing: definitions; criteria for placing a policy into the facility; allowable rating plans and practices; residency requirements; and operations plans of the facility. This proceeding re-adopted these rules with amendments that clarify and simplify language; change facility board membership due to group mergers; change facility



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board meetings to biennial; and made numerous grammar, punctuation, formatting, and spelling corrections.

Adopted: January 21, 2021

Effective: January 25, 2021

Ins 2301.03 - Third-Party Administrators Amendment

Part Ins 2301 regulates third-party administrators (TPAs) by establishing: accounting practices; requirements for documenting financial health; required reporting; and procedures to resolve disputes. This proceeding amended the Section on the descriptive language for the TPA application form to bring it into alignment with what is actually on the application form.

Adopted: July 17, 2020

Effective: July 22, 2020

Ins 3101.04 & .05 - Electronic Filings Amendments

Part Ins 3101 requires all entities regulated by the Department to submit any and all rates, forms, and filings to the Department for review and approval. This proceeding made amendments to the Section on procedural requirements that update references and add the Section on the procedures for a carrier to request a waiver of rules.

Adopted: July 17, 2020

Effective: July 22, 2020

Ins 3800 - Medical Professional Liability Insurance

Chapter Ins 3800 established the requirements for the mandatory reporting of medical professional liability insurance claims; set forth dates for reporting; and determined penalties for failure to comply. This proceeding repealed these rules as the statute mandating them, RSA 519-B:16, was itself repealed, effective December 1, 2018.

Repealed: June 23, 2021

Effective: June 23, 2021

Ins 4000 - Uniform Reporting System for Health Claims Data

Chapter Ins 4000 sets out the procedures and requirements for submitting health claims data to the New Hampshire Comprehensive Health Information System (NHCHIS) and are written in conjunction with the Department of Health and Human Services. This proceeding re-adopted these rules with amendments that clarify language; add Medicare Supplement data; update service lines and data table elements; and make numerous minor corrections throughout.

Adopted: October 19, 2020

Effective: November 24, 2020

Ins 4400 - Stop Loss Insurance Amendments

Chapter Ins 4400 establishes the criteria for actuarial certification of an insurer that issues stop loss policies. This proceeding made amendments to update the attachment point standards, in dollar amounts, for policies issued or renewed after January 1, 2021.

Adopted: August 25, 2020

Effective: August 28, 2020

Ins 4600 - Anti-Fraud Plan Standards

Chapter Ins 4600 specifies the standards and requirements that carriers must include in their anti-fraud plans. This proceeding re-adopted these rules with amendments that remove the requirement for carriers to submit their plans to the Department, except when requested to do so. This change makes the rules consistent with statute, RSA 417:30, which was amended in 2019 to remove this requirement.



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Adopted: December 22, 2020 **Effective: December 28, 2020**

Ins 6001.05 - Provisions Applicable to All Ancillary Health and Blanket Insurance Amendments

Part Ins 6001 sets out general standards for all ancillary insurance policies, including definitions, prohibited and required policy provisions, and procedures for a waiver of the rules. This proceeding made amendments to the Section on prohibited policy provisions to clarify the exclusion of coverage for Substance Use Disorders (SUDs) and the prohibition on the coordination of benefits.

Adopted: September 23, 2020 **Effective: September 28, 2020**

Ins 6200 - Ancillary Health Minimum Standards Amendments

Chapter Ins 6200 regulates those insurance products that are non-“major medical” in scope by establishing product-specific definitions; minimum standards for benefits; required and prohibited provisions; and requirements for disclosures and outlines of coverage. This proceeding made amendments to several Parts and Sections within the Chapter in order to align the language more closely with what is in the National Association of Insurance Commissioners (NAIC) model; clarify definitions and language in numerous places; and simplify the format for certain outlines of coverage.

Adopted: October 19, 2020 **Effective: October 23, 2020**

Ins 6204 - Ancillary Health Minimum Standards for Benefits for Specified Disease Coverage

Part Ins 6204 regulates policies that cover specified disease by establishing product-specific definitions; minimum benefits; required and prohibited provisions; and requirements for mandatory disclosures and outlines of coverage. This proceeding adopted these new rules.

Adopted: January 15, 2021 **Effective: January 25, 2021**



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APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2020

Life & Health Companies

American Benefit Life Insurance Company	August 20, 2020
Pacific Guardian Life Insurance Company	September 18, 2020
Manhattan Life Insurance Company	October 19, 2020
Puritan Life Insurance Company	October 23, 2020
Wilton Reassurance Company	November 30, 2020
United Healthcare of Wisconsin, Inc.	January 25, 2021

Property & Casualty and Title Companies

Chiron Insurance Company	July 7, 2020
Sirius Specialty Insurance Corporation	July 17, 2020
Next Insurance Company US Company	July 19, 2020
Digital Edge Insurance Company	July 27, 2020
United Fire & Casualty Company	July 27, 2020
Dairyland National Insurance Company	July 27, 2020
Beazly American Insurance Company	August 27, 2020
Property and Casualty Ins Co of Hartford	September 4, 2020
Federated Service Insurance Company	September 4, 2020
Service Lloyds Ins Co A Stock Company	September 4, 2020
Nutmeg Insurance Company	October 13, 2020
Sunz Insurance Company	October 23, 2020
Incline Casualty Company	November 17, 2020
ARI Insurance Company	November 11, 2020
Obsidian Insurance Company	November 30, 2020
Great Plains Casualty, Inc.	November 30, 2020



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The General Automobile Insurance Company

April 16, 2021

Permanent General Assurance Corp of Ohio

April 16, 2021

MGA Insurance Company, Inc.

May 27, 2021



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APPENDIX B DOMESTIC COMPANIES

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
10690	P & C	ALLIED WORLD NATIONAL ASSURANCE CO.	\$2,869,958,711	\$1,692,859,366	\$1,177,099,345
22730	P & C	ALLIED WORLD INSURANCE CO	\$649,072,412	\$485,936,074	\$163,136,338
10212	P & C	ALLMERICA FINANCIAL ALLIANCE INS CO	\$19,668,010	\$33,989	\$19,634,021
12696	P & C	AMERICA FIRST INSURANCE CO	\$8,723,205	\$82,347	\$8,640,858
23337	P & C	AMERICAN EUROPEAN INSURANCE CO.	\$160,137,945	\$93,278,170	\$66,859,775
24066	P & C	AMERICAN FIRE AND CASUALTY COMPANY	\$43,900,818	\$1,535,853	\$42,364,965
16496	HEALTH	AMERIHEALTH CARITAS NEW HAMPHSIRE, INC.	\$52,657,758	\$30,247,605	\$22,410,153
53759	HEALTH	ANTHEM HEALTH PLAN OF NH	\$502,829,010	\$268,855,931	\$233,973,079
12260	P & C	CAMPMED CASUALTY & INDEMNITY CO.	\$20,241,371	\$12,579	\$20,228,792
95493	A & H	CIGNA HEALTHCARE OF NH	\$8,444,112	\$10,000	\$8,434,112
41785	P & C	COLORADO CASUALTY INSURANCE CO	\$10,293,821	\$139,481	\$10,154,340
20672	P & C	CONCORD GENERAL MUTUAL INSURANCE CO	\$621,707,517	\$236,718,853	\$384,988,664
13027	P & C	COVINGTON SPECIALTY INS CO	\$101,587,710	\$52,107,824	\$49,479,886
47079	A & H	DELTA DENTAL PLAN OF NH	\$75,843,095	\$14,400,351	\$61,442,744
11045	P & C	EXCELSIOR INSURANCE COMPANY	\$8,391,714	\$986,093	\$7,405,621
24724	P & C	FIRST NATIONAL INSURANCE CO OF AMERICA	\$61,270,420	\$507,962	\$60,762,458
24732	P & C	GENERAL INSURANCE COMPANY OF AMERICA	\$106,128,914	\$4,960,195	\$101,168,719
10836	P & C	GOLDEN EAGLE INSURANCE CO	\$13,973,303	\$1,484,750	\$12,488,553
14226	HEALTH	GRANITE STATE HEALTH PLAN, INC.	\$117,708,430	\$74,737,591	\$42,970,839
36064	P & C	HANOVER AMERICAN COMPANY	\$34,041,837	\$9,456	\$34,032,381
22292	P & C	HANOVER INSURANCE COMPANY	\$8,973,493,165	\$6,390,617,478	\$2,582,875,687
13147	P & C	HANOVER NATIONAL INSURANCE COMPANY	\$12,172,314	\$7,352	\$12,164,962
11705	P & C	HANOVER NEW JERSEY INS CO	\$30,852,802	\$20,840	\$30,831,962
33138	P & C	LANDMARK AMERICAN INSURANCE COMPANY	\$457,595,707	\$302,844,277	\$154,751,430
11746	P & C	LIBERTY MUTUAL PERSONAL INS CO	\$13,545,441	\$136,647	\$13,408,794
11746	P & C	LIBERTY PERSONAL INSURANCE CO	\$17,513,816	\$412,667	\$17,101,149
10725	P & C	LIBERTY SURPLUS INSURANCE COMPANY	\$230,658,956	\$184,911,269	\$45,747,687
65315	LIFE	LINCOLN LIFE ASSURANCE CO OF BOSTON	\$4,472,864,246	\$4,152,206,350	\$320,657,896
22306	P & C	MASSACHUSETTS BAY INS CO	\$64,436,845	\$52,630	\$64,384,215
95527	HEALTH	MATTHEW THORNTON HEALTH PLAN	\$257,155,073	\$140,743,424	\$116,411,649
14164	P & C	MEMIC CASUALTY INSURANCE CO	\$139,544,886	\$95,013,843	\$44,531,043
11030	P & C	MEMIC INDEMNITY COMPANY	\$613,178,023	\$420,760,400	\$192,417,623
12775	P & C	MERCHANTS NATIONAL INS CO	\$186,734,959	\$111,080,676	\$75,654,283
23507	P & C	MID-AMERICAN FIRE & CASUALTY COMPANY	\$5,585,248	\$462,676	\$5,122,572
23515	P & C	MIDWESTERN INDEMNITY COMPANY	\$11,085,195	\$81,980	\$11,003,215
43982	P & C	MT WASHINGTON ASSURANCE	\$8,092,962	\$4,253,075	\$3,839,887
24171	P & C	NETHERLANDS INSURANCE COMPANY	\$25,740,967	\$4,069,971	\$21,670,996



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13083	P & C	NEW HAMPSHIRE EMPLOYERS INS CO	\$5,327,642	\$118,314	\$5,209,328
25038	P & C	NORTH AMERICAN CAPACITY INSURANCE CO	\$279,931,324	\$204,676,303	\$75,255,021
29700	P & C	NORTH AMERICAN ELITE INSURANCE CO	\$119,137,782	\$62,944,155	\$56,193,627
29874	P & C	NORTH AMERICAN SPECIALTY INSURANCE CO	\$498,127,496	\$165,611,060	\$332,516,436
24074	P & C	OHIO CASUALTY INSURANCE COMPANY	\$7,719,546,690	\$5,580,022,983	\$2,139,523,707
24082	P & C	OHIO SECURITY INSURANCE COMPANY	\$22,243,506	\$8,424,947	\$13,818,559
24198	P & C	PEERLESS INSURANCE COMPANY	\$17,948,761,029	\$13,427,240,848	\$4,521,520,181
13646	A & H	RED TREE INSURANCE COMPANY, INC.	\$5,972,481	\$506,388	\$5,466,093
22314	P & C	RSUI INDEMNITY COMPANY	\$4,152,128,928	\$2,481,060,445	\$1,671,068,483
41378	P & C	RUTGERS CASUALTY INSURANCE COMPANY	\$25,407,523	\$17,589,438	\$7,818,085
24740	P & C	SAFECO INSURANCE COMPANY OF AMERICA	\$5,986,651,025	\$4,123,679,789	\$1,862,971,236
24759	P & C	SAFECO NATIONAL INSURANCE CO	\$6,827,857	\$296,409	\$6,531,448
11100	P & C	SAFECO SURPLUS LINES INS CO	\$46,759,236	\$2,443,224	\$44,316,012
16820	P & C	SIRIUS SPECIALTY INSURANCE CORPORATION	\$59,726,311	\$7,064,008	\$52,662,303
40436	P & C	STRATFORD INSURANCE COMPANY	\$709,403,339	\$652,551,864	\$56,851,475
28479	P & C	SUNAPEE MUTUAL FIRE INSURANCE COMPANY	\$15,559,251	\$315,904	\$15,243,347
37982	P & C	TUDOR INSURANCE COMPANY	\$102,135,770	\$42,133,463	\$60,002,307
15737	A & H	TUFTS HEALTH FREEDOM INSURANCE COMPANY	\$47,324,142	\$27,074,082	\$20,250,060
10815	P & C	VERLAN FIRE INSURANCE COMPANY	\$25,986,857	\$20,224	\$25,966,633
32778	P & C	WASHINGTON INTERNATIONAL INS CO.	\$79,787,975	\$14,418,114	\$65,369,861
16515	HEALTH	WELLCARE OF NEW HAMPSHIRE, INC.	\$20,247,467	\$9,070,366	\$11,177,101
16516	HEALTH	WELLCARE HEALTH INS CO OF NH, INC.	\$5,945,714	\$2,077,387	\$3,868,327
13196	P & C	WESTERN WORLD INSURANCE COMPANY	\$606,744,948	\$400,090,689	\$206,654,259



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APPENDIX C

FOREIGN INSURANCE COMPANIES

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	P&C	21st Century Centennial Ins Co	\$215,757,639	\$279,907	\$215,477,732
43974	P&C	21st Century Ind Ins Co	\$17,942,051	\$0	\$17,942,051
32220	P&C	21st Century N Amer Ins Co	\$629,720,346	\$16,422,660	\$613,297,686
23795	P&C	21st Century Pacific Ins Co	\$46,189,559	\$35,956	\$46,153,603
20796	P&C	21st Century Premier Ins Co	\$104,132,457	\$1,257,991	\$102,874,465
80985	L&H	4 Ever Life Ins Co	\$173,147,971	\$123,029,269	\$50,118,702
77879	L&H	5 Star Life Ins Co	\$313,483,288	\$285,505,078	\$27,978,210
71854	L&H	AAA Life Ins Co	\$755,622,964	\$556,195,774	\$199,427,190
22896	P&C	Aca Fin Guar Corp	\$161,869,972	\$54,368,704	\$107,501,268
31325	P&C	Acadia Ins Co	\$162,634,118	\$106,816,726	\$55,817,392
10220	P&C	Accelerant Natl Ins Co	\$8,733,317	\$35,673	\$8,697,644
63444	A&H	Accendo Ins Co	\$86,264,666	\$59,412,381	\$26,852,285
10349	P&C	Acceptance Cas Ins Co	\$188,958,429	\$123,479,153	\$65,479,276
12304	P&C	Accident Fund Gen Ins Co	\$314,848,645	\$198,705,470	\$116,143,175
10166	P&C	Accident Fund Ins Co of Amer	\$4,663,156,051	\$3,449,982,578	\$1,213,173,473
12305	P&C	Accident Fund Natl Ins Co	\$178,877,227	\$90,051,995	\$88,825,232
62200	L&H	Accordia Life & Ann Co	\$11,882,122,405	\$11,032,526,463	\$849,595,942
26379	P&C	Accredited Surety & Cas Co Inc	\$216,124,407	\$150,375,789	\$65,748,618
22667	P&C	Ace Amer Ins Co	\$26,082,643,060	\$21,209,522,905	\$4,873,120,155
20702	P&C	Ace Fire Underwriters Ins Co	\$105,570,887	\$22,078,545	\$83,492,342
60348	L&H	Ace Life Ins Co	\$38,175,977	\$29,464,055	\$8,711,922
20699	P&C	Ace Prop & Cas Ins Co	\$12,629,014,325	\$9,918,233,654	\$2,710,780,671
22950	P&C	Acstar Ins Co	\$46,610,378	\$24,560,170	\$22,050,208
14184	P&C	Acuity A Mut Ins Co	\$5,191,596,275	\$2,546,013,816	\$2,645,582,459
44318	P&C	Admiral Ind Co	\$65,406,222	\$19,975,800	\$45,430,422
33898	P&C	Aegis Security Ins Co	\$175,407,150	\$104,193,689	\$71,213,461
78700	L&H	Aetna Hlth & Life Ins Co	\$516,669,585	\$310,350,362	\$206,319,223
95935	A&H	Aetna Hlth Inc CT Corp	\$84,325,730	\$28,458,270	\$55,867,460
72052	A&H	Aetna Hlth Ins Co	\$103,340,269	\$68,466,620	\$34,873,649
36153	P&C	Aetna Ins Co of CT	\$5,680,430	\$138,011	\$5,542,419
60054	L&H	Aetna Life Ins Co	\$24,057,313,638	\$18,893,685,052	\$5,163,628,586
10014	P&C	Affiliated Fm Ins Co	\$3,907,156,260	\$1,514,522,696	\$2,392,633,564
22837	P&C	AGCS Marine Ins Co	\$319,626,654	\$157,399,479	\$162,227,175
12522	TITLE	Agents Natl Title Ins Co	\$23,409,544	\$11,280,392	\$12,129,152
40258	P&C	AIG Assur Co	\$37,231,426	\$707,923	\$36,523,503
19402	P&C	AIG Prop Cas Co	\$80,892,155	\$23,135,746	\$57,756,408
19399	P&C	AIU Ins Co	\$94,436,732	\$15,423,291	\$79,013,441
10957	P&C	Alamance Ins Co	\$494,489,544	\$111,167,649	\$383,321,898
24899	P&C	Alea North America Ins Co	\$110,276,343	\$58,802,880	\$51,473,463
20222	P&C	All Amer Ins Co	\$334,646,641	\$166,240,435	\$168,406,197



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82406	A&H	All Savers Ins Co	\$886,054,921	\$365,293,212	\$520,761,709
13285	P&C	Allegheny Cas Co	\$33,401,960	\$5,259,114	\$28,142,846
35300	P&C	Allianz Global Risks US Ins Co	\$9,321,466,215	\$7,470,631,667	\$1,850,834,548
90611	L&H	Allianz Life Ins Co Of N Amer	\$173,388,475,911	\$165,728,108,108	\$7,660,367,803
11242	P&C	Allied Eastern Ind Co	\$125,073,852	\$105,196,577	\$19,877,275
10127	P&C	Allied Ins Co of Amer	\$173,613,802	\$158,517,950	\$15,095,852
42579	P&C	Allied Prop & Cas Ins Co	\$276,126,262	\$218,736,269	\$57,389,993
16624	P&C	Allied World Specialty Ins Co	\$1,401,875,763	\$948,908,242	\$452,967,521
41840	P&C	Allmerica Fin Benefit Ins Co	\$59,796,672	\$27,115	\$59,769,557
70866	L&H	Allstate Assur Co	\$155,392,477	\$69,060,730	\$86,331,747
29688	P&C	Allstate Fire & Cas Ins Co	\$248,154,701	\$7,957,370	\$240,197,331
19240	P&C	Allstate Ind Co	\$111,768,520	\$11,716,054	\$100,052,466
19232	P&C	Allstate Ins Co	\$53,908,480,640	\$33,744,552,837	\$20,163,927,803
60186	L&H	Allstate Life Ins Co	\$30,842,882,664	\$26,916,094,927	\$3,926,787,737
36455	P&C	Allstate Northbrook Ind Co	\$56,037,621	\$368,624	\$55,668,997
17230	P&C	Allstate Prop & Cas Ins Co	\$222,435,018	\$19,991,800	\$202,443,218
37907	P&C	Allstate Vehicle & Prop Ins Co	\$57,012,192	\$7,442,627	\$49,569,565
32450	P&C	ALPS Prop & Cas Ins Co	\$141,726,672	\$93,196,976	\$48,529,696
60216	L&H	Amalgamated Life Ins Co	\$155,632,277	\$75,368,551	\$80,263,726
18708	P&C	Ambac Assur Corp	\$2,445,946,533	\$1,580,817,652	\$865,128,881
12548	P&C	American Agri Business Ins Co	\$2,074,827,391	\$1,802,302,632	\$272,524,759
19720	P&C	American Alt Ins Corp	\$434,900,069	\$238,075,153	\$196,824,916
21849	P&C	American Automobile Ins Co	\$143,706,417	\$60,670,561	\$83,035,856
10111	P&C	American Bankers Ins Co Of FL	\$2,408,803,985	\$1,810,941,954	\$597,862,031
60275	L&H	American Bankers Life Assur Co Of FL	\$341,933,702	\$286,997,790	\$54,935,912
66001	L&H	American Benefit Life Ins Co	\$222,716,696	\$193,390,417	\$29,326,279
20427	P&C	American Cas Co Of Reading PA	\$114,754,706	\$0	\$114,754,706
19941	P&C	American Commerce Ins Co	\$345,840,447	\$232,343,363	\$113,497,084
11865	TITLE	American Digital Title Ins Co	\$51,490,991	\$1,016,540	\$50,474,452
19690	P&C	American Economy Ins Co	\$19,788,313	\$826,451	\$18,961,862
92738	L&H	American Equity Invest Life Ins Co	\$57,643,547,637	\$53,914,815,652	\$3,728,731,985
29068	P&C	American Family Connect Prop & Cas I	\$676,469,383	\$137,566,142	\$538,903,241
23450	P&C	American Family Home Ins Co	\$308,606,345	\$210,013,470	\$98,592,875
60380	L&H	American Family Life Assur Co of Col	\$14,656,626,193	\$12,568,578,507	\$2,088,047,686
60399	L&H	American Family Life Ins Co	\$5,346,948,642	\$4,942,040,251	\$404,908,391
60410	L&H	American Fidelity Assur Co	\$7,092,668,778	\$6,502,013,312	\$590,655,466
60429	L&H	American Fidelity Life Ins Co	\$396,714,549	\$327,755,938	\$68,958,612
60488	L&H	American Gen Life Ins Co	\$205,189,154,640	\$197,678,038,013	\$7,511,116,627
26247	P&C	American Guar & Liab Ins	\$278,563,354	\$97,270,255	\$181,293,099
60534	L&H	American Heritage Life Ins Co	\$2,071,671,478	\$1,707,196,441	\$364,475,037
60518	L&H	American Hlth & Life Ins Co	\$1,250,959,199	\$989,626,491	\$261,332,708
19380	P&C	American Home Assur Co	\$22,827,543,808	\$16,133,649,539	\$6,693,894,269
60577	L&H	American Income Life Ins Co	\$4,674,915,838	\$4,336,061,239	\$338,854,599
21857	P&C	American Ins Co	\$93,122,882	\$21,360,075	\$71,762,807
31895	P&C	American Interstate Ins Co	\$1,137,147,062	\$771,622,743	\$365,524,319



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12200	P&C	American Liberty Ins Co	\$20,662,093	\$14,378,092	\$6,284,001
81213	L&H	American Maturity Life Ins Co	\$65,802,682	\$15,473,783	\$50,328,899
67989	L&H	American Memorial Life Ins Co	\$3,749,143,816	\$3,555,335,092	\$193,808,724
23469	P&C	American Modern Home Ins Co	\$965,434,897	\$671,999,985	\$293,434,912
42722	P&C	American Modern Prop & Cas Ins Co	\$191,585,207	\$163,249,857	\$28,335,350
38652	P&C	American Modern Select Ins Co	\$116,147,315	\$53,560,490	\$62,586,826
12700	P&C	American Mut Share Ins Corp	\$314,051,039	\$21,774,479	\$292,276,560
63126	L&H	American Nat Life Ins Co of NY	\$2,788,825,594	\$2,554,568,465	\$234,257,129
60739	L&H	American Natl Ins Co	\$22,203,253,875	\$18,558,839,473	\$3,644,414,402
71773	L&H	American Natl Life Ins Co Of TX	\$132,834,035	\$97,692,304	\$35,141,731
28401	P&C	American Natl Prop & Cas Co	\$1,685,085,904	\$897,460,119	\$787,625,785
12190	P&C	American Pet Ins Co	\$228,016,904	\$134,845,635	\$93,171,269
80624	L&H	American Progressive L&H Ins Of NY	\$314,419,269	\$175,901,501	\$138,517,768
60801	L&H	American Public Life Ins Co	\$111,900,565	\$75,335,497	\$36,565,068
19615	P&C	American Reliable Ins Co	\$401,713,747	\$295,168,813	\$106,544,934
60836	L&H	American Republic Ins Co	\$1,267,079,074	\$697,592,607	\$569,486,467
88366	L&H	American Retirement Life Ins Co	\$151,242,855	\$66,695,020	\$84,547,835
19631	P&C	American Road Ins Co	\$750,903,380	\$423,976,971	\$326,926,409
41998	P&C	American Southern Home Ins Co	\$85,534,288	\$42,079,229	\$43,455,059
84697	A&H	American Specialty Hlth Ins Co	\$9,676,047	\$160,793	\$9,515,254
19704	P&C	American States Ins Co	\$49,372,228	\$7,725,118	\$41,647,110
10872	P&C	American Strategic Ins Corp	\$1,883,946,728	\$1,309,353,432	\$574,593,296
31380	P&C	American Surety Co	\$11,673,604	\$1,854,937	\$9,818,668
60895	L&H	American United Life Ins Co	\$35,827,398,762	\$34,504,332,627	\$1,323,066,135
40142	P&C	American Zurich Ins Co	\$271,329,505	\$64,100,476	\$207,229,029
61999	L&H	Americo Fin Life & Ann Ins Co	\$5,508,060,140	\$4,909,613,378	\$598,446,762
19488	P&C	Amerisure Ins Co	\$845,385,567	\$611,302,311	\$234,083,256
23396	P&C	Amerisure Mut Ins Co	\$2,473,649,317	\$1,393,579,728	\$1,080,069,589
61301	L&H	Ameritas Life Ins Corp	\$25,697,155,142	\$23,946,468,582	\$1,750,686,560
10665	P&C	Ameritrust Ins Corp	\$19,309,161	\$813,776	\$18,495,385
27928	P&C	Amex Assur Co	\$197,626,531	\$31,607,944	\$166,018,591
42390	P&C	Amguard Ins Co	\$1,708,087,393	\$1,440,741,960	\$267,345,433
72222	L&H	Amica Life Ins Co	\$1,460,200,040	\$1,105,486,542	\$354,713,498
19976	P&C	Amica Mut Ins Co	\$5,670,627,494	\$2,663,063,213	\$3,007,564,281
12287	P&C	Amica Prop & Cas Ins Co	\$99,480,044	\$18,049,757	\$81,430,287
15954	P&C	AmTrust Ins Co	\$84,579,985	\$13,694,142	\$70,885,843
51578	TITLE	AmTrust Title Ins Co	\$31,696,956	\$8,225,529	\$23,471,427
93661	L&H	Annuity Investors Life Ins Co	\$3,232,299,338	\$2,889,027,647	\$343,271,691
28207	A&H	Anthem Ins Co Inc	\$4,205,777,426	\$2,779,856,702	\$1,425,920,724
61069	L&H	Anthem Life Ins Co	\$801,088,229	\$635,047,827	\$166,040,402
10017	P&C	Arbella Ind Ins Co	\$60,787,280	\$38,388,892	\$22,398,389
41360	P&C	Arbella Protection Ins Co	\$366,260,228	\$233,705,256	\$132,554,972
12151	A&H	Arcadian Hlth Plan Inc	\$1,596,487,759	\$717,442,530	\$879,045,229
30830	P&C	Arch Ind Ins Co	\$138,327,596	\$85,034,122	\$53,293,474
11150	P&C	Arch Ins Co	\$5,686,750,390	\$4,554,285,393	\$1,132,464,997



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18732	P&C	Arch Mortgage Guar Co	\$47,582,170	\$2,729,472	\$44,852,698
40266	P&C	ARCH Mortgage Ins Co	\$2,186,069,930	\$1,942,603,194	\$243,466,736
10946	P&C	Arch Property Casualty Ins Co	\$93,429,770	\$168,404	\$93,261,366
10348	P&C	Arch Reins Co	\$2,743,629,876	\$1,267,649,197	\$1,475,980,679
19801	P&C	Argonaut Ins Co	\$2,141,179,309	\$1,165,681,902	\$975,497,407
19828	P&C	Argonaut Midwest Ins Co	\$21,011,964	\$3,848,640	\$17,163,324
13900	P&C	ARI Insurance Company	\$18,737,938	\$1,231,808	\$17,506,130
41459	P&C	Armed Forces Ins Exch	\$114,421,762	\$66,910,226	\$47,511,536
13374	P&C	Arrow Mut Liab Ins Co	\$46,353,267	\$14,754,074	\$31,599,193
24678	P&C	Arrowood Ind Co	\$848,361,386	\$753,958,508	\$94,402,878
23752	P&C	Ascot Ins Co	\$232,891,875	\$125,620,973	\$107,270,902
43460	P&C	Aspen Amer Ins Co	\$1,248,273,415	\$642,073,685	\$606,199,730
11104	P&C	Associated Employers Ins Co	\$6,683,947	\$436,718	\$6,247,229
21865	P&C	Associated Ind Corp	\$103,647,867	\$8,153,682	\$95,494,185
33758	P&C	Associated Industries Of MA Mut Ins	\$732,876,927	\$414,056,723	\$318,820,203
30180	P&C	Assured Guar Corp	\$2,664,485,653	\$947,708,284	\$1,716,777,369
18287	P&C	Assured Guar Municipal Corp	\$5,556,902,540	\$2,693,074,645	\$2,863,827,895
71439	L&H	Assurity Life Ins Co	\$2,642,768,450	\$2,274,518,501	\$368,249,956
68039	L&H	Athene Ann & Life Assur Co of NY	\$3,532,383,807	\$3,212,615,925	\$319,767,882
61689	L&H	Athene Ann & Life Co	\$76,555,521,630	\$75,243,287,107	\$1,312,234,523
61492	L&H	Athene Annuity & Life Assur Co	\$34,397,563,714	\$32,697,658,373	\$1,699,905,341
23833	P&C	AtHome Ins Co	\$10,197,005	\$57,713	\$10,139,292
44326	P&C	Atlantic Charter Ins Co	\$176,028,054	\$104,124,897	\$71,903,157
27154	P&C	Atlantic Specialty Ins Co	\$2,873,992,318	\$2,050,706,556	\$823,285,762
22586	P&C	Atlantic States Ins Co	\$1,098,221,796	\$818,425,100	\$279,796,696
25422	P&C	Atradius Trade Credit Ins Co	\$148,958,278	\$53,231,042	\$95,727,236
61190	L&H	Auto Owners Life Ins Co	\$4,516,805,388	\$3,921,257,150	\$595,548,238
12508	P&C	Auto Owners Specialty Ins Co	\$29,452,368	\$154,174	\$29,298,194
19062	P&C	Automobile Ins Co Of Hartford CT	\$1,111,910,674	\$800,996,138	\$310,914,536
10367	P&C	Avemco Ins Co	\$84,369,481	\$31,299,701	\$53,069,780
33022	P&C	AXA Ins Co	\$228,464,835	\$140,697,056	\$87,767,779
37273	P&C	Axis Ins Co	\$1,804,181,719	\$1,258,692,820	\$545,488,899
20370	P&C	AXIS Reins Co	\$3,567,247,066	\$2,666,799,239	\$900,447,827
15610	P&C	AXIS Specialty Ins Co	\$1,354,727,914	\$1,114,980,620	\$239,747,294
24813	P&C	Balboa Ins Co	\$47,401,976	\$1,663,781	\$45,738,195
61212	L&H	Baltimore Life Ins Co	\$1,299,204,309	\$1,207,206,996	\$91,997,313
61239	L&H	Bankers Fidelity Life Ins Co	\$164,710,318	\$122,384,570	\$42,325,748
33162	P&C	Bankers Ins Co	\$123,055,468	\$65,688,093	\$57,367,375
61263	L&H	Bankers Life & Cas Co	\$17,025,081,517	\$15,790,380,578	\$1,234,700,939
18279	P&C	Bankers Standard Ins Co	\$339,381,965	\$130,419,744	\$208,962,221
94250	L&H	Banner Life Ins Co	\$6,461,975,633	\$5,801,706,027	\$660,269,606
10966	P&C	Bar Plan Surety & Fidelity Co	\$6,179,021	\$1,048,295	\$5,130,726
19763	P&C	Bay State Ins Co	\$681,065,283	\$248,891,456	\$432,173,825
38245	P&C	BCS Ins Co	\$298,706,234	\$152,298,162	\$146,408,072
16510	P&C	Beazley Amer Ins Co Inc	\$11,274,072	\$1,357,145	\$9,916,927



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37540	P&C	Beazley Ins Co Inc	\$915,213,308	\$665,961,703	\$249,251,605
41394	P&C	Benchmark Ins Co	\$616,509,336	\$443,268,792	\$173,240,544
61395	L&H	Beneficial Life Ins Co	\$2,005,462,791	\$1,811,072,365	\$194,390,426
15911	P&C	Berkley Cas Co	\$81,884,006	\$51,457,165	\$30,426,841
32603	P&C	Berkley Ins Co	\$21,499,721,230	\$15,311,600,566	\$6,188,120,664
64890	L&H	Berkley Life & Hlth Ins Co	\$395,736,752	\$158,753,930	\$236,982,822
38911	P&C	Berkley Natl Ins Co	\$203,076,781	\$145,067,460	\$58,009,321
29580	P&C	Berkley Regional Ins Co	\$873,153,599	\$75,959,248	\$797,194,352
13070	P&C	Berkshire Hathaway Assur Corp	\$1,961,348,798	\$290,535,712	\$1,670,813,086
10391	P&C	Berkshire Hathaway Direct Ins Co	\$218,424,078	\$79,336,411	\$139,087,667
20044	P&C	Berkshire Hathaway Homestate Ins Co	\$3,733,765,024	\$1,687,300,956	\$2,046,464,068
62345	L&H	Berkshire Hathaway Life Ins Co NE	\$23,422,142,792	\$15,935,281,036	\$7,486,861,756
22276	P&C	Berkshire Hathaway Specialty Ins Co	\$6,236,753,770	\$2,349,682,318	\$3,887,071,452
71714	L&H	Berkshire Life Ins Co of Amer	\$4,410,783,838	\$4,197,795,591	\$212,988,247
26611	P&C	Blackboard Ins Co	\$72,996,120	\$58,484,659	\$14,511,461
22250	P&C	BlueShore Ins Co	\$146,772,270	\$96,405,813	\$50,366,457
27081	P&C	Bond Safeguard Ins Co	\$64,805,571	\$24,420,721	\$40,384,850
30279	P&C	Boston Ind Co Inc	\$28,135,033	\$2,076,976	\$26,058,058
13203	A&H	Boston Medical Center Hlth Plan Inc	\$741,102,625	\$313,233,949	\$427,868,676
61476	L&H	Boston Mut Life Ins Co	\$1,582,422,889	\$1,326,232,506	\$256,190,383
12372	P&C	BrickStreet Mut Ins Co	\$2,409,340,432	\$1,419,657,320	\$989,683,112
87726	L&H	Brighthouse Life Ins Co	\$188,197,515,805	\$180,787,756,978	\$7,409,758,827
19658	P&C	Bristol W Ins Co	\$167,056,295	\$119,421,006	\$47,635,289
13528	P&C	Brotherhood Mut Ins Co	\$879,696,512	\$582,125,577	\$297,570,935
14380	P&C	Build Amer Mut Assur Co	\$485,362,230	\$160,654,123	\$324,708,107
20117	P&C	California Cas Ind Exch	\$557,729,418	\$348,850,467	\$208,878,951
19771	P&C	Cambridge Mut Fire Ins Co	\$1,149,981,942	\$511,057,695	\$638,924,248
36340	P&C	Camico Mut Ins Co	\$100,690,740	\$55,422,278	\$45,268,462
76694	L&H	Canada Life Reins Co	\$99,851,694	\$65,988,647	\$33,863,047
10464	P&C	Canal Ins Co	\$949,391,799	\$497,834,825	\$451,556,974
10472	P&C	Capitol Ind Corp	\$807,693,196	\$527,523,822	\$280,169,374
61581	L&H	Capitol Life Ins Co	\$385,679,060	\$341,792,588	\$43,886,472
12567	A&H	Care Improvement Plus S Central Ins	\$924,457,147	\$340,071,867	\$584,385,280
10510	P&C	Carolina Cas Ins Co	\$219,012,203	\$107,506,480	\$111,505,722
25950	P&C	Casco Ind Co	\$40,998,975	\$21,751,445	\$19,247,530
11255	P&C	Caterpillar Ins Co	\$1,042,652,354	\$574,594,674	\$468,057,680
58130	FRAT	Catholic Assn Of Foresters	\$10,198,633	\$6,973,162	\$3,225,471
56030	FRAT	Catholic Financial Life	\$1,683,228,815	\$1,569,101,193	\$114,127,622
57487	FRAT	Catholic Order Of Foresters	\$1,247,387,534	\$1,173,532,865	\$73,854,669
19518	P&C	Catlin Ins Co	\$234,258,123	\$184,722,797	\$49,535,326
20273	P&C	Cedar Ins Co	\$14,052,670	\$284,725	\$13,767,945
80799	A&H	Celtic Ins Co	\$1,994,892,687	\$1,610,060,485	\$384,832,211
11499	P&C	Censtat Cas Co	\$27,081,198	\$5,156,992	\$21,924,206
20230	P&C	Central Mut Ins Co	\$1,849,332,036	\$956,730,068	\$892,601,960
61751	L&H	Central States H & L Co Of Omaha	\$391,622,092	\$219,254,608	\$172,367,484



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34274	P&C	Central States Ind Co Of Omaha	\$638,388,574	\$78,104,319	\$560,284,255
34649	P&C	Centre Ins Co	\$31,767,590	\$21,024,513	\$10,743,077
80896	L&H	Centre Life Ins Co	\$1,521,640,955	\$1,436,649,335	\$84,991,620
62383	L&H	Centurion Life Ins Co	\$478,574,104	\$144,601,045	\$333,973,059
20710	P&C	Century Ind Co	\$619,768,418	\$594,768,418	\$25,000,000
10006	P&C	Cerity Ins Co	\$161,806,755	\$110,245,233	\$51,561,522
25615	P&C	Charter Oak Fire Ins Co	\$1,026,608,824	\$780,202,940	\$246,405,884
61832	L&H	Chesapeake Life Ins Co	\$267,161,075	\$109,514,507	\$157,646,568
22810	P&C	Chicago Ins Co	\$75,060,957	\$7,700,433	\$67,360,524
50229	TITLE	Chicago Title Ins Co	\$1,894,205,791	\$863,655,499	\$1,030,550,292
16356	P&C	Chiron Ins Co	\$18,837,229	\$3,149,031	\$15,688,198
12777	P&C	Chubb Ind Ins Co	\$257,735,296	\$75,544,628	\$182,190,668
10052	P&C	Chubb Natl Ins Co	\$281,871,983	\$95,683,008	\$186,188,975
61875	L&H	Church Life Ins Corp	\$317,759,567	\$247,246,213	\$70,513,354
18767	P&C	Church Mut Ins Co S I	\$2,011,141,597	\$1,478,162,088	\$532,979,509
67369	L&H	Cigna Hlth & Life Ins Co	\$13,453,734,704	\$7,498,327,847	\$5,955,406,857
22004	P&C	CIM Ins Corp	\$18,180,799	\$109,407	\$18,071,392
31534	P&C	Citizens Ins Co Of Amer	\$1,754,190,896	\$1,020,966,422	\$733,224,474
61921	L&H	Citizens Security Life Ins Co	\$35,548,134	\$14,063,636	\$21,484,498
41335	P&C	City Natl Ins Co	\$25,601,865	\$11,575,044	\$14,026,821
20532	P&C	Clarendon Natl Ins Co	\$1,510,460,564	\$1,285,050,654	\$225,409,910
28860	P&C	Clear Blue Ins Co	\$101,999,743	\$29,636,020	\$72,363,723
15691	L&H	Clear Spring Life Ins Co	\$207,963,560	\$153,433,376	\$54,530,184
15563	P&C	Clear Spring Prop & Cas Co	\$328,388,971	\$313,001,481	\$15,387,490
78301	A&H	Clear Springs Health Ins CO	\$107,127,915	\$88,533,256	\$18,594,659
33480	P&C	Clermont Ins Co	\$28,912,617	\$4,056,683	\$24,855,934
93432	L&H	CM Life Ins Co	\$9,411,151,097	\$7,672,391,979	\$1,738,759,118
12356	P&C	CM Regent Ins Co	\$151,617,599	\$38,980,801	\$112,636,798
16203	P&C	CM Select Ins Co	\$21,755,988	\$585,895	\$21,170,093
62626	L&H	CMFG Life Ins Co	\$24,022,209,050	\$21,847,183,669	\$2,175,025,382
18686	P&C	Co Operative Ins Cos	\$168,712,751	\$68,635,992	\$100,076,759
31887	P&C	Coface N Amer Ins Co	\$155,556,712	\$107,871,045	\$47,685,667
62049	L&H	Colonial Life & Accident Ins Co	\$3,760,486,112	\$3,041,534,573	\$718,951,539
62065	L&H	Colonial Penn Life Ins Co	\$893,559,493	\$788,036,914	\$105,522,579
10758	P&C	Colonial Surety Co	\$85,671,791	\$31,103,025	\$54,568,766
36927	P&C	Colony Specialty Ins Co	\$85,513,537	\$62,511,627	\$23,001,909
76023	L&H	Columbian Life Ins Co	\$357,646,524	\$320,176,407	\$37,470,117
62103	L&H	Columbian Mut Life Ins Co	\$1,482,520,179	\$1,421,962,322	\$60,557,856
99937	L&H	Columbus Life Ins Co	\$4,305,719,897	\$4,020,990,272	\$284,729,625
62146	L&H	Combined Ins Co Of Amer	\$2,568,232,298	\$2,278,662,630	\$289,569,668
19410	P&C	Commerce & Industry Ins Co	\$511,178,254	\$24,950,683	\$486,227,571
34754	P&C	Commerce Ins Co	\$2,206,900,005	\$1,523,095,925	\$683,804,080
81426	L&H	Commercial Travelers Life Ins Co	\$20,931,749	\$6,392,791	\$14,538,958
84824	L&H	Commonwealth Ann & Life Ins Co	\$42,763,755,378	\$39,397,302,686	\$3,366,452,692
50083	TITLE	Commonwealth Land Title Ins Co	\$673,583,552	\$270,318,671	\$403,264,881



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77828	L&H	Companion Life Ins Co	\$632,271,584	\$290,385,960	\$341,885,624
21989	P&C	Compass Ins Co	\$5,678,770	\$2,621,767	\$3,057,003
11209	A&H	Connecticare Ins Co Inc	\$311,365,646	\$195,510,463	\$115,855,183
51268	TITLE	Connecticut Attorneys Title Ins Co	\$77,071,496	\$41,776,852	\$35,294,644
62308	L&H	Connecticut Gen Life Ins Co	\$21,488,114,512	\$14,904,402,813	\$6,583,711,699
32190	P&C	Constitution Ins Co	\$40,544,658	\$18,170,488	\$22,374,170
71730	L&H	Continental Amer Ins Co	\$896,885,313	\$625,676,290	\$271,209,023
20443	P&C	Continental Cas Co	\$44,400,293,379	\$33,692,674,995	\$10,707,618,384
71404	L&H	Continental Gen Ins Co	\$4,392,730,257	\$4,094,885,260	\$297,844,997
28258	P&C	Continental Ind Co	\$315,616,480	\$207,107,941	\$108,508,539
35289	P&C	Continental Ins Co	\$1,919,958,060	\$153,116,158	\$1,766,841,902
68500	L&H	Continental Life Ins Co Brentwood	\$492,890,683	\$227,557,931	\$265,332,752
10804	P&C	Continental Western Ins Co	\$192,566,581	\$91,342,525	\$101,224,056
37206	P&C	Contractors Bonding & Ins Co	\$241,338,329	\$121,064,343	\$120,273,986
10499	P&C	CorePointe Ins Co	\$18,384,469	\$3,098,120	\$15,286,349
68365	L&H	Corporate Solutions Life Reins Co	\$257,044,100	\$62,703,831	\$194,340,269
20990	P&C	Country Mut Ins Co	\$5,840,081,805	\$2,739,198,498	\$3,100,883,307
10022	P&C	Countryway Ins Co	\$31,966,707	\$5,100,679	\$26,866,028
26492	P&C	Courtesy Ins Co	\$1,120,125,085	\$563,517,134	\$556,607,951
10062	P&C	Covenant Ins Co	\$98,852,830	\$60,907,688	\$37,945,142
81973	A&H	Coventry Hlth & Life Ins Co	\$1,192,801,718	\$386,092,676	\$806,709,042
18961	P&C	Crestbrook Ins Co	\$168,260,787	\$119,457,458	\$48,803,329
16070	P&C	Cronus Ins Co	\$41,880,684	\$8,591,891	\$33,288,793
31348	P&C	Crum & Forster Ind Co	\$66,244,389	\$43,801,904	\$22,442,485
82880	L&H	CSI Life Ins Co	\$23,966,699	\$5,387,329	\$18,579,370
10847	P&C	Cumis Ins Society Inc	\$2,261,947,012	\$1,219,026,630	\$1,042,920,381
21164	P&C	Dairyland Ins Co	\$1,530,348,420	\$1,040,014,839	\$490,333,581
16623	P&C	Dairyland Natl Ins Co	\$15,227,904	\$61,532	\$15,166,372
37346	P&C	Danbury Ins Co	\$14,138,955	\$6,367,956	\$7,771,000
16705	P&C	Dealers Assur Co	\$199,360,913	\$105,179,582	\$94,181,331
71129	L&H	Dearborn Life Ins Co	\$1,647,022,259	\$1,185,938,652	\$461,083,607
62634	L&H	Delaware Amer Life Ins Co	\$109,598,412	\$49,736,873	\$59,861,539
79065	L&H	Delaware Life Ins Co	\$41,746,883,403	\$40,148,336,942	\$1,598,546,461
12307	A&H	DentaQuest USA Ins Co Inc	\$231,881,120	\$64,285,357	\$167,595,763
73474	A&H	Dentegra Ins Co	\$115,851,264	\$67,957,941	\$47,893,323
12718	P&C	Developers Surety & Ind Co	\$691,717,822	\$546,866,497	\$144,851,324
42048	P&C	Diamond State Ins Co	\$156,861,372	\$113,371,379	\$43,489,993
34711	P&C	Digital Advantage Ins Co	\$103,745,362	\$74,511,318	\$29,234,044
29530	P&C	Digital Affect Ins Co	\$11,371,439	\$101,407	\$11,270,032
16561	P&C	Digital Edge Ins Co	\$16,929,876	\$67,906	\$16,861,970
36463	P&C	Discover Prop & Cas Ins Co	\$145,871,576	\$82,830,630	\$63,040,946
34495	P&C	Doctors Co An Interins Exch	\$4,570,536,521	\$2,213,032,908	\$2,357,503,613
13692	P&C	Donegal Mut Ins Co	\$759,514,468	\$440,121,152	\$319,393,316
13706	P&C	Dorchester Mut Ins Co	\$114,916,929	\$56,673,649	\$58,243,280
13183	L&H	Eagle Life Ins Co	\$2,972,062,614	\$2,724,917,770	\$247,144,844



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13019	P&C	Eastern Advantage Assur Co	\$76,114,096	\$57,574,374	\$18,539,721
10724	P&C	Eastern Alliance Ins Co	\$381,679,636	\$268,627,236	\$113,052,399
14702	P&C	Eastguard Ins Co	\$308,038,902	\$223,533,854	\$84,505,048
22926	P&C	Economy Fire & Cas Co	\$477,632,926	\$149,419,545	\$328,213,381
21261	P&C	Electric Ins Co	\$1,169,945,007	\$783,052,738	\$386,892,269
85561	L&H	Elips Life Ins Co	\$54,180,789	\$15,264,651	\$38,916,138
12747	A&H	Elixir Ins Co	\$551,003,295	\$476,062,704	\$74,940,591
62928	L&H	EMC Natl Life Co	\$871,575,946	\$765,894,908	\$105,681,037
25186	P&C	Emc Prop & Cas Ins Co	\$45,854,122	\$419,926	\$45,434,196
21407	P&C	Emcasco Ins Co	\$311,932,979	\$137,803,121	\$174,129,858
21326	P&C	Empire Fire & Marine Ins Co	\$58,710,032	\$20,298,605	\$38,411,426
25402	P&C	Employers Assur Co	\$820,622,808	\$609,391,653	\$211,231,155
11512	P&C	Employers Compensation Ins Co	\$723,506,186	\$402,067,637	\$321,438,549
10640	P&C	Employers Ins Co Of NV	\$356,258,209	\$124,087,973	\$232,170,236
21458	P&C	Employers Ins Co of Wausau	\$7,538,438,218	\$5,693,346,051	\$1,845,092,167
21415	P&C	Employers Mut Cas Co	\$4,800,572,241	\$3,235,049,501	\$1,565,522,740
10346	P&C	Employers Preferred Ins Co	\$1,107,005,703	\$877,097,773	\$229,907,930
68276	L&H	Employers Reassur Corp	\$19,963,879,216	\$18,530,257,532	\$1,433,621,684
21350	P&C	EmPRO Ins Co	\$128,996,281	\$28,597,679	\$100,398,602
15130	P&C	Encompass Ind Co	\$9,987,802	\$1,904,943	\$8,082,859
10071	P&C	Encompass Ins Co Of Amer	\$8,248,184	\$169,278	\$8,078,906
66311	L&H	Encova Life Ins Co	\$624,090,511	\$547,629,503	\$76,461,007
10641	P&C	Endurance Amer Ins Co	\$3,252,565,697	\$2,339,335,313	\$913,230,384
11551	P&C	Endurance Assur Corp	\$5,135,671,150	\$3,090,671,193	\$2,044,999,957
62880	L&H	Equitable Financial Life & Ann Co	\$550,543,478	\$528,582,683	\$21,960,795
62944	L&H	Equitable Financial Life Ins Co	\$236,166,652,352	\$230,053,142,117	\$6,113,510,235
78077	L&H	Equitable Financial Life Ins Co of A	\$5,254,317,383	\$4,821,852,733	\$432,464,650
62510	L&H	Equitrust Life Ins Co	\$22,988,541,834	\$21,625,649,042	\$1,362,892,791
13634	P&C	Essent Guar Inc	\$3,116,810,916	\$2,067,932,531	\$1,048,878,385
37915	P&C	Essentia Ins Co	\$118,478,948	\$86,296,425	\$32,182,523
25712	P&C	Esurance Ins Co	\$174,224,665	\$11,351,776	\$162,872,889
30210	P&C	Esurance Prop & Cas Ins Co	\$83,907,577	\$43,563,844	\$40,343,733
20516	P&C	Euler Hermes N Amer Ins Co	\$614,674,406	\$458,236,497	\$156,437,909
16044	P&C	Everest Denali Ins Co	\$148,946,410	\$122,266,966	\$26,679,444
10120	P&C	Everest Natl Ins Co	\$1,061,166,775	\$865,387,300	\$195,779,475
16045	P&C	Everest Premier Ins Co	\$203,521,061	\$177,155,289	\$26,365,772
26921	P&C	Everest Reins Co	\$16,840,720,770	\$11,564,718,267	\$5,276,002,503
12750	P&C	Evergreen Natl Ind Co	\$58,982,717	\$20,779,940	\$38,202,777
24961	P&C	Everspan Ins Co	\$10,884,629	\$81,708	\$10,802,921
10003	P&C	Excess Share Ins Corp	\$63,080,366	\$39,193,666	\$23,886,700
35181	P&C	Executive Risk Ind Inc	\$6,114,839,687	\$4,471,417,816	\$1,643,421,871
21482	P&C	Factory Mut Ins Co	\$22,676,781,717	\$7,318,081,010	\$15,358,700,707
35157	P&C	Fair Amer Ins & Reins Co	\$230,292,987	\$20,413,941	\$209,879,046
31925	P&C	Falls Lake Natl Ins Co	\$566,011,260	\$451,979,468	\$114,031,792
77968	L&H	Family Heritage Life Ins Co Of Amer	\$1,435,789,238	\$1,299,859,089	\$135,930,149



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63053	L&H	Family Life Ins Co	\$143,267,026	\$114,334,587	\$28,932,439
13803	P&C	Farm Family Cas Ins Co	\$1,501,149,584	\$854,175,159	\$646,974,425
25321	P&C	Farmers Direct Prop & Cas Ins Co	\$170,257,658	\$122,478,264	\$47,779,394
34339	P&C	Farmers Grp Prop & Cas Ins Co	\$560,558,286	\$301,140,307	\$259,417,979
21652	P&C	Farmers Ins Exch	\$17,853,262,522	\$13,185,881,113	\$4,667,381,410
13897	P&C	Farmers Mut Hail Ins Co Of IA	\$758,733,021	\$332,306,276	\$426,426,744
63177	L&H	Farmers New World Life Ins Co	\$5,427,470,825	\$5,047,928,410	\$379,542,415
26298	P&C	Farmers Prop & Cas Ins Co	\$6,677,950,060	\$4,428,692,127	\$2,249,257,933
41483	P&C	Farmington Cas Co	\$1,143,835,374	\$854,240,744	\$289,594,630
20281	P&C	Federal Ins Co	\$16,527,052,288	\$12,202,879,964	\$4,324,172,324
63223	L&H	Federal Life Ins Co	\$260,317,349	\$242,015,479	\$18,301,870
63258	L&H	Federated Life Ins Co	\$2,255,813,320	\$1,749,620,238	\$506,193,081
13935	P&C	Federated Mut Ins Co	\$7,449,434,514	\$3,436,990,434	\$4,012,444,079
16024	P&C	Federated Reserve Ins Co	\$136,345,423	\$75,714,572	\$60,630,852
11118	P&C	Federated Rural Electric Ins Exch	\$634,315,413	\$395,357,163	\$238,958,250
28304	P&C	Federated Serv Ins Co	\$508,183,636	\$227,419,004	\$280,764,632
39306	P&C	Fidelity & Deposit Co Of MD	\$332,050,756	\$44,413,593	\$287,637,163
35386	P&C	Fidelity & Guar Ins Co	\$24,726,079	\$5,763,664	\$18,962,415
25879	P&C	Fidelity & Guar Ins Underwriters Inc	\$157,508,787	\$67,436,770	\$90,072,017
63274	L&H	Fidelity & Guar Life Ins Co	\$29,409,823,057	\$28,161,113,467	\$1,248,709,585
93696	L&H	Fidelity Investments Life Ins Co	\$37,999,683,134	\$36,930,725,609	\$1,068,957,525
63290	L&H	Fidelity Life Assn A Legal Reserve L	\$422,373,158	\$310,056,992	\$112,316,166
51586	TITLE	Fidelity Natl Title Ins Co	\$1,401,081,186	\$756,858,473	\$644,222,713
71870	L&H	Fidelity Security Life Ins Co	\$955,478,142	\$661,990,217	\$293,487,925
21660	P&C	Fire Ins Exch	\$2,716,048,344	\$1,824,673,808	\$891,374,536
21873	P&C	Firemans Fund Ins Co	\$1,980,281,760	\$666,860,887	\$1,313,420,873
21784	P&C	Firemens Ins Co Of Washington DC	\$91,371,961	\$55,726,981	\$35,644,980
69140	L&H	First Allmerica Fin Life Ins Co	\$3,062,283,599	\$2,946,725,348	\$115,558,251
37710	P&C	First Amer Prop & Cas Ins Co	\$124,151,947	\$90,743,926	\$33,408,020
51624	TITLE	First Amer Title Guar Co	\$64,019,365	\$18,442,676	\$45,576,689
50814	TITLE	First Amer Title Ins Co	\$3,316,801,884	\$1,790,887,722	\$1,525,914,162
29980	P&C	First Colonial Ins Co	\$258,321,120	\$124,920,739	\$133,400,381
11177	P&C	First Fin Ins Co	\$603,576,436	\$135,773,306	\$467,803,131
90328	L&H	First Hlth Life & Hlth Ins Co	\$144,910,354	\$106,465,997	\$38,444,357
33588	P&C	First Liberty Ins Corp	\$20,666,244	\$289,228	\$20,377,016
67652	L&H	First Penn Pacific Life Ins Co	\$1,193,735,488	\$1,037,991,324	\$155,744,164
27626	P&C	Firstcomp Ins Co	\$175,714,008	\$121,642,038	\$54,071,970
13943	P&C	Fitchburg Mut Ins Co	\$161,244,854	\$78,423,368	\$82,821,486
13978	P&C	Florists Mut Ins Co	\$141,171,153	\$110,700,465	\$30,470,689
11185	P&C	Foremost Ins Co Grand Rapids MI	\$2,545,767,683	\$1,179,891,605	\$1,365,876,077
11800	P&C	Foremost Prop & Cas Ins Co	\$53,131,113	\$33,654,847	\$19,476,266
41513	P&C	Foremost Signature Ins Co	\$25,928,133	\$4,694,033	\$21,234,100
91642	L&H	Forethought Life Ins Co	\$39,499,224,145	\$37,542,478,024	\$1,956,746,121
10801	P&C	Fortress Ins Co	\$151,769,235	\$73,292,296	\$78,476,939
11600	P&C	Frank Winston Crum Ins Co	\$178,461,558	\$131,770,250	\$46,691,308



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13986	P&C	Frankenmuth Mut Ins Co	\$1,622,820,902	\$892,260,352	\$730,560,550
22209	P&C	Freedom Specialty Ins Co	\$92,904,454	\$68,687,312	\$24,217,142
85286	A&H	Fresenius Hlth Plans Ins Co	\$31,360,444	\$1,652,339	\$29,708,105
63657	L&H	Garden State Life Ins Co	\$143,929,291	\$52,264,644	\$91,664,647
21253	P&C	Garrison Prop & Cas Ins Co	\$3,617,276,890	\$2,220,907,498	\$1,396,369,391
14138	P&C	GEICO Advantage Ins Co	\$4,141,066,217	\$2,173,887,293	\$1,967,178,924
41491	P&C	Geico Cas Co	\$5,116,415,058	\$2,983,536,969	\$2,132,878,087
14139	P&C	GEICO Choice Ins Co	\$1,816,046,850	\$962,700,167	\$853,346,682
35882	P&C	Geico Gen Ins Co	\$194,501,998	\$212,011	\$194,289,988
22055	P&C	Geico Ind Co	\$13,304,383,109	\$4,279,629,188	\$9,024,753,922
37923	P&C	GEICO Marine Ins Co	\$228,368,275	\$174,678,754	\$53,689,522
14137	P&C	GEICO Secure Ins Co	\$1,729,024,262	\$532,394,061	\$1,196,630,200
24414	P&C	General Cas Co Of WI	\$1,278,552,519	\$966,582,282	\$311,970,238
22039	P&C	General Reins Corp	\$18,513,210,480	\$6,332,577,896	\$12,180,632,584
39322	P&C	General Security Natl Ins Co	\$430,783,956	\$335,298,812	\$95,485,144
11967	P&C	General Star Natl Ins Co	\$223,131,405	\$56,600,289	\$166,531,116
11231	P&C	Generali Us Branch	\$99,093,880	\$45,987,090	\$53,106,790
38962	P&C	Genesis Ins Co	\$180,022,811	\$77,781,820	\$102,240,991
37095	P&C	Genworth Financial Assur Corp	\$10,080,822	\$20,537	\$10,060,285
65536	L&H	Genworth Life & Ann Ins Co	\$21,136,421,881	\$20,144,668,351	\$991,753,530
70025	L&H	Genworth Life Ins Co	\$41,144,092,900	\$39,021,107,697	\$2,122,985,203
38458	P&C	Genworth Mortgage Ins Corp	\$4,941,619,862	\$3,466,105,342	\$1,475,514,520
70939	L&H	Gerber Life Ins Co	\$4,805,850,296	\$4,294,016,105	\$511,834,191
12254	P&C	Glencar Ins Co	\$202,820,268	\$141,864,323	\$60,955,944
21032	P&C	Global Reins Corp Of Amer	\$185,002,881	\$91,926,469	\$93,076,411
91472	L&H	Globe Life & Accident Ins Co	\$5,074,224,618	\$4,732,165,199	\$342,059,419
62286	L&H	Golden Rule Ins Co	\$628,902,509	\$371,947,332	\$256,955,177
22063	P&C	Government Employees Ins Co	\$44,673,604,982	\$15,418,496,919	\$29,255,108,063
63967	L&H	Government Personnel Mut Life Ins Co	\$809,022,512	\$709,756,606	\$99,265,906
14095	P&C	Granite Mut Ins Co	\$4,835,726	\$8,372	\$4,827,354
26310	P&C	Granite Re Inc	\$122,827,841	\$77,013,437	\$45,814,404
23809	P&C	Granite State Ins Co	\$40,522,608	\$3,970,637	\$36,551,971
93521	L&H	Granular Ins Co	\$64,412,573	\$2,495,720	\$61,916,853
25984	P&C	Graphic Arts Mut Ins Co	\$190,597,910	\$115,397,494	\$75,200,416
36307	P&C	Gray Ins Co	\$374,602,988	\$222,372,572	\$152,230,416
26832	P&C	Great Amer Alliance Ins Co	\$29,819,297	\$1,650	\$29,817,647
26344	P&C	Great Amer Assur Co	\$24,567,115	\$7,200	\$24,559,915
16691	P&C	Great Amer Ins Co	\$9,822,296,458	\$7,266,385,950	\$2,555,910,508
22136	P&C	Great Amer Ins Co of NY	\$208,425,260	\$1,419,183	\$207,006,077
63312	L&H	Great Amer Life Ins Co	\$35,797,152,601	\$32,899,960,813	\$2,897,191,788
31135	P&C	Great Amer Security Ins Co	\$16,289,020	\$3,178	\$16,285,842
33723	P&C	Great Amer Spirit Ins Co	\$18,032,723	\$3,454	\$18,029,269
25224	P&C	Great Divide Ins Co	\$269,926,574	\$185,706,226	\$84,220,348
14003	P&C	Great Falls Ins Co	\$8,782,247	\$1,999,911	\$6,782,335
18694	P&C	Great Midwest Ins Co	\$216,930,256	\$72,650,649	\$144,279,607



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20303	P&C	Great Northern Ins Co	\$624,672,598	\$219,783,866	\$404,888,732
12982	P&C	Great Plains Cas Inc	\$30,471,407	\$2,930,162	\$27,541,248
90212	L&H	Great Southern Life Ins Company	\$197,390,444	\$153,953,896	\$43,436,548
68322	L&H	Great W Life & Ann Ins Co	\$75,084,650,783	\$72,923,344,056	\$2,161,306,728
11371	P&C	Great West Cas Co	\$2,381,952,212	\$1,696,347,094	\$685,605,119
71480	L&H	Great Western Ins Co	\$1,343,940,642	\$1,298,951,974	\$44,988,668
22187	P&C	Greater NY Mut Ins Co	\$1,597,405,405	\$1,017,882,672	\$579,522,733
20680	P&C	Green Mountain Ins Co Inc	\$15,671,471	\$523,846	\$15,147,625
22322	P&C	Greenwich Ins Co	\$1,849,297,160	\$1,328,312,328	\$520,984,832
36650	P&C	Guarantee Co Of N Amer USA	\$20,728,593	\$656,651	\$20,071,942
64211	L&H	Guarantee Trust Life Ins Co	\$738,490,560	\$610,951,908	\$127,538,652
64238	L&H	Guaranty Income Life Ins Co	\$2,572,009,550	\$2,026,821,184	\$545,188,366
78778	L&H	Guardian Ins & Ann Co Inc	\$14,235,439,821	\$13,708,483,726	\$526,956,095
64246	L&H	Guardian Life Ins Co Of Amer	\$68,044,367,654	\$60,284,625,653	\$7,759,742,001
83607	L&H	Guggenheim Life & Ann Co	\$13,825,210,291	\$13,079,596,577	\$745,613,714
42803	P&C	Guideone Elite Ins Co	\$30,838,876	\$3,838,873	\$27,000,003
15032	P&C	GuideOne Ins Co	\$1,142,953,061	\$781,523,673	\$361,429,388
14559	P&C	GuideOne Specialty Ins Co	\$243,491,179	\$163,338,523	\$80,152,656
34037	P&C	Hallmark Ins Co	\$311,404,439	\$221,491,018	\$89,913,421
26433	P&C	Harco Natl Ins Co	\$1,247,988,884	\$481,169,164	\$766,819,720
23582	P&C	Harleysville Ins Co	\$126,843,501	\$96,472,407	\$30,371,094
64327	L&H	Harleysville Life Ins Co	\$409,181,976	\$351,612,886	\$57,569,090
35696	P&C	Harleysville Preferred Ins Co	\$97,190,129	\$43,472,757	\$53,717,372
26182	P&C	Harleysville Worcester Ins Co	\$145,138,742	\$86,886,195	\$58,252,547
22357	P&C	Hartford Accident & Ind Co	\$12,378,990,125	\$9,264,352,943	\$3,114,637,182
29424	P&C	Hartford Cas Ins Co	\$2,421,175,311	\$1,499,637,655	\$921,537,657
19682	P&C	Hartford Fire Ins Co	\$24,820,166,037	\$13,572,907,518	\$11,247,258,518
37478	P&C	Hartford Ins Co Of The Midwest	\$681,463,895	\$148,383,060	\$533,080,835
70815	L&H	Hartford Life & Accident Ins Co	\$12,824,468,760	\$10,222,996,554	\$2,601,472,206
11452	P&C	Hartford Steam Boil Inspec & Ins Co	\$1,660,981,493	\$1,002,120,960	\$658,860,533
29890	P&C	Hartford Steam Boil Inspec Ins Co CT	\$15,520,376	\$2,160,485	\$13,359,891
30104	P&C	Hartford Underwriters Ins Co	\$1,727,023,450	\$1,117,616,922	\$609,406,528
96717	A&H	Harvard Pilgrim Health Care New Eng	\$163,175,488	\$106,794,803	\$56,380,685
92711	L&H	HCC Life Ins Co	\$1,346,465,903	\$603,108,668	\$743,357,235
41343	P&C	HDI Global Ins Co	\$740,109,768	\$555,480,423	\$184,629,345
66141	L&H	Health Net Life Ins Co	\$700,660,151	\$305,840,541	\$394,819,609
12902	A&H	Healthspring Life & Hlth Ins Co Inc	\$1,201,702,035	\$640,732,117	\$560,969,918
39527	P&C	Heritage Ind Co	\$21,775,197	\$1,591,055	\$20,184,142
64394	L&H	Heritage Life Ins Co	\$7,314,461,585	\$6,400,504,266	\$913,957,319
14192	P&C	Hingham Mut Fire Ins Co	\$74,737,549	\$26,309,437	\$48,428,112
10200	P&C	Hiscox Ins Co Inc	\$1,022,623,751	\$734,212,759	\$288,410,992
93440	L&H	HM Life Ins Co	\$810,199,718	\$339,232,758	\$470,966,960
13927	P&C	Homesite Ins Co Of The Midwest	\$331,333,969	\$220,735,512	\$110,598,457
64505	L&H	Homesteaders Life Co	\$3,249,408,047	\$3,039,460,820	\$209,947,230
22578	P&C	Horace Mann Ins Co	\$516,233,864	\$337,436,939	\$178,796,925



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64513	L&H	Horace Mann Life Ins Co	\$8,177,378,479	\$7,746,709,557	\$430,668,921
22756	P&C	Horace Mann Prop & Cas Ins Co	\$289,247,507	\$173,573,006	\$115,674,501
14027	P&C	Hospitality Ins Co	\$9,942,666	\$2,135,597	\$7,807,069
10069	P&C	Housing Authority Prop A Mut Co	\$238,028,116	\$82,635,819	\$155,392,296
11206	P&C	Housing Enterprise Ins Co Inc	\$117,091,030	\$63,297,677	\$53,793,353
18975	A&H	HPHC Ins Co Inc	\$287,685,413	\$151,428,411	\$136,257,002
25054	P&C	Hudson Ins Co	\$1,816,785,669	\$1,347,812,783	\$468,972,886
60052	A&H	Humana Benefit Plan of IL Inc	\$1,036,008,264	\$484,912,836	\$551,095,428
73288	A&H	Humana Ins Co	\$9,393,515,033	\$5,018,151,211	\$4,375,363,823
70580	A&H	Humanadental Ins Co	\$213,439,144	\$97,147,440	\$116,291,703
91693	L&H	IA Amer Life Ins Co	\$210,773,594	\$112,761,580	\$98,012,014
97764	L&H	Idealife Ins Co	\$22,159,253	\$7,588,374	\$14,570,879
64580	L&H	Illinois Mut Life Ins Co	\$1,560,990,214	\$1,310,876,938	\$250,113,276
23817	P&C	Illinois Natl Ins Co	\$60,848,435	\$15,347,601	\$45,500,834
35408	P&C	Imperium Ins Co	\$447,291,665	\$297,668,714	\$149,622,951
11090	P&C	Incline Cas Co	\$86,995,202	\$18,715,787	\$68,279,418
43575	P&C	Indemnity Ins Co Of North Amer	\$303,433,245	\$142,518,807	\$160,914,438
18468	P&C	Indemnity Natl Ins Co	\$219,401,355	\$146,272,948	\$73,128,407
26581	P&C	Independence Amer Ins Co	\$149,369,068	\$61,165,217	\$88,203,851
64602	L&H	Independence Life & Ann Co	\$3,426,892,724	\$3,254,222,234	\$172,670,490
58068	FRAT	Independent Order Of Foresters Us Br	\$3,771,743,826	\$3,617,278,198	\$154,464,994
14265	P&C	Indiana Lumbermens Mut Ins Co	\$57,342,796	\$39,125,497	\$18,217,298
14406	L&H	Industrial Alliance Ins & Fin Serv I	\$281,265,312	\$233,083,632	\$48,181,680
12599	P&C	Infinity Standard Ins Co	\$5,731,902	(\$841)	\$5,732,743
22195	P&C	Insurance Co Of Greater NY	\$69,516,409	\$217,466	\$69,298,943
22713	P&C	Insurance Co of N Amer	\$271,542,720	\$2,565,303	\$268,977,417
11162	P&C	Insurance Co of the South	\$93,860,519	\$72,457,069	\$21,403,453
19429	P&C	Insurance Co Of The State Of PA	\$142,934,926	\$96,632,924	\$46,302,002
27847	P&C	Insurance Co Of The West	\$3,613,078,175	\$2,323,119,884	\$1,289,958,290
29742	P&C	Integon Natl Ins Co	\$4,658,378,307	\$3,371,331,920	\$1,287,046,387
31488	P&C	Integon Preferred Ins Co	\$76,557,554	\$69,226,575	\$7,330,979
74780	L&H	Integrity Life Ins Co	\$9,814,721,479	\$8,512,423,782	\$1,302,297,697
15598	P&C	Interins Exch Of The Automobile Club	\$13,994,507,309	\$4,898,217,129	\$9,096,290,180
11592	P&C	International Fidelity Ins Co	\$248,762,418	\$113,567,015	\$135,195,403
10749	P&C	Intrepid Ins Co	\$62,211,171	\$30,201,824	\$32,009,347
64904	L&H	Investors Heritage Life Ins Co	\$920,975,665	\$827,561,743	\$93,413,922
63487	L&H	Investors Life Ins Co N Amer	\$519,643,001	\$494,125,380	\$25,517,621
50369	TITLE	Investors Title Ins Co	\$192,449,430	\$77,588,115	\$114,861,315
23647	P&C	Ironshore Ind Inc	\$401,154,691	\$300,368,116	\$100,786,575
32921	P&C	ISMIE Mut Ins Co	\$1,355,056,777	\$691,709,773	\$663,347,005
65056	L&H	Jackson Natl Life Ins Co	\$280,802,361,754	\$276,021,851,475	\$4,780,510,279
11630	P&C	Jefferson Ins Co	\$528,443,998	\$173,871,879	\$354,572,119
64017	L&H	Jefferson Natl Life Ins Co	\$8,968,016,450	\$8,886,237,258	\$81,779,192
14354	P&C	Jewelers Mut Ins Co S I	\$539,554,410	\$213,097,224	\$326,457,185
16116	P&C	JM Specialty Ins Co	\$16,465,117	\$130,478	\$16,334,639



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65080	L&H	John Alden Life Ins Co	\$186,513,701	\$166,873,640	\$19,640,061
93610	L&H	John Hancock Life & Hlth Ins Co	\$19,136,740,304	\$17,852,673,212	\$1,284,067,092
65838	L&H	John Hancock Life Ins Co USA	\$266,151,502,691	\$257,143,696,886	\$9,007,805,805
65129	L&H	Kansas City Life Ins Co	\$3,723,797,471	\$3,458,456,437	\$265,341,032
10885	P&C	Key Risk Ins Co	\$59,732,839	\$25,407,696	\$34,325,143
13668	P&C	Kingstone Ins Co	\$255,027,483	\$169,432,144	\$85,595,339
13722	P&C	Knightbrook Ins Co	\$176,525,768	\$60,657,259	\$115,868,509
58033	FRAT	Knights Of Columbus	\$27,658,057,798	\$25,347,117,381	\$2,310,940,417
65242	L&H	Lafayette Life Ins Co	\$5,964,098,564	\$5,601,045,045	\$363,053,519
26077	P&C	Lancer Ins Co	\$693,428,362	\$448,715,668	\$244,712,694
71323	L&H	Langhorne Reins AZ Ltd	\$10,201,114	\$787,515	\$9,413,599
76503	A&H	Lasso Hlthcare Ins Co	\$10,145,509	\$4,479,135	\$5,666,374
16023	P&C	Lemonade Ins Co	\$197,545,268	\$136,144,030	\$61,401,238
37940	P&C	Lexington Natl Ins Corp	\$68,827,754	\$53,345,202	\$15,482,552
68543	L&H	Liberty Bankers Life Ins Co	\$2,044,924,194	\$1,787,898,577	\$257,025,617
42404	P&C	Liberty Ins Corp	\$205,135,613	\$7,218,395	\$197,917,218
19917	P&C	Liberty Ins Underwriters Inc	\$219,907,364	\$105,809,659	\$114,097,705
23035	P&C	Liberty Mut Fire Ins Co	\$7,583,566,515	\$5,719,582,647	\$1,863,983,868
23043	P&C	Liberty Mut Ins Co	\$58,048,967,865	\$39,029,092,737	\$19,019,875,128
65331	L&H	Liberty Natl Life Ins Co	\$8,307,567,633	\$7,789,543,539	\$518,024,094
65498	L&H	Life Ins Co Of N Amer	\$8,874,164,929	\$6,817,679,534	\$2,056,485,395
65528	L&H	Life Ins Co Of The Southwest	\$25,868,458,631	\$24,209,027,911	\$1,659,430,720
97691	L&H	Life Of The South Ins Co	\$146,066,494	\$123,210,599	\$22,855,890
77720	L&H	LifeSecure Ins Co	\$523,401,648	\$470,270,312	\$53,131,336
65595	L&H	Lincoln Benefit Life Co	\$11,631,872,108	\$11,215,589,528	\$416,282,580
65927	L&H	Lincoln Heritage Life Ins Co	\$1,144,620,713	\$1,053,115,455	\$91,505,258
62057	L&H	Lincoln Life & Ann Co of NY	\$16,478,273,777	\$15,481,757,233	\$996,516,544
65676	L&H	Lincoln Natl Life Ins Co	\$294,982,188,258	\$286,478,753,313	\$8,503,434,945
36447	P&C	LM Gen Ins Co	\$11,508,750	\$126,211	\$11,382,539
33600	P&C	LM Ins Corp	\$117,864,086	\$1,885,353	\$115,978,733
32352	P&C	LM Prop & Cas Ins Co	\$59,967,221	\$22,260,696	\$37,706,525
60232	L&H	Lombard Intl Life Assur Co	\$7,778,982,597	\$7,754,873,119	\$24,109,478
65722	L&H	Loyal Amer Life Ins Co	\$411,450,468	\$251,429,672	\$160,020,796
56758	FRAT	Loyal Christian Benefit Assn	\$101,258,071	\$90,391,084	\$10,866,987
73504	L&H	Lumico Life Ins Co	\$152,424,123	\$55,348,438	\$97,075,685
10051	P&C	Lyndon Southern Ins Co	\$396,794,326	\$329,232,089	\$67,562,235
65781	L&H	Madison Natl Life Ins Co Inc	\$209,979,968	\$123,874,672	\$86,105,296
42617	P&C	MAG Mut Ins Co	\$2,152,626,369	\$1,295,003,796	\$857,622,573
29939	P&C	Main St Amer Assur Co	\$39,509,874	\$173,430	\$39,336,444
13026	P&C	Main Street Amer Protection Ins Co	\$24,216,344	\$59,522	\$24,156,822
15077	A&H	Maine Comm Hlth Options	\$218,975,407	\$78,835,404	\$140,140,003
11149	P&C	Maine Employers Mut Ins Co	\$1,026,284,220	\$538,538,786	\$487,745,434
65870	L&H	Manhattan Life Ins Co	\$692,672,776	\$624,451,538	\$68,221,238
67083	L&H	Manhattan Natl Life Ins Co	\$139,675,784	\$130,482,460	\$9,193,324
61883	L&H	ManhattanLife Assur Co of Amer	\$761,149,737	\$565,662,005	\$195,487,732



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16755	L&H	Manhattanlife of America Ins Co			
36897	P&C	Manufacturers Alliance Ins Co	\$281,132,729	\$207,300,163	\$73,832,566
28932	P&C	Markel Amer Ins Co	\$1,517,623,242	\$1,143,041,525	\$374,581,717
10829	P&C	Markel Global Reins Co	\$4,166,984,624	\$2,993,047,271	\$1,173,937,353
38970	P&C	Markel Ins Co	\$3,027,534,438	\$1,389,759,388	\$1,637,775,050
15850	A&H	Martins Point Generations Advantage	\$188,070,093	\$70,507,419	\$117,562,674
65935	L&H	Massachusetts Mut Life Ins Co	\$300,458,993,767	\$276,131,580,432	\$24,327,413,335
10784	P&C	Maxum Cas Ins Co	\$22,872,892	\$3,704,269	\$19,168,623
12041	P&C	MBIA Ins Corp	\$220,563,331	\$114,752,639	\$105,810,692
69515	L&H	Medamerica Ins Co	\$1,156,879,545	\$1,118,552,191	\$38,327,353
63762	A&H	Medco Containment Life Ins Co	\$1,080,878,191	\$812,523,793	\$268,354,398
36277	P&C	Medical Mut Ins Co Of ME	\$362,157,706	\$145,763,376	\$216,394,330
32522	P&C	Medical Mut Ins Co Of NC	\$756,311,270	\$423,639,688	\$332,671,582
11843	P&C	Medical Protective Co	\$4,611,697,121	\$1,698,795,072	\$2,912,902,049
31119	L&H	Medico Ins Co	\$56,681,521	\$22,174,624	\$34,506,897
22241	P&C	Medmarc Cas Ins Co	\$154,632,315	\$93,490,472	\$61,141,843
86126	L&H	Members Life Ins Co	\$303,775,226	\$263,075,717	\$40,699,509
31968	P&C	Merastar Ins Co	\$95,491,444	\$58,588,362	\$36,903,082
14494	P&C	Merchants Bonding Co a Mut	\$300,475,081	\$104,370,951	\$196,104,130
23329	P&C	Merchants Mut Ins Co	\$673,625,082	\$406,670,768	\$266,954,314
12901	P&C	Merchants Preferred Ins Co	\$95,701,934	\$57,926,377	\$37,775,557
23353	P&C	Meridian Security Ins Co	\$195,879,742	\$118,313,224	\$77,566,518
18750	A&H	Merit Hlth Ins Co	\$67,642,195	\$17,821,849	\$49,820,346
19798	P&C	Merrimack Mut Fire Ins Co	\$1,926,288,739	\$728,411,297	\$1,197,877,442
16187	P&C	Metromile Ins Co	\$68,966,538	\$46,513,589	\$22,452,950
39950	P&C	Metropolitan Gen Ins Co	\$40,838,843	\$5,932,724	\$34,906,119
65978	L&H	Metropolitan Life Ins Co	\$409,245,420,761	\$397,929,928,353	\$11,315,492,408
97136	L&H	Metropolitan Tower Life Ins Co	\$35,277,241,072	\$33,889,213,136	\$1,388,027,936
40150	P&C	MGA Ins Co Inc	\$352,803,575	\$213,355,196	\$139,448,379
18740	P&C	MGIC Ind Corp	\$163,153,084	\$59,955,945	\$103,197,139
38601	P&C	MIC Prop & Cas Ins Corp	\$109,086,607	\$51,618,309	\$57,468,298
21687	P&C	Mid Century Ins Co	\$6,941,017,539	\$2,828,535,180	\$4,112,482,359
15380	P&C	Mid Continent Assur Co	\$19,967,462	\$2,456	\$19,965,006
23418	P&C	Mid Continent Cas Co	\$638,251,213	\$394,318,028	\$243,933,185
66087	L&H	Mid West Natl Life Ins Co Of TN	\$46,996,353	\$28,754,823	\$18,241,530
23434	P&C	Middlesex Ins Co	\$851,107,148	\$599,572,827	\$251,534,321
66044	L&H	Midland Natl Life Ins Co	\$67,262,502,611	\$63,057,443,393	\$4,205,059,218
27138	P&C	Midvale Ind Co	\$69,527,191	\$57,460,298	\$12,066,893
23612	P&C	Midwest Employers Cas Co	\$157,432,534	\$39,882,852	\$117,549,682
16262	P&C	Midwest Family Advantage Ins Co	\$11,756,087	\$728,270	\$11,027,817
23574	P&C	Midwest Family Mut Ins Co	\$357,569,700	\$238,263,177	\$119,306,523
66109	L&H	Midwestern United Life Ins Co	\$230,201,585	\$83,837,185	\$146,364,401
26662	P&C	Milford Cas Ins Co	\$35,183,583	\$9,861,484	\$25,322,099
42234	P&C	Minnesota Lawyers Mut Ins Co	\$220,467,560	\$88,277,312	\$132,190,249
66168	L&H	Minnesota Life Ins Co	\$60,201,928,157	\$56,838,322,130	\$3,363,606,026



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20362	P&C	Mitsui Sumitomo Ins Co of Amer	\$1,993,256,330	\$675,119,127	\$1,318,137,203
22551	P&C	Mitsui Sumitomo Ins USA Inc	\$139,199,204	\$82,688,946	\$56,510,258
15997	P&C	MMG Ins Co	\$333,381,721	\$189,984,504	\$143,397,217
16942	P&C	MMIC Ins Inc	\$690,396,826	\$346,447,397	\$343,949,430
70416	L&H	MML Bay State Life Ins Co	\$5,352,119,790	\$5,077,610,264	\$274,509,526
10675	P&C	Mobilias Gen Ins Co	\$29,436,903	\$4,050,289	\$25,386,614
57541	FRAT	Modern Woodmen Of Amer	\$18,178,582,197	\$15,930,725,576	\$2,247,856,621
66265	L&H	Monarch Life Ins Co	\$620,254,509	\$616,886,368	\$3,368,139
66370	L&H	Mony Life Ins Co	\$6,705,527,075	\$6,334,080,202	\$371,446,872
29858	P&C	Mortgage Guar Ins Corp	\$6,176,479,420	\$4,840,442,232	\$1,336,037,188
13331	P&C	Motorists Commercial Mut Ins Co	\$631,348,578	\$452,039,205	\$179,309,374
22012	P&C	Motors Ins Corp	\$2,146,976,000	\$1,240,523,688	\$906,452,312
26522	P&C	Mount Vernon Fire Ins Co	\$929,386,416	\$214,178,151	\$715,208,269
10205	P&C	Mountain Valley Ind Co	\$46,426,056	\$24,279,140	\$22,146,916
66346	L&H	Munich Amer Reassur Co	\$8,353,497,740	\$7,760,224,193	\$593,273,547
69604	L&H	Munich Re US Life Corp	\$9,303,925	\$1,271,410	\$8,032,515
10227	P&C	Munich Reins Amer Inc	\$18,082,727,229	\$13,890,130,162	\$4,192,597,067
88668	L&H	Mutual Of Amer Life Ins Co	\$25,908,131,575	\$25,178,237,821	\$729,893,753
71412	L&H	Mutual Of Omaha Ins Co	\$9,440,459,254	\$5,817,005,778	\$3,623,453,476
66427	L&H	Mutual Trust Life Ins Co a Pan Amer	\$2,191,490,875	\$2,027,667,375	\$163,823,500
93734	L&H	Nassau Life & Ann Co	\$1,211,103,006	\$1,103,921,040	\$107,181,966
67814	L&H	Nassau Life Ins Co	\$14,021,767,925	\$13,726,428,725	\$295,339,200
23663	P&C	National Amer Ins Co	\$277,522,068	\$192,430,773	\$85,091,295
61409	L&H	National Benefit Life Ins Co	\$636,028,162	\$501,935,170	\$134,092,992
11991	P&C	National Cas Co	\$814,769,647	\$685,753,779	\$129,015,868
10243	P&C	National Continental Ins Co	\$188,484,855	\$96,890,973	\$91,593,882
16217	P&C	National Farmers Union Prop & Cas	\$76,685,143	\$31,444,828	\$45,240,315
20478	P&C	National Fire Ins Co Of Hartford	\$95,568,190	\$0	\$95,568,190
23728	P&C	National Gen Ins Co	\$59,742,561	\$33,149,036	\$26,593,525
66583	L&H	National Guardian Life Ins Co	\$4,419,306,354	\$4,001,841,820	\$417,464,534
82538	L&H	National Hlth Ins Co	\$129,628,296	\$77,429,552	\$52,198,745
20087	P&C	National Ind Co	\$317,406,349,239	\$129,644,054,825	\$187,762,294,414
27944	P&C	National Ins Assn	\$14,519,999	\$143,800	\$14,376,199
75264	L&H	National Integrity Life Ins Co	\$4,481,359,147	\$4,137,683,181	\$343,675,966
32620	P&C	National Interstate Ins Co	\$1,364,658,471	\$1,078,309,914	\$286,348,557
20052	P&C	National Liab & Fire Ins Co	\$3,315,807,772	\$2,100,693,927	\$1,215,113,845
66680	L&H	National Life Ins Co	\$10,516,913,266	\$7,950,083,392	\$2,566,829,875
13695	P&C	National Mortgage Ins Corp	\$1,928,425,610	\$1,062,752,327	\$865,673,283
23825	P&C	National Public Finance Guar Corp	\$2,145,427,681	\$619,291,005	\$1,526,136,676
85472	L&H	National Security Life & Ann Co	\$464,809,022	\$434,442,072	\$30,366,950
22608	P&C	National Specialty Ins Co	\$107,757,029	\$44,973,984	\$62,783,045
21881	P&C	National Surety Corp	\$92,051,204	\$13,601,018	\$78,450,186
87963	L&H	National Teachers Assoc Life Ins Co	\$589,605,236	\$538,386,682	\$51,218,554
51020	TITLE	National Title Ins Of NY Inc	\$117,302,324	\$71,517,062	\$45,785,262
19445	P&C	National Union Fire Ins Co Of Pitts	\$22,206,948,061	\$16,477,512,356	\$5,729,435,704



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66850	L&H	National Western Life Ins Co	\$10,701,321,480	\$9,196,158,362	\$1,505,163,118
26093	P&C	Nationwide Affinity Co of Amer	\$143,069,471	\$135,049,187	\$8,020,284
28223	P&C	Nationwide Agribusiness Ins Co	\$1,577,824,274	\$1,357,228,759	\$220,595,515
10723	P&C	Nationwide Assur Co	\$48,389,765	\$12,027,930	\$36,361,835
23760	P&C	Nationwide Gen Ins Co	\$958,783,203	\$734,364,140	\$224,419,063
25453	P&C	Nationwide Ins Co Of Amer	\$897,630,825	\$754,936,793	\$142,694,032
92657	L&H	Nationwide Life & Ann Ins Co	\$37,562,763,600	\$35,148,719,085	\$2,414,044,515
66869	L&H	Nationwide Life Ins Co	\$166,217,450,975	\$157,112,028,338	\$9,105,422,637
23779	P&C	Nationwide Mut Fire Ins Co	\$8,459,087,236	\$6,065,521,771	\$2,393,565,465
23787	P&C	Nationwide Mut Ins Co	\$37,596,285,576	\$23,509,920,781	\$14,086,364,795
37877	P&C	Nationwide Prop & Cas Ins Co	\$475,879,027	\$444,778,566	\$31,100,461
25240	P&C	NAU Country Ins Co	\$1,192,605,883	\$914,223,012	\$278,382,871
42307	P&C	Navigators Ins Co	\$4,230,361,942	\$3,158,620,128	\$1,071,741,814
15865	P&C	NCMIC Ins Co	\$895,105,443	\$560,995,414	\$334,110,029
25852	P&C	New England Guar Ins Co Inc	\$55,402,669	\$4,781,616	\$50,621,053
21830	P&C	New England Ins Co	\$18,473,147	\$2,391,001	\$16,082,147
91626	L&H	New England Life Ins Co	\$9,649,477,697	\$9,498,917,080	\$150,560,617
41629	P&C	New England Reins Corp	\$27,100,309	\$2,175,628	\$24,924,682
23841	P&C	New Hampshire Ins Co	\$143,696,049	\$78,976,219	\$64,719,830
91596	L&H	New York Life Ins & Ann Corp	\$174,524,567,474	\$165,076,673,422	\$9,447,894,052
66915	L&H	New York Life Ins Co	\$201,336,809,831	\$179,608,418,516	\$21,728,391,315
16608	P&C	New York Marine & Gen Ins Co	\$2,346,113,296	\$1,678,053,425	\$668,059,872
16285	P&C	Next Ins US Co	\$30,640,842	\$17,940,418	\$12,700,424
14788	P&C	NGM Ins Co	\$856,727,885	\$208,446,547	\$648,281,338
33200	P&C	Norcal Ins Co	\$1,669,324,234	\$1,131,101,309	\$538,222,925
23965	P&C	Norfolk & Dedham Mut Fire Ins Co	\$522,876,235	\$257,827,089	\$265,049,146
31470	P&C	Norguard Ins Co	\$1,948,582,538	\$1,571,629,452	\$376,953,086
66974	L&H	North Amer Co Life & Hlth Ins	\$32,392,291,562	\$30,807,609,447	\$1,584,682,115
50130	TITLE	North Amer Title Ins Co	\$125,744,059	\$86,038,599	\$39,705,460
27740	P&C	North Pointe Ins Co	\$21,463,271	\$7,913,242	\$13,550,029
21105	P&C	North River Ins Co	\$1,264,179,286	\$922,545,933	\$341,633,353
25992	P&C	Northern Security Ins Co Inc	\$9,212,405	\$151,720	\$9,060,685
24031	P&C	Northland Cas Co	\$119,012,804	\$80,543,883	\$38,468,921
24015	P&C	Northland Ins Co	\$1,297,014,373	\$751,979,503	\$545,034,870
13045	P&C	Northstone Ins Co	\$79,354,395	\$64,023,804	\$15,330,591
69000	L&H	Northwestern Long Term Care Ins Co	\$293,285,635	\$98,280,863	\$195,004,772
67091	L&H	Northwestern Mut Life Ins Co	\$308,766,870,656	\$283,809,417,538	\$24,957,453,118
42552	P&C	Nova Cas Co	\$98,911,053	\$3,616,282	\$95,294,771
39608	P&C	Nutmeg Ins Co	\$474,369,592	\$188,355,017	\$286,014,574
81353	L&H	NYLife Ins Co Of AZ	\$158,159,399	\$48,500,216	\$109,659,183
34630	P&C	Oak River Ins Co	\$1,075,219,537	\$551,518,181	\$523,701,356
15645	P&C	OBI Amer Ins Co	\$15,648,326	\$29,836	\$15,618,490
14190	P&C	OBI Natl Ins Co	\$13,580,298	\$59,226	\$13,521,072
35602	P&C	Obsidian Ins Co	\$30,451,981	\$2,749,187	\$27,702,794
23248	P&C	Occidental Fire & Cas Co Of NC	\$395,167,056	\$180,594,594	\$214,572,462



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67148	L&H	Occidental Life Ins Co Of NC	\$277,491,615	\$243,848,237	\$33,643,378
68446	L&H	Oceanview Life & Annuity Co	\$1,883,496,644	\$1,677,259,195	\$206,237,449
23680	P&C	Odyssey Reins Co	\$9,682,959,810	\$6,059,167,439	\$3,623,792,371
26565	P&C	Ohio Ind Co	\$179,795,225	\$132,331,953	\$47,463,272
10202	P&C	Ohio Mut Ins Co	\$378,431,653	\$73,654,116	\$304,777,537
89206	L&H	Ohio Natl Life Assur Corp	\$3,032,578,141	\$2,799,831,879	\$232,746,262
67172	L&H	Ohio Natl Life Ins Co	\$28,400,306,532	\$27,321,799,738	\$1,078,506,791
67180	L&H	Ohio State Life Ins Co	\$93,419,474	\$79,427,174	\$13,992,300
67199	L&H	Old Amer Ins Co	\$290,880,793	\$274,519,442	\$16,361,349
40231	P&C	Old Dominion Ins Co	\$36,023,420	\$50,363	\$35,973,057
24139	P&C	Old Republic Gen Ins Corp	\$2,239,541,022	\$1,529,622,818	\$709,918,204
24147	P&C	Old Republic Ins Co	\$3,185,646,999	\$1,963,447,566	\$1,222,199,433
67261	L&H	Old Republic Life Ins Co	\$105,015,052	\$61,357,946	\$43,657,106
50520	TITLE	Old Republic Natl Title Ins Co	\$1,453,649,714	\$840,779,553	\$612,870,161
35424	P&C	Old Republic Security Assur Co	\$981,509,277	\$740,520,848	\$240,988,429
37060	P&C	Old United Cas Co	\$866,436,644	\$488,062,453	\$378,374,193
88080	A&H	Omaha Hlth Ins Co	\$352,946,045	\$79,390,948	\$273,555,097
15385	P&C	OneCIS Ins Co	\$14,044,990	\$4,468,750	\$9,576,240
69647	L&H	Optum Ins of OH Inc	\$424,196,315	\$356,986,917	\$67,209,398
56383	FRAT	Order of United Commercial Travelers	\$14,324,020	\$6,874,637	\$7,449,383
76112	L&H	Oxford Life Ins Co	\$2,750,725,626	\$2,532,424,313	\$218,301,313
22748	P&C	Pacific Employers Ins Co	\$920,917,129	\$14,180,919	\$906,736,210
64343	L&H	Pacific Guardian Life Ins Co Ltd	\$573,563,613	\$489,819,617	\$83,743,996
20346	P&C	Pacific Ind Co	\$12,486,430,726	\$8,946,294,134	\$3,540,136,592
97268	L&H	Pacific Life & Ann Co	\$8,218,482,905	\$7,663,712,515	\$554,770,390
67466	L&H	Pacific Life Ins Co	\$159,293,301,109	\$147,929,107,944	\$11,364,193,165
37850	P&C	Pacific Specialty Ins Co	\$308,741,693	\$167,176,862	\$141,564,831
70785	A&H	Pacificare Life & Hlth Ins Co	\$194,464,312	\$2,505,623	\$191,958,689
10791	P&C	Palisades Ins Co	\$141,374,240	\$64,030,183	\$77,344,057
67539	L&H	Pan Amer Life Ins Co	\$1,289,011,030	\$1,037,658,629	\$251,352,399
60003	L&H	Park Avenue Life Ins Co	\$215,171,847	\$162,233,553	\$52,938,294
71099	L&H	Parker Centennial Assur Co	\$95,989,075	\$48,325,033	\$47,664,043
32069	P&C	Patriot Ins Co	\$155,797,866	\$95,795,819	\$60,002,047
60099	L&H	Patriot Life Ins Co	\$29,353,481	\$7,336,807	\$22,016,673
28290	P&C	Patrons Oxford Ins Co	\$26,233,319	\$12,679,082	\$13,554,237
67598	L&H	Paul Revere Life Ins Co	\$1,280,337,759	\$926,673,815	\$353,663,944
93777	L&H	Pavonia Life Ins Co of MI	\$1,027,593,796	\$982,099,077	\$45,494,719
14931	P&C	Pawtucket Ins Co	\$4,455,401	\$341,590	\$4,113,810
18139	P&C	Peak Prop & Cas Ins Corp	\$47,119,060	\$6,731,402	\$40,387,658
18333	P&C	Peerless Ind Ins Co	\$172,358,891	\$8,210,201	\$164,148,690
14958	P&C	Peninsula Ins Co	\$122,795,789	\$73,510,720	\$49,285,069
93262	L&H	Penn Ins & Ann Co	\$8,358,454,762	\$7,687,079,983	\$671,374,779
14982	P&C	Penn Millers Ins Co	\$83,842,821	\$37,160,567	\$46,682,254
67644	L&H	Penn Mut Life Ins Co	\$24,930,252,634	\$22,669,221,888	\$2,261,030,746
21962	P&C	Pennsylvania Ins Co	\$84,051,794	\$35,698,263	\$48,353,531



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14974	P&C	Pennsylvania Lumbermens Mut Ins	\$493,486,157	\$343,765,638	\$149,720,519
12262	P&C	Pennsylvania Manufacturers Assoc Ins	\$1,211,171,430	\$884,176,129	\$326,995,301
41424	P&C	Pennsylvania Manufacturers Ind Co	\$290,710,218	\$209,517,185	\$81,193,033
37648	P&C	Permanent Gen Assur Corp	\$536,903,458	\$415,122,365	\$121,781,093
22906	P&C	Permanent Gen Assur Corp Of OH	\$178,659,000	\$134,381,896	\$44,277,104
12297	P&C	Petroleum Cas Co	\$30,980,881	\$9,192,045	\$21,788,836
13714	P&C	Pharmacists Mut Ins Co	\$418,748,947	\$246,556,389	\$172,192,558
23175	P&C	Phenix Mut Fire Ins Co	\$78,553,642	\$54,599,478	\$23,954,164
67784	L&H	Philadelphia Amer Life Ins Co	\$372,272,939	\$296,598,532	\$75,674,407
18058	P&C	Philadelphia Ind Ins Co	\$9,935,146,803	\$7,308,441,595	\$2,626,705,206
93548	L&H	PHL Variable Ins Co	\$5,625,549,166	\$5,594,915,209	\$30,633,957
25623	P&C	Phoenix Ins Co	\$4,512,474,539	\$2,871,611,098	\$1,640,863,440
72125	L&H	Physicians Life Ins Co	\$1,752,164,076	\$1,579,899,298	\$172,264,779
80578	L&H	Physicians Mut Ins Co	\$2,599,100,676	\$1,497,026,696	\$1,102,073,981
21296	P&C	Pinnacle Nat Ins Co	\$29,912,138	\$16,664,810	\$13,247,327
15137	P&C	Pinnaclepoint Ins Co	\$145,754,493	\$113,574,380	\$32,180,113
67911	L&H	Pioneer Mut Life Ins Co	\$509,494,057	\$481,302,589	\$28,191,468
26794	P&C	Plans Liab Ins Co	\$7,832,291	\$35,523	\$7,796,768
10817	P&C	Plateau Casualty Insurance Company	\$54,754,857	\$25,584,065	\$29,170,792
18619	P&C	Platte River Ins Co	\$193,079,800	\$139,621,523	\$53,458,277
30945	P&C	Plaza Ins Co	\$35,811,734	\$10,343,702	\$25,468,032
27251	P&C	PMI Mortgage Ins Co	\$711,870,870	\$1,733,674,074	(\$1,021,803,204)
57622	FRAT	Polish Natl Alliance Us Of Na	\$433,438,792	\$411,479,745	\$21,959,047
56839	FRAT	Polish Natl Union Of Amer	\$26,226,767	\$25,317,055	\$909,712
57630	FRAT	Polish Roman Catholic Union Of Amer	\$200,484,711	\$190,427,992	\$10,056,719
37257	P&C	Praetorian Ins Co	\$352,844,517	\$253,575,529	\$99,268,988
10900	P&C	Preferred Employers Ins Co	\$93,831,362	\$43,824,351	\$50,007,011
15024	P&C	Preferred Mut Ins Co	\$626,091,180	\$382,881,158	\$243,210,024
36234	P&C	Preferred Professional Ins Co	\$333,461,243	\$224,837,698	\$108,623,545
10800	P&C	Premier Grp Ins Co Inc	\$57,876,610	\$21,909,274	\$35,967,336
14371	P&C	Prime Prop & Cas Ins Inc	\$197,689,571	\$135,061,110	\$62,628,461
65919	L&H	Primerica Life Ins Co	\$1,732,598,521	\$1,082,484,349	\$650,114,174
61271	L&H	Principal Life Ins Co	\$224,365,804,460	\$218,683,441,762	\$5,682,362,698
71161	L&H	Principal Natl Life Ins Co	\$622,012,378	\$371,348,302	\$250,664,076
12873	P&C	Privilege Underwriters Recp Exch	\$971,238,539	\$637,950,574	\$333,287,965
33391	P&C	ProAssurance Ind Co Inc	\$943,221,972	\$702,199,704	\$241,022,268
14460	P&C	ProAssurance Ins Co of Amer	\$315,653,789	\$220,194,011	\$95,459,778
11127	P&C	Professional Solutions Ins Co	\$31,462,626	\$22,329,533	\$9,133,093
29017	P&C	Professionals Advocate Ins Co	\$158,933,721	\$23,194,965	\$135,738,756
11851	P&C	Progressive Advanced Ins Co	\$816,495,065	\$457,071,952	\$359,423,113
24260	P&C	Progressive Cas Ins Co	\$12,823,771,456	\$9,486,702,475	\$3,337,068,981
16322	P&C	Progressive Direct Ins Co	\$11,614,335,313	\$7,776,686,185	\$3,837,649,128
24279	P&C	Progressive Max Ins Co	\$866,472,425	\$569,181,755	\$297,290,670
38628	P&C	Progressive Northern Ins Co	\$2,753,341,758	\$1,975,464,248	\$777,877,510
21727	P&C	Progressive Universal Ins Co	\$657,305,851	\$425,795,282	\$231,510,569



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34690	P&C	Property & Cas Ins Co Of Hartford	\$276,654,768	\$135,596,659	\$141,058,109
10638	P&C	Proselect Ins Co	\$168,528,855	\$138,518,373	\$30,010,481
12416	P&C	Protective Ins Co	\$1,130,715,524	\$784,481,973	\$346,233,551
68136	L&H	Protective Life Ins Co	\$74,296,918,033	\$69,213,613,017	\$5,083,305,016
35769	P&C	Protective Prop & Cas Ins Co	\$357,302,059	\$169,830,265	\$187,471,794
15040	P&C	Providence Mut Fire Ins Co	\$207,374,358	\$107,354,424	\$100,019,934
24295	P&C	Providence Washington Ins Co	\$19,799,583	\$184,530	\$19,615,053
68195	L&H	Provident Life & Accident Ins Co	\$6,172,161,144	\$5,466,952,049	\$705,209,095
68209	L&H	Provident Life & Cas Ins Co	\$830,619,340	\$666,046,790	\$164,572,550
79227	L&H	Pruco Life Ins Co	\$137,956,629,222	\$136,495,284,786	\$1,461,344,436
86630	L&H	Prudential Ann Life Assur Corp	\$70,536,209,693	\$64,405,320,479	\$6,130,889,214
68241	L&H	Prudential Ins Co Of Amer	\$310,652,820,990	\$299,055,477,705	\$11,597,343,285
93629	L&H	Prudential Retirement Ins & Ann Co	\$88,908,632,308	\$87,751,672,884	\$1,156,959,424
15059	P&C	Public Serv Ins Co	\$130,193,496	\$88,573,833	\$41,619,664
71390	L&H	Puritan Life Ins Co of Amer	\$230,140,281	\$209,298,374	\$20,841,907
39217	P&C	QBE Ins Corp	\$2,841,423,837	\$2,141,522,929	\$699,900,908
10219	P&C	QBE Reins Corp	\$1,203,450,121	\$419,909,240	\$783,540,881
15067	P&C	Quincy Mut Fire Ins Co	\$2,011,416,352	\$714,788,716	\$1,296,627,636
22705	P&C	R&Q Reins Co	\$135,024,232	\$121,005,439	\$14,018,793
33790	P&C	Radian Guar Inc	\$5,437,185,787	\$4,955,701,662	\$481,484,125
30872	P&C	Radian Mortgage Assur Inc	\$8,738,253	\$7,708	\$8,730,545
15843	P&C	Radian Mortgage Guar Inc	\$20,084,218	\$7,365	\$20,076,853
15756	P&C	Radnor Specialty Ins Co	\$71,921,958	\$8,137,126	\$63,784,832
11673	P&C	Redwood Fire & Cas Ins Co	\$2,550,328,890	\$1,412,562,489	\$1,137,766,401
24449	P&C	Regent Ins Co	\$58,541,635	\$23,720,610	\$34,821,025
68357	L&H	Reliable Life Ins Co	\$26,586,230	\$14,445,266	\$12,140,964
68381	L&H	Reliance Standard Life Ins Co	\$17,528,518,369	\$15,951,344,089	\$1,577,174,280
67105	L&H	Reliastar Life Ins Co	\$19,614,869,418	\$18,018,645,992	\$1,596,223,425
61360	L&H	Reliastar Life Ins Co Of NY	\$2,782,433,279	\$2,539,315,209	\$243,118,070
61700	L&H	Renaissance Life & Hlth Ins Co of Am	\$94,685,366	\$45,167,332	\$49,518,033
12475	P&C	Republic Franklin Ins Co	\$135,437,958	\$70,427,543	\$65,010,415
32174	P&C	Republic Mort Assur Co	\$19,677,887	\$12,117,269	\$7,560,618
31275	P&C	Republic Mortgage Guar Ins Corp	\$100,326,943	\$78,102,800	\$22,224,143
28452	P&C	Republic Mortgage Ins Co	\$451,420,828	\$362,625,166	\$88,795,662
31089	P&C	Repwest Ins Co	\$339,161,396	\$111,781,598	\$227,379,798
68462	L&H	Reserve Natl Ins Co	\$97,248,475	\$41,468,448	\$55,780,027
61506	L&H	Resource Life Ins Co	\$5,991,394	\$238,459	\$5,752,935
43044	P&C	Response Ins Co	\$41,957,638	\$1,738,088	\$40,219,549
36684	P&C	Riverport Ins Co	\$82,018,399	\$33,280,506	\$48,737,893
65005	L&H	RiverSource Life Ins Co	\$117,844,944,632	\$113,054,946,261	\$4,789,998,371
13056	P&C	RLI Ins Co	\$2,314,336,744	\$1,192,744,750	\$1,121,591,994
12491	P&C	Rochdale Ins Co Of NY	\$95,454,302	\$941,338	\$94,512,964
11089	P&C	Rock Ridge Ins Co	\$20,756,183	\$994,515	\$19,761,668
35505	P&C	Rockwood Cas Ins Co	\$286,208,974	\$189,572,236	\$96,636,738
10974	P&C	Root Ins Co	\$396,137,675	\$296,083,444	\$100,054,231



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24503	P&C	Root Prop & Cas Ins Co	\$17,564,789	\$1,232,631	\$16,332,158
39039	P&C	Rural Comm Ins Co	\$2,047,928,827	\$1,820,363,274	\$227,565,554
23132	P&C	RVI Amer Ins Co	\$104,465,004	\$24,584,268	\$79,880,736
11123	P&C	Safety First Ins Co	\$117,673,766	\$41,496,360	\$76,177,406
33618	P&C	Safety Ind Ins Co	\$153,082,212	\$71,792,934	\$81,289,278
39454	P&C	Safety Ins Co	\$1,656,723,224	\$902,657,016	\$754,066,208
15105	P&C	Safety Natl Cas Corp	\$9,990,410,931	\$7,071,587,340	\$2,918,823,591
12808	P&C	Safety Prop & Cas Ins Co	\$55,908,492	\$28,523,019	\$27,385,473
40460	P&C	Sagamore Ins Co	\$207,519,642	\$57,051,708	\$150,467,934
60445	L&H	Sagikor Life Ins Co	\$2,376,309,966	\$2,247,615,558	\$128,694,408
38300	P&C	Samsung Fire & Marine Ins Co Ltd	\$112,987,543	\$35,005,386	\$77,982,157
60176	L&H	SBLI USA Life Ins Co Inc	\$2,155,501,152	\$2,024,107,226	\$131,393,926
15580	P&C	Scottsdale Ind Co	\$103,354,381	\$64,896,277	\$38,458,104
10054	P&C	Securian Cas Co	\$457,556,024	\$315,112,583	\$142,443,441
93742	L&H	Securian Life Ins Co	\$1,780,145,641	\$1,333,355,012	\$446,790,628
68675	L&H	Security Benefit Life Ins Co	\$40,663,801,276	\$37,154,113,389	\$3,509,687,887
10117	P&C	Security First Ins Co	\$215,807,482	\$137,620,202	\$78,187,280
68713	L&H	Security Life Of Denver Ins Co	\$15,475,111,577	\$14,680,789,294	\$794,322,283
68772	L&H	Security Mut Life Ins Co Of NY	\$2,903,561,135	\$2,722,890,528	\$180,670,607
19879	P&C	Security Natl Ins Co	\$808,122,409	\$608,151,125	\$199,971,284
50784	TITLE	Security Title Guarantee Corp Baltim	\$24,419,419	\$16,164,126	\$8,255,293
12572	P&C	Selective Ins Co Of Amer	\$2,840,293,618	\$2,100,887,962	\$739,405,656
11867	P&C	Selective Ins Co of New England	\$235,868,192	\$174,723,647	\$61,144,546
19259	P&C	Selective Ins Co Of SC	\$763,189,474	\$580,382,914	\$182,806,561
39926	P&C	Selective Ins Co Of The Southeast	\$608,042,779	\$464,538,709	\$143,504,070
26301	P&C	Selective Way Ins Co	\$1,630,441,512	\$1,200,432,315	\$430,009,196
10936	P&C	Seneca Ins Co Inc	\$243,285,395	\$93,159,751	\$150,125,644
11000	P&C	Sentinel Ins Co Ltd	\$326,501,709	\$82,081,697	\$244,420,012
12870	P&C	Sentruiy Cas Co	\$292,295,294	\$225,141,836	\$67,153,458
28460	P&C	Sentry Cas Co	\$365,231,457	\$292,765,398	\$72,466,060
24988	P&C	Sentry Ins Co	\$10,172,180,043	\$3,667,965,187	\$6,504,214,856
68810	L&H	Sentry Life Ins Co	\$9,061,154,014	\$8,737,369,168	\$323,784,846
21180	P&C	Sentry Select Ins Co	\$895,183,299	\$665,520,843	\$229,662,456
22985	P&C	Sequoia Ins Co	\$50,943,352	\$7,033,588	\$43,909,764
39152	P&C	Service Amer Ind Co	\$93,015,555	\$75,261,398	\$17,754,157
43389	P&C	Service Lloyds Ins Co	\$294,356,652	\$156,575,332	\$137,781,320
97241	L&H	Settlers Life Ins Co	\$450,578,451	\$385,865,230	\$64,713,221
23388	P&C	Shelter Mut Ins Co	\$3,724,053,618	\$1,552,264,475	\$2,171,789,134
89958	L&H	Shelterpoint Ins Co	\$11,983,291	\$3,145,277	\$8,838,014
68845	L&H	Shenandoah Life Ins Co	\$1,421,190,052	\$1,328,936,663	\$92,253,389
71420	A&H	Sierra Hlth & Life Ins Co Inc	\$6,117,201,902	\$2,784,813,726	\$3,332,388,176
62952	L&H	SILAC Ins Co	\$2,987,822,329	\$2,786,285,803	\$201,536,526
12575	A&H	SilverScript Ins Co	\$2,862,292,203	\$1,855,572,700	\$1,006,719,503
38776	P&C	Sirius Amer Ins Co	\$1,428,591,656	\$868,964,031	\$559,627,624
38997	P&C	Sompo Amer Fire & Mar Ins Co Amer	\$175,671,485	\$150,164,837	\$25,506,648



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11126	P&C	Sompo Amer Ins Co	\$1,300,802,905	\$810,638,517	\$490,164,389
57142	FRAT	Sons Of Norway	\$338,100,815	\$326,835,195	\$11,265,620
19216	P&C	Southern Ins Co	\$41,407,777	\$4,891,728	\$36,516,049
12294	P&C	Southwest Marine & Gen Ins Co	\$302,759,193	\$226,177,686	\$76,581,507
20613	P&C	Sparta Ins Co	\$97,101,463	\$52,113,886	\$44,987,577
24376	P&C	Spinnaker Ins Co	\$164,414,914	\$94,847,665	\$69,567,249
24767	P&C	St Paul Fire & Marine Ins Co	\$20,881,814,306	\$14,742,818,045	\$6,138,996,260
24775	P&C	St Paul Guardian Ins Co	\$80,364,239	\$57,390,077	\$22,974,162
24791	P&C	St Paul Mercury Ins Co	\$348,978,102	\$234,253,739	\$114,724,363
19224	P&C	St Paul Protective Ins Co	\$574,109,645	\$351,415,155	\$222,694,490
19070	P&C	Standard Fire Ins Co	\$4,250,851,752	\$2,940,048,942	\$1,310,802,811
42986	P&C	Standard Guar Ins Co	\$318,686,979	\$188,809,234	\$129,877,745
69019	L&H	Standard Ins Co	\$29,581,882,479	\$28,041,467,899	\$1,540,414,580
69078	L&H	Standard Security Life Ins Co Of NY	\$134,660,744	\$70,056,738	\$64,604,006
18023	P&C	Star Ins Co	\$1,956,118,801	\$1,283,295,914	\$672,822,887
68985	L&H	Starmount Life Ins Co	\$131,741,551	\$57,458,197	\$74,283,354
40045	P&C	Starnet Ins Co	\$245,146,269	\$124,406,659	\$120,739,609
38318	P&C	Starr Ind & Liab Co	\$6,831,634,088	\$4,452,913,351	\$2,378,720,737
16109	P&C	Starr Specialty Ins Co	\$71,163,189	\$26,599,902	\$44,563,287
25496	P&C	StarStone Natl Ins Co	\$698,751,681	\$259,313,264	\$439,438,418
25135	P&C	State Automobile Mut Ins Co	\$2,361,729,822	\$1,547,540,728	\$814,189,094
25143	P&C	State Farm Fire & Cas Co	\$46,250,051,104	\$25,282,508,656	\$20,967,542,447
25151	P&C	State Farm Gen Ins Co	\$6,474,390,778	\$4,329,796,107	\$2,144,594,671
69108	L&H	State Farm Life Ins Co	\$81,784,369,812	\$68,617,126,601	\$13,167,243,211
25178	P&C	State Farm Mut Auto Ins Co	\$193,934,682,694	\$67,882,571,075	\$126,052,111,619
69116	L&H	State Life Ins Co	\$10,045,570,346	\$9,486,076,982	\$559,493,364
12831	P&C	State Natl Ins Co Inc	\$670,658,175	\$162,495,963	\$508,162,211
77399	L&H	Sterling Life Ins Co	\$34,032,680	\$17,493,308	\$16,539,372
50121	TITLE	Stewart Title Guar Co	\$1,375,621,478	\$580,872,373	\$794,749,105
25180	P&C	Stillwater Ins Co	\$476,732,139	\$238,913,286	\$237,818,853
16578	P&C	Stillwater Prop & Cas Ins Co	\$118,747,542	\$17,780,064	\$100,967,475
10340	P&C	Stonington Ins Co	\$17,356,349	\$2,107,437	\$15,248,912
11024	P&C	Strathmore Ins Co	\$28,999,466	\$106,162	\$28,893,304
10130	P&C	SU Ins Co	\$24,432,964	\$11,377,152	\$13,055,812
15136	P&C	Summitpoint Ins Co	\$99,949,266	\$69,241,275	\$30,707,991
80926	L&H	Sun Life & Hlth Ins Co	\$985,585,642	\$878,715,996	\$106,869,646
34762	P&C	Sunz Ins Co	\$489,032,785	\$358,559,487	\$130,473,298
58181	FRAT	Supreme Council The Royal Arcanum	\$108,020,450	\$96,764,666	\$11,255,784
10916	P&C	Suretec Ins Co	\$324,240,297	\$202,734,755	\$121,505,542
69310	L&H	Surety Life Ins Co	\$29,220,972	\$1,995,426	\$27,225,545
82627	L&H	Swiss Re Life & Hlth Amer Inc	\$12,892,784,179	\$11,425,029,626	\$1,467,754,553
25364	P&C	Swiss Reins Amer Corp	\$18,192,008,764	\$14,218,652,532	\$3,973,356,232
68608	L&H	Symetra Life Ins Co	\$44,263,442,344	\$41,947,372,235	\$2,316,070,109
20311	P&C	Syncora Guar Inc	\$592,142,147	(\$127,290,279)	\$719,432,426
12866	P&C	T H E Ins Co	\$174,257,586	\$115,883,456	\$58,374,129



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71153	L&H	Talcott Resolution Life & Ann Ins Co	\$35,237,391,152	\$34,615,701,312	\$621,689,840
88072	L&H	Talcott Resolution Life Ins Co	\$92,345,508,040	\$89,203,301,513	\$3,142,206,527
41050	P&C	TDC Natl Assur Co	\$424,409,279	\$291,772,316	\$132,636,963
69345	L&H	Teachers Ins & Ann Assoc Of Amer	\$326,308,054,635	\$286,306,777,704	\$40,001,276,931
22683	P&C	Teachers Ins Co	\$378,423,120	\$231,839,960	\$146,583,160
42376	P&C	Technology Ins Co Inc	\$5,031,036,524	\$3,754,697,533	\$1,276,338,991
69396	L&H	Texas Life Ins Co	\$1,470,978,904	\$1,353,929,170	\$117,049,734
28665	P&C	The Cincinnati Cas Co	\$515,103,757	\$59,112,685	\$455,991,072
23280	P&C	The Cincinnati Ind Co	\$150,260,538	\$34,944,052	\$115,316,486
10677	P&C	The Cincinnati Ins Co	\$15,296,595,042	\$9,458,741,872	\$5,837,853,169
76236	L&H	The Cincinnati Life Ins Co	\$4,809,651,904	\$4,568,195,573	\$241,456,331
13703	P&C	The Gen Automobile Ins Co Inc	\$53,133,980	\$40,347,448	\$12,786,532
70435	L&H	The Savings Bank Mut Life Ins Co of	\$3,486,756,297	\$3,299,731,657	\$187,024,640
28240	P&C	The Serv Ins Co Inc	\$18,257,800	\$7,382,565	\$10,875,235
41769	P&C	The Travelers Cas Co	\$227,560,719	\$166,947,968	\$60,612,750
56014	FRAT	Thrivent Financial For Lutherans	\$109,324,606,951	\$98,626,201,376	\$10,698,405,575
60142	L&H	TIAA Cref Life Ins Co	\$15,760,719,440	\$14,941,936,072	\$818,783,368
92908	L&H	Tier One Ins Co	\$75,888,318	\$14,735,742	\$61,152,576
25534	P&C	TIG Ins Co	\$1,750,123,098	\$1,252,489,572	\$497,633,526
32301	P&C	TNUS Ins Co	\$65,838,523	\$4,079,520	\$61,759,003
42439	P&C	Toa Re Ins Co Of Amer	\$2,088,375,925	\$1,507,294,576	\$581,081,349
44245	P&C	Toggle Ins Co	\$73,477,671	\$15,854	\$73,461,817
10945	P&C	Tokio Marine Amer Ins Co	\$1,387,735,505	\$957,293,708	\$430,441,798
37621	P&C	Toyota Motor Ins Co	\$684,418,230	\$399,981,092	\$284,437,138
10952	P&C	Transamerica Cas Ins Co	\$24,485,370	\$6,910,593	\$17,574,777
70688	L&H	Transamerica Financial Life Ins Co	\$33,514,529,400	\$32,436,936,894	\$1,077,592,506
86231	L&H	Transamerica Life Ins Co	\$200,268,216,641	\$192,158,595,295	\$8,109,621,346
28886	P&C	Transguard Ins Co Of Amer Inc	\$553,791,794	\$306,491,789	\$247,300,005
33014	P&C	Transport Ins Co	\$27,146,202	\$20,435,400	\$6,710,802
20494	P&C	Transportation Ins Co	\$71,024,255	\$20,248	\$71,004,007
28188	P&C	Travco Ins Co	\$245,578,153	\$178,303,393	\$67,274,760
19038	P&C	Travelers Cas & Surety Co	\$18,860,519,605	\$11,702,305,382	\$7,158,214,223
31194	P&C	Travelers Cas & Surety Co Of Amer	\$4,625,889,627	\$2,534,855,020	\$2,091,034,607
36170	P&C	Travelers Cas Co Of CT	\$366,370,057	\$275,494,865	\$90,875,193
19046	P&C	Travelers Cas Ins Co Of Amer	\$2,144,360,175	\$1,592,601,600	\$551,758,575
40282	P&C	Travelers Commercial Cas Co	\$367,831,139	\$274,741,790	\$93,089,349
41750	P&C	Travelers Constitution State Ins Co	\$226,914,412	\$166,409,827	\$60,504,585
27998	P&C	Travelers Home & Marine Ins Co	\$396,304,875	\$277,504,889	\$118,799,986
25658	P&C	Travelers Ind Co	\$24,419,749,492	\$17,470,223,864	\$6,949,525,628
25666	P&C	Travelers Ind Co Of Amer	\$680,292,897	\$494,209,505	\$186,083,392
25682	P&C	Travelers Ind Co Of CT	\$1,184,343,359	\$852,822,463	\$331,520,896
38130	P&C	Travelers Personal Ins Co	\$368,072,161	\$297,076,880	\$70,995,281
36145	P&C	Travelers Personal Security Ins Co	\$236,799,905	\$172,016,167	\$64,783,738
25674	P&C	Travelers Prop Cas Co Of Amer	\$919,913,363	\$450,054,749	\$469,858,614
31003	P&C	Tri State Ins Co Of MN	\$177,410,390	\$144,555,639	\$32,854,751



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22225	P&C	Trisura Ins Co	\$34,551,664	\$8,587,294	\$25,964,370
41211	P&C	Triton Ins Co	\$664,579,275	\$527,119,935	\$137,459,340
41106	P&C	Triumphe Cas Co	\$68,534,629	\$48,097,691	\$20,436,938
21709	P&C	Truck Ins Exch	\$2,297,460,694	\$1,565,932,445	\$731,528,249
27120	P&C	Trumbull Ins Co	\$256,901,643	\$136,073,637	\$120,828,007
61425	L&H	Trustmark Ins Co	\$1,742,368,925	\$1,427,959,969	\$314,408,956
62863	L&H	Trustmark Life Ins Co	\$269,871,608	\$102,988,120	\$166,883,488
60117	A&H	Tufts Ins Co Inc	\$136,337,588	\$66,660,418	\$69,677,169
29459	P&C	Twin City Fire Ins Co Co	\$705,870,173	\$419,779,184	\$286,090,989
67423	L&H	UBS Life Ins Co USA	\$43,745,401	\$2,124,024	\$41,621,377
80314	L&H	Unicare Life & Hlth Ins Co	\$1,033,164,436	\$766,887,697	\$266,276,739
11121	L&H	Unified Life Ins Co	\$220,799,551	\$194,928,847	\$25,870,704
91529	L&H	Unimerica Ins Co	\$450,010,984	\$208,607,346	\$241,403,638
62596	L&H	Union Fidelity Life Ins Co	\$20,129,958,237	\$19,353,181,798	\$776,776,438
25844	P&C	Union Ins Co	\$156,513,328	\$108,219,956	\$48,293,372
21423	P&C	Union Ins Co Of Providence	\$29,538,871	\$218,393	\$29,320,478
69744	L&H	Union Labor Life Ins Co	\$4,306,595,998	\$4,164,951,946	\$141,644,052
25860	P&C	Union Mut Fire Ins Co	\$334,764,436	\$213,676,344	\$121,088,092
70408	L&H	Union Security Ins Co	\$2,908,025,865	\$2,780,112,759	\$127,913,106
92916	L&H	United Amer Ins Co	\$729,058,281	\$519,715,127	\$209,343,154
36226	P&C	United Cas & Surety Ins Co	\$40,625,558	\$16,728,269	\$23,897,289
85766	A&H	United Concordia Ins Co	\$293,152,464	\$108,766,031	\$184,386,433
69892	L&H	United Farm Family Life Ins Co	\$2,474,937,503	\$2,117,442,180	\$357,495,323
11770	P&C	United Financial Cas Co	\$5,721,134,584	\$4,362,715,750	\$1,358,418,834
13021	P&C	United Fire & Cas Co	\$2,015,558,353	\$1,343,959,032	\$671,599,321
15873	P&C	United Guar Residential Ins Co	\$1,948,083,909	\$1,766,696,642	\$181,387,267
16667	P&C	United Guar Residential Ins Co of NC	\$37,512,000	\$13,224,142	\$24,287,858
63983	L&H	United Heritage Life Ins Co	\$635,122,652	\$562,578,541	\$72,544,112
60318	A&H	United Hlthcare Ins Co Of IL	\$394,250,569	\$281,836,769	\$112,413,800
69930	L&H	United Ins Co Of Amer	\$4,991,309,476	\$4,554,703,214	\$436,606,262
69973	L&H	United Life Ins Co	\$2,084,612,561	\$1,928,248,045	\$156,364,516
69868	L&H	United Of Omaha Life Ins Co	\$28,649,865,991	\$26,779,071,274	\$1,870,794,716
13072	P&C	United Ohio Ins Co	\$418,522,360	\$195,427,399	\$223,094,961
10969	P&C	United Prop & Cas Ins Co	\$847,427,584	\$708,729,840	\$138,697,744
25941	P&C	United Serv Automobile Assn	\$45,291,550,078	\$11,557,076,691	\$33,734,473,387
25887	P&C	United States Fidelity & Guar Co	\$3,452,242,869	\$2,561,238,503	\$891,004,366
21113	P&C	United States Fire Ins Co	\$4,818,423,595	\$3,299,918,869	\$1,518,504,726
70106	L&H	United States Life Ins Co in the Cit	\$30,307,797,667	\$28,518,023,272	\$1,789,774,395
10656	P&C	United States Surety Co	\$71,748,686	\$15,505,438	\$56,243,248
29157	P&C	United WI Ins Co	\$218,169,757	\$88,222,327	\$129,947,430
72850	L&H	United World Life Ins Co	\$154,264,752	\$100,454,844	\$53,809,908
79413	L&H	UnitedHealthcare Ins Co	\$21,587,265,693	\$13,976,035,179	\$7,611,230,514
84549	A&H	UnitedHealthcare Ins Co of Amer	\$388,975,309	\$198,233,975	\$190,741,334
97179	A&H	UnitedHealthcare Life Ins Co	\$213,476,384	\$90,121,732	\$123,354,652
95149	A&H	UnitedHealthcare of New England Inc	\$473,586,044	\$269,174,406	\$204,411,638



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95710	A&H	UnitedHealthcare of WI Inc	\$2,517,950,280	\$1,410,793,422	\$1,107,156,858
25909	P&C	Unitrin Preferred Ins Co	\$16,142,156	\$6,674,342	\$9,467,814
63819	L&H	Unity Financial Life Ins Co	\$334,727,627	\$318,565,542	\$16,162,085
10861	P&C	Universal Prop & Cas Ins	\$1,347,527,506	\$986,820,513	\$360,706,993
41181	P&C	Universal Underwriters Ins Co	\$326,772,135	(\$10,199,486)	\$336,971,621
40843	P&C	Universal Underwriters Of TX Ins	\$9,854,354	\$163,686	\$9,690,668
67601	L&H	Unum Ins Co	\$79,043,670	\$30,120,128	\$48,923,542
62235	L&H	Unum Life Ins Co Of Amer	\$21,791,489,322	\$20,192,743,396	\$1,598,745,925
80802	L&H	US Br Sun Life Assur Co of Canada	\$19,738,204,146	\$19,026,371,449	\$711,832,697
80659	L&H	US Business of Canada Life Assur Co	\$4,210,235,252	\$3,951,234,036	\$259,001,216
84530	L&H	US Financial Life Ins Co	\$497,569,930	\$386,550,287	\$111,019,643
29599	P&C	US Specialty Ins Co	\$2,202,698,967	\$1,677,759,325	\$524,939,642
35416	P&C	Us Underwriters Ins Co	\$166,953,486	\$33,490,885	\$133,462,600
25968	P&C	USAA Cas Ins Co	\$13,506,651,036	\$7,032,598,630	\$6,474,052,406
18600	P&C	USAA Gen Ind Co	\$6,915,218,707	\$4,160,936,939	\$2,754,281,769
69663	L&H	USAA Life Ins Co	\$27,476,705,618	\$25,028,738,282	\$2,447,967,336
94358	L&H	USable Life	\$502,610,612	\$267,565,513	\$235,045,099
25976	P&C	Utica Mut Ins Co	\$3,096,816,777	\$1,915,335,124	\$1,181,481,652
10687	P&C	Utica Natl Assur Co	\$81,610,921	\$45,718,423	\$35,892,498
13998	P&C	Utica Natl Ins Co of OH	\$26,558,942	\$5,577,697	\$20,981,245
43478	P&C	Utica Natl Ins Co Of TX	\$42,754,824	\$23,432,736	\$19,322,088
20508	P&C	Valley Forge Ins Co	\$63,380,881	\$0	\$63,380,881
21172	P&C	Vanliner Ins Co	\$552,270,993	\$385,533,726	\$166,737,267
44768	P&C	Vantapro Specialty Ins Co	\$59,658,588	\$36,676,913	\$22,981,675
68632	L&H	Vantis Life Ins Co	\$544,079,835	\$475,694,765	\$68,385,070
70238	L&H	Variable Ann Life Ins Co	\$91,110,457,064	\$88,204,848,530	\$2,905,608,534
16186	P&C	Vault Recip Exch	\$100,588,686	\$47,509,265	\$53,079,422
80942	L&H	Venerable Ins & Ann Co	\$49,487,765,639	\$46,801,937,380	\$2,685,828,259
13110	P&C	Vermont Accident Ins Co Inc	\$18,349,742	\$1,045,536	\$17,304,207
26018	P&C	Vermont Mut Ins Co	\$1,226,564,829	\$578,412,327	\$648,152,502
42889	P&C	Victoria Fire & Cas Co	\$38,795,374	\$1,238,522	\$37,556,852
20397	P&C	Vigilant Ins Co	\$449,915,793	\$100,300,460	\$349,615,333
13137	P&C	Viking Ins Co Of WI	\$508,248,501	\$333,437,174	\$174,811,327
40827	P&C	Virginia Surety Co Inc	\$1,727,188,417	\$1,385,732,039	\$341,456,378
39616	A&H	Vision Serv Plan Ins Co	\$506,307,910	\$263,675,776	\$242,632,134
86509	L&H	Voya Retirement Ins & Ann Co	\$122,240,382,954	\$120,200,057,705	\$2,040,325,249
70319	L&H	Washington Natl Ins Co	\$5,742,109,772	\$5,380,459,317	\$361,650,455
25585	P&C	Watford Ins Co	\$57,143,379	\$28,998,332	\$28,145,047
26069	P&C	Wausau Business Ins Co	\$33,792,074	\$2,748,615	\$31,043,459
26042	P&C	Wausau Underwriters Ins Co	\$127,712,514	\$54,627,956	\$73,084,558
40517	P&C	WCF Natl Ins Co	\$548,314,611	\$316,487,803	\$231,826,808
10155	A&H	WellCare Prescription Ins Inc	\$2,184,542,139	\$1,840,595,296	\$343,946,843
32280	P&C	Wellfleet Ins Co	\$172,076,590	\$109,632,749	\$62,443,841
20931	P&C	Wellfleet NY Ins Co	\$83,201,708	\$56,077,524	\$27,124,184
25011	P&C	Wesco Ins Co	\$1,996,454,091	\$1,502,567,588	\$493,886,503



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44393	P&C	West Amer Ins Co	\$50,813,852	\$2,155,039	\$48,658,813
15350	P&C	West Bend Mut Ins Co	\$3,551,353,792	\$2,150,838,032	\$1,400,515,760
70335	L&H	West Coast Life Ins Co	\$4,374,551,587	\$4,004,144,324	\$370,407,263
10030	P&C	Westchester Fire Ins Co	\$333,083,931	\$184,192,622	\$148,891,309
50050	TITLE	Westcor Land Title Ins Co	\$281,578,296	\$173,236,090	\$108,342,206
70483	L&H	Western & Southern Life Ins Co	\$11,180,126,486	\$5,522,385,248	\$5,657,741,238
92622	L&H	Western Southern Life Assur Co	\$17,043,485,072	\$15,846,684,223	\$1,196,800,849
13188	P&C	Western Surety Co	\$2,094,493,130	\$554,517,555	\$1,539,975,575
85189	L&H	Western United Life Assur Co	\$1,283,404,604	\$1,187,870,225	\$95,534,379
24112	P&C	Westfield Ins Co	\$3,064,846,545	\$1,728,642,047	\$1,336,204,498
39845	P&C	Westport Ins Corp	\$4,594,180,344	\$2,990,580,214	\$1,603,600,130
51152	TITLE	WFG Natl Title Ins Co	\$240,584,841	\$155,406,837	\$85,178,004
62413	L&H	Wilcac Life Ins Co	\$5,498,863,087	\$5,288,768,390	\$210,094,696
66133	L&H	Wilton Reassur Co	\$18,452,142,521	\$17,807,675,435	\$644,467,086
60704	L&H	Wilton Reassur Life Co of NY	\$874,928,248	\$793,706,123	\$81,222,125
56170	FRAT	Womans Life Ins Society	\$201,104,800	\$189,742,910	\$11,361,890
57320	FRAT	Woodmen World Life Ins Soc	\$11,227,563,368	\$9,612,974,636	\$1,614,588,732
31232	P&C	Work First Cas Co	\$72,615,920	\$48,075,909	\$24,540,011
11523	P&C	Wright Natl Flood Ins Co	\$42,355,884	\$9,763,877	\$32,592,007
80055	L&H	Wysh Life & Hlth Ins Co	\$9,324,808	\$58,994	\$9,265,814
40193	P&C	X L Ins Co Of NY	\$82,424,410	\$4,326,679	\$78,097,731
24554	P&C	XL Ins Amer Inc	\$991,587,664	\$787,774,545	\$203,813,119
20583	P&C	XL Reins Amer Inc	\$10,597,865,910	\$7,728,714,712	\$2,869,151,198
37885	P&C	XL Specialty Ins Co	\$1,941,869,296	\$1,479,952,552	\$461,916,745
26220	P&C	Yosemite Ins Co	\$107,726,911	\$66,492,416	\$41,234,495
30325	P&C	Zale Ind Co	\$27,510,401	\$1,517,955	\$25,992,446
13269	P&C	Zenith Ins Co	\$1,707,054,990	\$1,184,725,747	\$522,329,243
16535	P&C	Zurich Amer Ins Co	\$29,990,928,434	\$22,809,821,689	\$7,181,106,746
27855	P&C	Zurich Amer Ins Co Of IL	\$50,509,861	\$16,491,982	\$34,017,878
90557	L&H	Zurich Amer Life Ins Co	\$15,906,909,370	\$15,742,603,777	\$164,305,593



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APPENDIX D SURPLUS LINES COMPANIES

NAIC#	COMPANY NAME
16890	Accelerant Specialty Insurance Company
20010	Acceptance Indemnity Insurance Company
16835	Accredited Specialty 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
35351	American Empire Surplus Lines Insurance Company
10245	American Federation Insurance Company
10043	American National Lloyds Insurance Company
19623	American Summit Insurance Company
35912	American Western Home Insurance Company
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
45055	Ascopt Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
16427	Ategrity Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
15708	Awbury Insurance Company
26620	AXIS Surplus Insurance Company
14695	AzGUARD Insurance Company
39462	Berkley Assurance Company
31295	Berkley Specialty Insurance Company
13551	Blackboard Specialty Insurance Company
15643	Blue Hill Specialty Insurance Company, Inc.
12489	Bridgeway Insurance Company
23620	Burlington Insurance Company



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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 Insurance Company
37745	Clear Blue Specialty Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
15686	Coverys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
16275	Crystal Ridge Specialty Insurance Company Inc.
12758	CUMIS Specialty Insurance Company, Inc.
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
16882	Everspan Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Company
15201	Fair American Select Insurance Company
15884	Falls Lake Fire and Casualty Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
16823	Fortegra Specialty Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
10182	GeoVera Specialty Insurance Company
10814	GNY Custom Insurance Company
39861	Golden Bear Insurance Company
25569	Gotham Insurance Company
15889	Gray Surplus Lines Insurance Company
37532	Great American E&S Insurance Company
41858	Great American Fidelity Insurance Company



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14167	GuideOne National Insurance Company
10956	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
16131	HDI Specialty Insurance Company
16777	Highlander Specialty Insurance Company
37079	Hilltop Specialty Insurance Company
34452	Homeland Insurance Company of New York
11156	Homesite Insurance Company of Florida
15381	Housing Specialty Insurance Company Inc.
42374	Houston Casualty Company
12936	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
14484	Hudson Excess Insurance Company
27960	Illinois Union Insurance Company
39640	Independent Specialty Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
16255	KW Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Corporation
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
12775	Merchants National Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Insurance Company
16392	Mobilitas Insurance Company
14420	Mount Vernon Specialty Insurance Company
34886	MSIC Specialty Insurance USA, Inc.
37974	Mt. Hawley Insurance Company
20079	National Fire and Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company



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17400	Noetic Specialty Insurance Company
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
16871	Obsidian Specialty Insurance Company
31143	Old Republic Union Insurance Company
14175	Oklahoma Specialty Insurance Company
10046	Pacific Insurance Company, Ltd
16754	Palomar Excess and Surplus Insurance Company
34118	Peleus Insurance Company
32859	Penn-America Insurance Company
12588	Prime Insurance Company
10786	Princeton Excess and Surplus Lines Insurance Company
10179	ProAssurance Specialty Insurance Company, Inc.
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Co.
16650	Rockingham Specialty, Inc.
13815	Safety Specialty Insurance Company
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Company
10729	Seneca Specialty Insurance Company
16820	Sirius Specialty Insurance Corporation
30481	St Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	Starstone Specialty Insurance Company
26387	Steadfast Insurance Company
14012	Stonegate Insurance Company
16551	Superior Specialty Insurance Company
16889	Summit Specialty Insurance Company
16848	Sutton Specialty Insurance Company
34487	TDC Specialty Insurance Company
16543	Texas Insurance Company
10713	Third Coast Insurance Company



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23850	Tokio Marine Specialty Insurance Company
41807	Transverse Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Company
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company
16988	Upland Specialty Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16237	Vault E & S Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance Company
10172	Westchester Surplus Lines Insurance Company
19607	XL Select Insurance Company

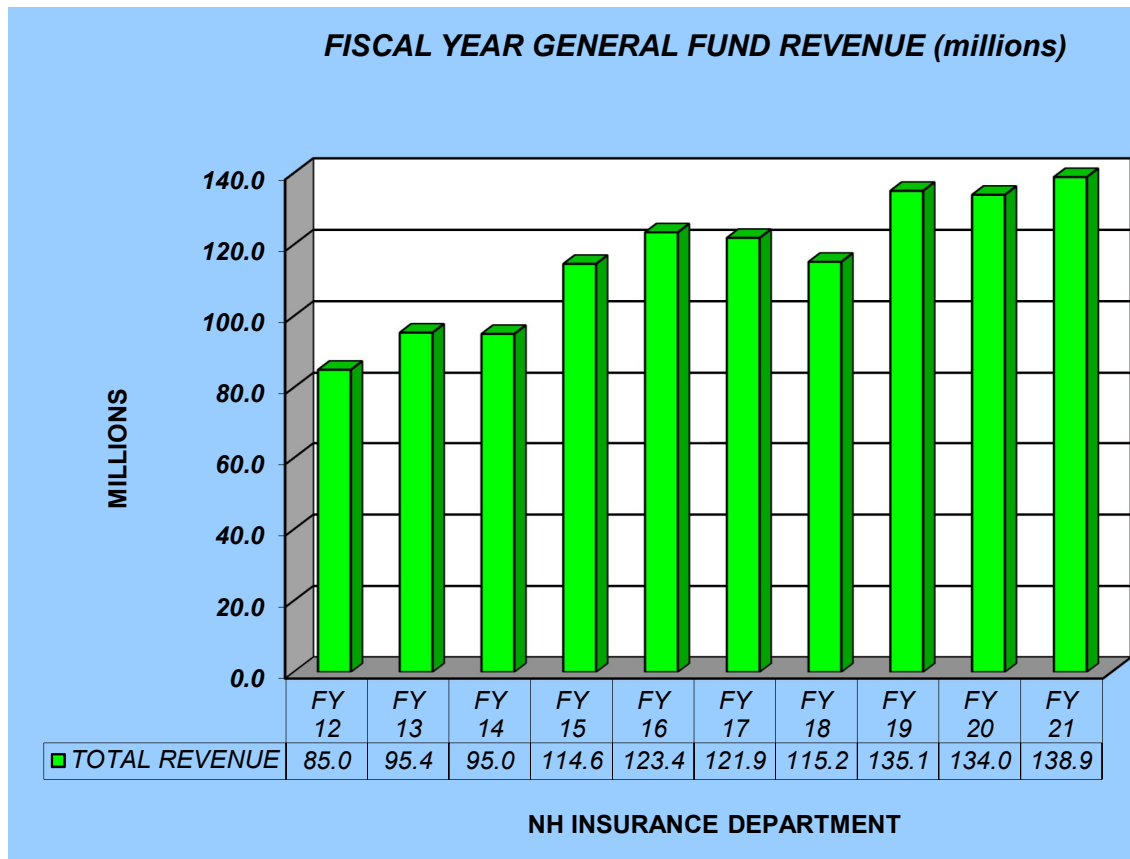


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APPENDIX E

General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2011 through 2021. 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 2021, premium tax produced \$115.0 million of revenue while producer and other fees produced \$24.0 million in revenue.





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APPENDIX F Licensing Unit Statistics

Active Licenses	2010 FY	2011 FY	2012 FY	2013 FY	2014 FY	2015 FY	2016 FY	2017 FY	2018 FY	2019 FY	2020 FY	2021 FY
Producers	54861	56456	60320	60824	64055	67070	69605	73025	80064	84984	89089	102707
Adjusters	26351	29843	35312	39056	42606	48976	54571	62084	69959	77753	81649	82094
Business Entities	4909	5032	5163	5307	5491	5515	5731	5868	6058	6277	6414	6862
Total Active Licenses as of June 30	86121	91331	100795	105187	112152	121561	129907	140977	156081	169012	177152	191663

