

2023 Annual Report

New Hampshire Insurance Department 172nd Annual Report

Fiscal Year 2023: July 1, 2022 – June 30, 2023



The 172nd 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 summary of the New Hampshire Insurance Department's activities during Fiscal Year 2023. During Fiscal Year 2023, the Department had 85 full-time and 1 part-time staff positions and collected total General Fund revenues of \$135 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

Strategy and Goals

The Department's dedicated staff address and balance a wide range of issues shaping the insurance marketplace, seeking optimal regulatory outcomes for consumers and our regulated entities. Annually, the Department examines the political, economic, social, technological, legal, and environmental trends and projections that are likely to influence NHID's activities. To respond to these challenges and opportunities, our strategy aims to expand and improve how we deliver services. We must also strengthen our brand and collaborate more to systemically change how we promote and protect the public good through our regulatory oversight.

We will do this by focusing on NHID goals that deliver on our mission through Consumer Protection & Outreach; Talent Management & Professional Development; Regulatory Transparency and Modernization; and Speed to Market.

1. We will increase awareness of our services to educate, protect, and inform New Hampshire consumers.
2. We will invest in our team through professional development and employee engagement to support a learning culture and advance succession planning solutions.
3. We will continue to modernize and preserve state-based regulation through efficient and effective financial review and market regulation.
4. We will continue to improve our review procedures to improve accuracy and efficiency in our regulatory oversight of all lines of insurance business.

The NHID is committed to fulfilling its mission. NHID continues to focus on its organizational agility, investing in the people, practices, and policies that support rapid adaptation to changing circumstances while continuing to deliver excellent services. The NHID team is focused on building four specific organizational competencies: 1. Trust and respect across its operational units and divisions; 2. Cultivating and strengthening partnerships and collaborations internally and externally; 3. Continuous improvements to internal processes in ways that foster commitment and accountability; and focusing on the delivery of high-quality services and results.



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Insurance Department Staff by Division

During Fiscal Year 2023, the Department had 85 full-time and 1 part-time staff position and collected total General Fund revenues of \$135 million.

Administrative Division

**Christopher Nicolopoulos.....Insurance
Commissioner**

David Bettencourt.....Deputy Insurance Commissioner
Christie Rice.....Assistant Commissioner
Sandra Barlow.....Program Specialist I
Kerry Nelson Program Specialist I
Andrew Demers.....Communications Director
Adam Kierstead.....Program Specialist IV
Sara Giroux.....Legal Coordinator
Vacant.....Health Reform Coordinator
Hannah ArseneauxHuman Resources Administrator
Tess CapleHuman Resources Technician

Financial Regulation Division

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

Linda Zalinskie.....Financial Records Auditor



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Financial Analysis & Company Licensing Unit

Patricia Gosselin.....Insurance Company Examiner V
Tian Xiao.....Insurance Company Examiner III
Stephanie Woods.....Insurance Company Examiner III
Gregory Arce.....Insurance Company Examiner I
Vacant.....Insurance Company Examiner I
Theresa Finnemore.....Insurance Company Examiner I

Financial Examinations Unit

Colin Wilkins.....Chief Financial Examiner
Hayward 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)
Roni Karnis Attorney IV (Life, Annuity, Ancillary Health
Counsel)
Michelle Heaton.....Attorney IV (Health Law & Policy
Legal Counsel)
Steven Notinger.....Hearings Examiner

Enforcement Unit

Joshua HilliardCompliance and Enforcement Counsel
Vacant.....Attorney III
Donald Belanger.....Insurance Company Examiner III
Sarah Prescott.....Investigative Paralegal



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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

Property and Casualty Division

**James Fox Executive Agency Manager / Director of
Property and Casualty**

P&C Market Regulation Unit

Edwin Pugsley.....Insurance Company Examiner IV
Ellen Walsh.....Insurance Company Examiner III
Douglas Rees.....Insurance Company Examiner III
Andre Gagne.....Insurance Company Examiner II
Vacant.....Insurance Company Examiner II

P&C Forms and Compliance Unit

Frank Cardamone.....Insurance Company Examiner III
LuAnne Ball.....Insurance Company Examiner II
Vacant.....Insurance Company Examiner II
Kristina Guignard.....Program Specialist II



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P&C Rates Unit

Christian Citarella.....Chief P&C Actuary
Vacant.....Property and Casualty Actuary
Ruju Dave.....Insurance Company Examiner II

Life and Health Division

Jason Dexter.....Director of Life and Health

L&H Rates Unit

Vacant.....Chief Life, Accident, Health Actuary

Health Analytics Unit

Jason Aziz.....Director of Health Economics
Vacant.....Director of Healthcare Analytics

L&H Forms/Compliance Unit

Victoria Fowler.....Insurance Company Examiner III
Debra Lacross.....Insurance Company Examiner II
David Schechtman.....Insurance Company Examiner II
Vacant.....Insurance Company Examiner II
Gail Matson.....Insurance Company Examiner II
Michael Angiulo.....Insurance Company Examiner I
Vacant.....Program Specialist II

L&H Market Regulation Unit

Maureen Belanger.....Insurance Company Examiner IV
Ingrid Marsh.....Insurance Company Examiner III



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Sarah Cahn.....Insurance Company Examiner II
Denise Lamy.....Insurance Company Examiner III
Karen McCallister.....Insurance Company Examiner II

Consumer Services Division

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

Jennifer Rolison.....Claims and Hearings Officer
Yewande Jordan.....Claims and Hearings Officer
Deborah HansenInsurance Claim Representative
Claire LaPointe.....Claims and Hearings Officer
Heather Boulanger.....Program Assistant II
Robin Tierney.....Insurance Company Examiner I

Business Operations Division

Premium Tax Unit

Amy Duhaime.....Insurance Company Examiner IV
James Young.....Insurance Company Examiner III
Jennifer Goodwin.....Insurance Company Examiner I

Business Unit

Ted PerkinsAdministrator IV
Kimberly Rummo.....Accountant IV
Kerri Dotten.....Program Assistant II



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Joan Curtis.....Program Assistant II
Vacant.....Program Assistant II
Vacant.....Senior Management Analyst
Christine Blais.....Program Specialist I

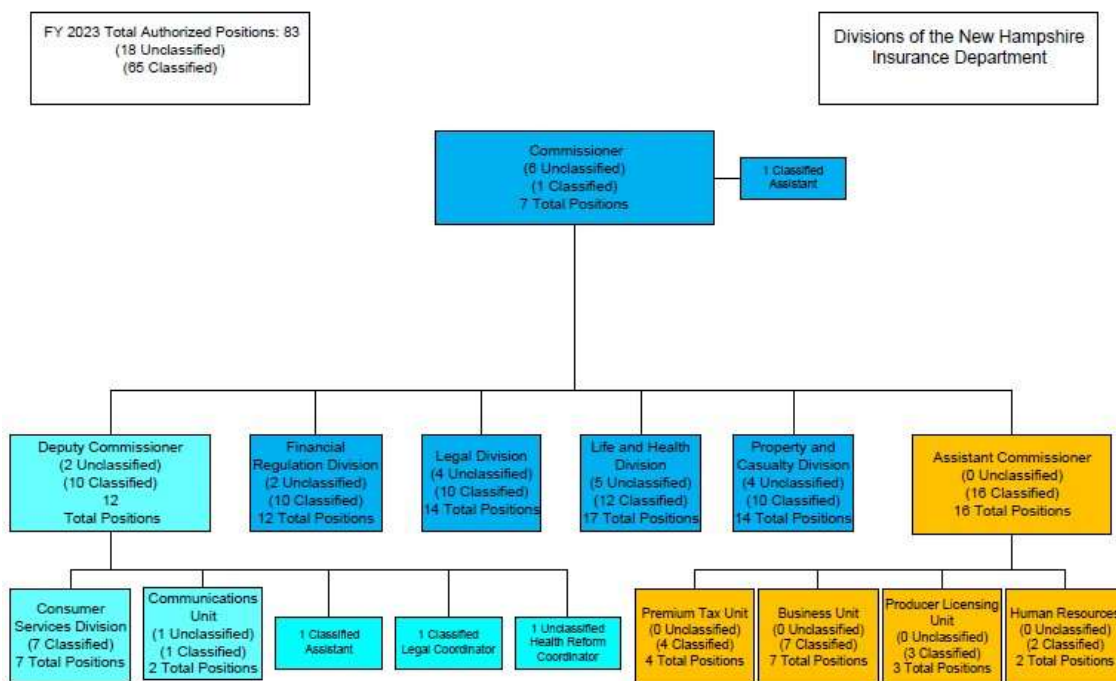
Producer Licensing Unit

Joan LaCourse.....Supervisor V
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. The Division oversees the mission and direction of the Department and serves as primary liaison to the Governor's office.

For Fiscal Year 2023, the Goals and Objectives for the NHID include:

Consumer Protection & Outreach

- Deliver professional and courteous service to all New Hampshire consumers, citizens, and regulated entities.
- Achieve timely resolutions to investigative consumer complaints.
- Launch outreach and education campaigns targeting regulated entities and producers.
- Increase public awareness about NHID through a variety of tools and media: in-person, press events, public events, and media presence.
- Increase level of communication and press releases to the public to maximize consumer awareness and protection.
- Develop quality review standards to audit consumer services investigative cases.
- Ensure NHID Administrative Insurance Rules are up to date for effective regulation of the NH insurance industry.
- Ensure timely resolution of cases referred to the Enforcement Unit.
- Monitor domestic insurance licenses, including businesses utilizing designated responsible licensed producers (DLRP's), to identify those in violation of our regulatory laws.
- Develop NHID citizen centric external website platform/Drupal.

Talent Management & Professional Development

- Establish long-term succession plans and career paths for division directors and key members of each unit.
- Develop and grow management team through NAIC and ad-hoc management training.
- Recruit passionate and versatile employees, preferably with insurance expertise and skills.
- Maintain overall employee turnover rate at or below 20% compared to 25% nationally, (current NHID rate at 14%).
- Build and maintain a diverse and inclusive workforce culture, while increasing collaboration, trust, and accountability.
- Launch and oversee dynamic professional development and succession planning programs.
- Establish positioning models for succession planning.
- Review and update all supplemental job descriptions (classified & unclassified).
- Develop survey tracking for on-boarding and off-boarding.
- Develop reclassification timeline (three-year fiscal plan).



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Regulatory Transparency & Modernization

- Maintain transparency of NHID information consistent with RSA 91-A (Right to Know).
- Maintain accreditation standards, per National Association of Insurance Commissioners (NAIC), in the following areas:
 1. required solvency laws and regulations are implemented
 2. effective and efficient financial analysis and examination process
 3. effective and appropriate organizational and personnel practices
 4. Effective and efficient processing regarding the review of the organization, licensing, and change of control of domestic insurers in New Hampshire
- Adopt and continue to transition to cloud services for internal platform: Microsoft Teams, SharePoint, Office365, OneDrive, and third-party applications.
- Ensure accuracy, timeliness, and quality of business operations and efficiency projects.
- Ensure premium tax collection and administrative assessment are filed for and by all companies and audited appropriately.
- Project General Fund revenues annually.

Speed to Market

- Decrease average number of days for form and rate filings reviews.
- Decrease average number of days to disposition file or rate reviews.
- Complete accurate form and rate reviews to ensure compliance with state and federal regulations.
- Develop audit and average quality goal for selected filings.
- Develop standardized procedures for referring and analyzing potential market issues that improperly cause public harms.
- Execute examinations and investigations with quality and timeliness targets in accordance with NAIC Market Regulation Handbook and/or NAIC Guidelines.
- Develop an Improvement Plan for innovative products/solutions filings.
- Ensure 24-hour turnaround for producer/adjuster licensing applications.
- Ensure 24-hour turnaround for inquiries for producer/ adjusters licensing.

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 1,216 active licensed insurance companies to conduct business in the State, 57 of which are domiciled in New Hampshire. Of these companies, 392 are licensed to write life and health insurance, and the remaining 824 companies are licensed in various property and casualty lines.



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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 2023, the Goals & Objectives for the Financial Regulation Division included:

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

Life and Health Division

The Life and Health Division (L&H) includes several units that exist to ensure compliance with life and health insurance laws and regulations, and to provide policy/data analysis. 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 recent key achievements by the Life and 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 10-15 percent lower. For NH residents who do not receive premium subsidies, this was a substantial savings and 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.



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The 1332 waiver is for five years, with the opportunity to renew, and the benefits of the L&H division efforts will continue providing the waiver is in place.

During Fiscal Year 2023, 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 sixteen 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 the addition of many new services and prescription drug price transparency dashboards. These efforts have led to Google search outcomes that connect the user to NH HealthCost when a search for a health care provider is performed.

Health Analytics 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 proactively by using confidential information submitted by carriers 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 estimates 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



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(<https://www.nh.gov/insurance/reports/index.htm>). Lastly, the Unit collects and reports pricing information on new, high-cost prescription drug releases. A consumer-facing interactive dashboard is updated quarterly, on the NHID website, which allows consumers, insurance carriers, healthcare providers, and pharmaceutical manufacturers to view the most recent releases of drugs whose price exceed thresholds set for a specialty drug under the Medicare Part D program. The dashboard may be found here: New High-Cost Prescription Drugs in New Hampshire <https://www.nh.gov/insurance/dashboard/high-cost-drugs.htm>.

Life and 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.

Health Insurance

The 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.



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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 are maintained in SERFF.

FY 2022 L&H Rate and Form Filings Received

L&H Rate and Form Filings	1541
Interstate Compact Filings Received	695
Total Filings Received	2236

Closed - Disposition

L&H Filings Closed - Disposition	1513
Interstate Compact Filings - Disposition	662
Total Filings Closed	2175

For Fiscal Year 2023, the Goals and Objectives for the L&H Compliance Unit included:

1. Complete and 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



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The Life and Health Market Regulation Unit (MRU) is responsible for monitoring behavior and conducting surveillance as prescribed in the National Association of Insurance Commissioners' (NAIC) Market Regulation Handbook for over 700 fraternal, life, accident and health, and health licensees in the New Hampshire market.

The goal of the MRU is to protect consumers by identifying and correcting licensee operating practices that conflict with contract provisions, laws, rules, regulations, or orders of the Insurance Commissioner. This is done through market analysis and market conduct action.

The purpose of market analysis is threefold; identification of licensees that require further scrutiny, identification of behavior adversely impacting consumers, and predicting non-compliant behavior before it occurs. The analysis process includes the review and assessment of consumer complaint data and licensee operational and financial data obtained through the NAIC and Department data calls required by statute, administrative rule, Department bulletin, and federal law.

Market conduct examiners utilize a continuum of market actions to apply the appropriate regulatory response to a suspected or identified issue or concern. The range of responses move from correspondence with the licensee, to targeted information gathering, to formal investigation or examination. The MRU participates in certain joint and multi-state market conduct actions and is active in the NAIC Market Actions Working Group. The Chief examiner of the MRU was appointed by the Commissioner as the Collaborative Action Designee and is the liaison with Centers for Medicare and Medicaid Services on senior product lines.

In Fiscal Year 2023, the MRU requested and was approved for two additional positions. A Junior Examiner position to assist with Market Analysis work and an Insurance Company Examiner III position, whose primary focus will be licensee compliance with the Mental Health Parity and Addiction Equity Act (MHPAEA). The development of a comprehensive MHPAEA assessment program will be a significant object in the coming fiscal year.

Following is a sampling of work completed in the MRU for Fiscal Year 2022:

- Completed four (4) examinations of continuing care retirement communities.
- Initiated one (1) examination specific to declined underwriting practices in the life insurance market.
- Initiated one (1) examination specific to prompt payment of claims in the major medical market.
- Completed compliance monitoring projects focused on:
 - Mental Health Parity – two carriers.
 - Declined Underwriting – one carrier.
- Received and assessed four (4) carrier compliance self-reports.
- Received and assessed seven (7) continuum actions.
- Received and assessed eight (8) investigations.
- Reviewed 520 filings of reports and certifications.



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Health Reform Coordinator

The Health Reform Coordinator is a position created to manage various projects and federal grants associated with the Life and 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.

Property and Casualty Division

The Property and Casualty Division (P&C) reviews form, rule, 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, rule, and rate filings are reviewed 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 sixteen (16) 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 ensure compliance with New Hampshire's insurance laws and administrative rules. Any form language found not in compliance with New Hampshire's insurance laws and administrative rules is brought into compliance prior to approval or acknowledgement.

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

Fiscal Year 2023 P&C Rate Filings

Year	Received	Closed
2021	4,021	3,953
2022	3,579	3,662



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2023	3,253	3,200
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For Fiscal Year 2023, the Goals and Objectives for the Property and Casualty Compliance Unit were met as the average NHID Review Days (excluding company response days) from Initial Form Review was 16 days.

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 2022, the Market Analysis unit completed 22 Level-1 reviews, 11 investigations and 3 industry-wide surveys.

Market Regulation Actions and Results for Fiscal Year 2022

In Fiscal Year 2023, the Market Analysis unit initiated eighteen investigations in addition to four industry-wide surveys. Several of the investigations are focused on Consumer Guarantee Contract products under RSA 415-C.

Market Regulation Actions and Results for Fiscal Year 2023

Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2023 fiscal year, the P&C Market Regulation unit focused on targeted examinations pursuant to provisions of the RSA 412, RSA 417, RSA 402, and Ins 1002. The examinations resulted in \$577,500 in fines against the companies examined.

Market Regulation Actions and Results for Fiscal Year 2023

Property & Casualty Market Regulation Unit



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Property and Casualty Examinations				
Company/ Group	Group or NAIC #	Line of Business	Consumer Restitution	Status
Allstate Group	8	Private Passenger Auto	0	Closed
American Pet Insurance Co	12190	Pet	0	Closed
Progressive Group	155	Private Passenger Auto	0	Open
National General	23728	Private Passenger Auto	0	Closed
Permanent General Assurance Corp	37648	Private Passenger Auto	0	Closed

Market Conduct Investigations Closed During Fiscal Year 2023

Auto Body Shop		
Consumer Complaint		
Investigations	18	
Investigations Total	18	-

Property and Casualty Actuarial Unit

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

During Fiscal Year 2023, the P&C Actuarial unit reviewed 1,510 loss cost, rate, model, and rule filings for various P&C lines of business. Of these, 105 filings (7%) were related to workers' compensation, and the remainder was split between personal lines (24%) and other commercial lines (69%). As insurance company pricing models become more sophisticated, regulatory actuaries continue to be called to evaluate more complex types of models that affect insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and predictive models in the form of generalized linear models, random forests,



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gradient boost models and, recently, cluster analysis that incorporate non-traditional pricing variables.

The P&C Actuarial unit provides support for workers compensation in New Hampshire. The Workers' Compensation Analyst provides information and technical assistance to consumers who have inquiries or complaints about their workers' compensation coverage. During Fiscal Year 2022, the unit responded to approximately 146 inquiries from agents, carriers and consumers.

The P&C Actuarial unit is responsible for the review and approval of all workers' compensation loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC loss cost filing from the National Council on Compensation Insurance (NCCI). This year the department approved a 14% decrease in loss costs as presented by NCCI.

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

The P&C Actuarial unit maintains the online premium comparisons for personal automobile and homeowners' insurance that are published on the Department's website. Both comparisons were updated to reflect filings effective as of May of 2023. Since the first publication of these comparisons, thousands of consumers have used the reports to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

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

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



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Communications and Consumer Services Division

Communications Unit

The NHID'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: <https://www.facebook.com/NHInsuranceDepartment/>

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 2023, the Department responded to dozens of press inquiries and issued 30 press releases to inform the public about important insurance-related issues on a range of topics.

For Fiscal Year 2023, 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 L&H topics.
6. Assist commissioners and management team with tracking and communicating internal decisions to impacted units or entire Department.

Consumer Services Unit

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



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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 CSO's engage other NHID business units, including Legal, Enforcement and Market Regulation to initiate market-wide remediation activities and targeted enforcement actions against licensees.

In Fiscal Year 2023, the Division processed 1107 consumer complaint investigations, 131 insurance provider investigations, 4,192 assistance requests, and 88 applications for external health review. During the fiscal year, Consumer Services recovered approximately \$6.0 million 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 (L&H) 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 2023, the unit processed 575 consumer complaint investigations, 16 auto body shop investigations, and 1,656 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,918,985.

Life and Health

In Fiscal Year 2023, the L&H sub-unit processed 532 consumer complaint investigations, 115 health care provider investigations, 2,536 requests for assistance, and 88 applications for external health review. The L&H 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 \$4,076,568.

The NHID 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.



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During Fiscal Year 2023, 88 applications for external health review were received. Of those, 49 met the legal requirements to qualify for external review and 22 health insurance company 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 \$156.8 million in fiscal year 2023, compared to total general fund revenue of \$154.9 million in fiscal year 2022. 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 2023 the unit reported \$130.7 million in premium tax revenue and \$26.1 million in licensing and other fee revenue, totaling \$156.8 million that was credited to the general fund. Also see Appendix E – General Fund Revenue. This compares to \$126.5 million in premium tax revenue and \$28.4 million in licensing and other fee revenue, totaling \$154.9 million that was credited to the general fund for 2022.

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

For Fiscal Year 2023, the Goals & Objectives for the Premium Tax Unit included:

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



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Producer Licensing Unit

The Licensing Unit has seen continued growth in the number of licenses issued and maintained in New Hampshire. As of June 30, 2023, NH had a total of 230,443 active licenses that were authorized to sell insurance and adjust claims in New Hampshire.

Resident Producers and Resident Adjusters are required to pass the appropriate licensing examination prior to becoming licensed. Along with our examination vendor Prometric, we continue to offer 'ProProctor', a remote testing capability for potential licensees that was introduced during the pandemic and continues to provide easy access for license candidates. In-person testing can be taken in New Hampshire and across the country at Prometric test sites.

Resident producers and adjusters are required to complete continuing education prior to the renewal of their resident licenses. Non-residents complete continuing education in their respective resident states. Currently we have 233 approved Continuing Education Providers that have been approved to offer NH licensees continuing education classes. Those providers have a total of 5,520 continuing education courses for our licensees to choose from and gain knowledge appropriate to their license type.

We have 117,258 individual insurance producers licensed to sell insurance products in New Hampshire at end of the fiscal year. Of those, 6,576 are New Hampshire residents. There are a total of 7,549 business entity producers licensed, of those 487 are resident business entities. Currently, there are 105,480 claims adjusters licensed to adjust any loss affecting NH residents. Of those, 810 are resident claim adjusters who are licensed to adjust workers' compensation claims or property & casualty claims in New Hampshire.

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 market. 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 provide the most accurate up to date information available.

For Fiscal Year 2024, the Goals & Objectives for the Licensing Unit include:

1. Review new license applications for prospective producers and adjusters 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 2023, the Goals & Objectives for the Business Unit included:



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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 Fiscal Year 2021-2022 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 Regulation, 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 2023 include:

Total new cases opened:	248
Total Order to Show Causes issued:	8
Total adjudicatory hearings scheduled:	8
Total adjudicatory hearings conducted:	4
Total Consent Orders executed:	19
Total licenses revoked:	1
Total licenses cancelled:	8
Total licenses surrendered:	1

Administrative Fines Assessed Through a Hearing:	\$23,500
Administrative Fines Assessed Through a Consent Order:	\$191,180
Administrative Fines Assessed in Partnership with Market Conduct:	\$0
Other Recovery:	\$36,602.83
Total amount of Fines and Recovery:	\$251,282.83



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Insurance Fraud Unit

In 1993, the Legislature enacted RSA 417:23, which authorized the NHID to establish the New Hampshire Insurance Fraud Investigation 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 2023, the Fraud Unit received 420 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 40 criminal investigations, of which 18 were presented for prosecution 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 \$1,511,632.76 in Fiscal Year 2023. This compares with 298 referrals; 37 criminal investigations, of which there were 22 presented for prosecution; and a financial impact of \$282,668 in Fiscal Year 2022.

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.

Rehabilitations & Liquidations

On June 11, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order of Liquidation 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 \$1.79 billion (net of expenses and Class I distributions) as of June 30, 2023 and allowed Class II claims of approximately \$3.0 billion as of September 1, 2023. The process of determining claims



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continues. In August 2019, the Liquidator sought approval of a claim amendment deadline for the final filing of claims in the liquidation. After litigation and appeal, the New Hampshire Supreme Court affirmed the underlying order and established a deadline of January 26, 2023. On August 7, 2023, the Liquidator moved for approval of a fourth interim distribution of 10%, bringing the total interim distribution percentage to 40%. The Superior Court approved the interim distribution on August 16, 2023. The interim distribution is expected to be made during November 2023. 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 our bills understand their importance. The following is an overview of the disposition of Department-requested legislation for the 2023 Legislative Session. NHID made seven (7) bill requests, all of which were passed and signed into law except for one (1):

HB 210 – relative to fire insurance contracts. The bill revises certain requirements for combined insurance coverage against fire and other perils.

Governor's action: Signed 6/30/23; **Effective** 8/29/23

HB 249 – relative to pet insurance. This bill establishes regulatory standards for the pet insurance industry and allows restaurant owners to keep their dog on the premises.

Governor's action: Signed 7/28/23; **Effective** 1/1/24

HB 479 – relative to administrative hearings, automation of electronic notices to insurance licensees, and insurance producer activities. This bill clarifies Insurance Department administrative hearing procedures, establishes certain notice requirements regarding insurer assessments, and revises grounds for license revocation or denial.

Governor's action: Signed 6/30/23; **Effective** 8/29/23

HB 613-FN – relative to regulation of the individual health insurance market under RSA 404-G. This bill changes various provisions, including the following: broadens the purpose to promoting market stability, clarifies NHHP has flexibility in authority to carry out requirements of RSA 404-G, establishes an assessment mechanism to fund programs, broadens the entities liable for payment of assessments, gives the board discretion in contracting, provides for the establishment of a reserve fund, and establishes broad parameters of Plan of Operations.



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Governor's action: 6/20/23; **Effective** 1/1/24

SB 31 – relative to technical changes to the laws administered by the insurance department. This bill makes various technical changes to the insurance laws.

Governor's action: Signed 7/28/23; **Effective** 9/26/23

SB 142 – relative to the regulation of forms and rates for property and casualty insurance. This bill makes certain technical corrections to RSA 412, relative to the forms and rates for property and casualty insurance.

Governor's action: Signed 8/4/23; **Effective** 10/3/23

SB 173-FN – relative to surprise medical bills. This bill requires insurers to cover emergency services provided by nonparticipating providers in the same manner as if the services were provided by a participating provider and requires the insurer to pay the nonparticipating provider the out-of-network rate less any cost-sharing for the services provided. The bill prohibits surprise medical bills and balance billing.

Legislative Action: Referred to Committee 3/9/23

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 (1) all rulemaking proceedings meticulously follow the process established in statute; (2) perform regulatory research and carefully draft language within rules to ensure there are no conflicts with existing rules or statutes; and (3) work closely with JLCAR attorneys to produce Final Proposals for rules that will accomplish the Department's intent while at the same time meeting JLCAR standards. Rule proposals are thoroughly vetted with industry to solicit feedback for the practical application of any of the Department's rules.

During the period of this Annual Report (July 1, 2022 through June 30, 2023), the Department completed administrative rulemaking proceedings on the following:

Ins 3507 – 2001 CSO Mortality Table

Chapter Ins 3507 sets out recognized and permitted uses of the 2001 CSO Mortality Table in determining minimum reserve liabilities and nonforfeiture benefits in life insurance. This rule proceeding readopted the Ins 3507 with amendments to update the Statutory Authority and Appendix A and permit the Commissioner to grant a waiver of the rules under specific conditions.

Adopted: 10/24/2022; **Effective** 10/24/2022

Ins 308 – Life and Health Reinsurance Agreements

Chapter Ins 308 sets out financial statement requirements for life and health insurers that cede insurance to reinsurers to properly reflect their financial condition. This rule proceeding readopted Ins 308 with amendments to update the Statutory Authority, Appendix A, and defined terms; make technical clarifications; and permit the Commissioner to grant a waiver of the rules under specific conditions.



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Adopted: 11/22/2022 ; **Effective:** 11/22/2022

Ins 8000 – Family and Medical Leave Wage Replacement

Chapter Ins 8000 establishes minimum standards, defined terms, prohibited provisions, required disclosures, outline of coverage requirements, and claims procedures for individual and group policies that provide coverage for family and medical leave wage replacement benefits (“FMLI”). This rule proceeding implemented standards to address the prevalence of new insurance products entering the market.

Adopted: 11/30/2022; **Effective:** 11/30/2022

Ins 1403 – Automobile Insurance in the Voluntary Market

Chapter Ins 1403 regulates the voluntary private passenger automobile market insurance rates, rating plans, and practices. This rule proceeding readopted Ins 1403 with amendments to update definitions relative to eligible risk, motor vehicle, private passenger automobile, and resident to align with current law and update the Appendix.

Adopted: 1/24/2023; **Effective:** 1/24/2023

Ins 1406 – Plan of Operation for NH Automobile Reinsurance Facility

This rule proceeding readopted Ins 1406 with amendments to update definitions relative to eligible risk, motor vehicle, private passenger automobile and resident to align with current law and update the Appendix.

Adopted: 1/24/2023; **Effective:** 1/24/2023

Ins 1300 – Producers and Adjusters

Chapter Ins 1300 sets out licensing and continuing education requirements for insurance producers and adjusters. This proceeding readopted the rule with amendments to update the Statutory Authority and Appendix, clarify the continuing education requirements for New Hampshire adjusters, and revise the producers’ continuing education advisory council membership.

Adopted: 1/30/2023; **Effective:** 1/31/2023

Ins 301 – Life Insurance Solicitation

Chapter Ins 301 sets out the rules and procedural requirements insurers must follow in the solicitation, negotiation, or procurement of individual life insurance. The requirements of the rule improve the buyer’s ability to select the most appropriate plan of life insurance for the buyer’s needs and improve understanding of the basic features of the policy that is under consideration or purchase. This proceeding readopted Ins 301 with amendments to incorporate the Buyer’s Guide updated by the NAIC in 2018, add disclosure requirements, clarify requirements for electronic sales, and update the appendices.

Adopted: 7/21/2023; **Effective:** 7/21/2023

Ins 1904 – Group Coordination of Benefits

Chapter Ins 1904 is based on an NAIC model rule that specifies a uniform order of benefit determination under which plans pay claims to provide greater efficiency in the processing of claims when a person is covered under more than one plan. This rule proceeding readopted



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Ins 1904 with amendments to clarify the group or blanket plans and limited benefits health coverage subject to the rule to more closely align with the NAIC model rule.

Adopted: 10/12/2023; **Effective:** 10/12/2023



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APPENDIX A

COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2023

Life & Health Companies

S.USA Life Insurance Company	7/26/2022
AmFirst Insurance Company	8/18/2022
Standard Life and Casualty Insurance Company	8/23/2022
American Century Life Insurance Company	5/3/2023

Property & Casualty and Title Companies

Transverse Insurance Company, Inc.	8/1/2022
Westfield Select Insurance Company	8/16/2022
AmFed Casualty Insurance Company	8/16/2022
AmFed Advantage Insurance Company	8/16/2022
AmFed National Insurance Company	8/16/2022
Mainsail Insurance Company	8/18/2022
State Farm Classic Insurance Company	8/18/2022
Vantage Risk Assurance Company	8/23/2022
Crum and Forster Insurance Company	10/5/2022
Plateau Insurance Company	10/5/2022
Landcar Casualty Company	10/11/2022
QPIC Insurance Company	10/13/2022
Stonewood Insurance Company	10/17/2022
Prescient National Insurance Company	10/18/2022
Universal Fire & Casualty Insurance Company	11/10/2022
First Nonprofit Insurance Company	11/10/2022



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National Builders Insurance Company	11/10/2022
Westguard Insurance Company	11/14/2022
Greater Midwestern Indemnity Company	11/16/2022
American Builders Insurance Company	11/16/2022
Point Specialty Insurance Company	11/16/2022
Greater Mid Atlantic Indemnity Company	2/14/2023
Obsidian Pacific Insurance Company	3/15/2023
Republic Fire and Casualty Insurance Company	3/23/2023
Forge Insurance Company	4/6/2023
Fidelity Security Assurance Company	5/2/2023
RGA Life and Annuity Insurance Company	6/6/2023



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APPENDIX B

DOMESTIC COMPANIES

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
22730	P&C	Allied World Ins Co	\$4,774,925,624	\$2,676,223,180	\$2,098,702,444
10690	P&C	Allied World Natl Assur Co	\$905,323,154	\$654,003,014	\$251,320,140
10212	P&C	Allmerica Fin Alliance Ins Co	\$23,417,703	\$18,221	\$23,399,482
12696	P&C	America First Ins Co	\$9,504,693	\$541,156	\$8,963,537
23337	P&C	American European Ins Co	\$182,125,313	\$118,357,124	\$63,768,189
24066	P&C	American Fire & Cas Co	\$47,871,669	\$4,045,266	\$43,826,403
16496	HMO	AmeriHealth Caritas NH Inc	\$106,473,892	\$74,074,978	\$32,398,914
53759	A&H	Anthem Hlth Plans of NH	\$514,916,943	\$337,516,937	\$177,400,006
12260	P&C	Campmed Cas & Ind Co Inc	\$20,201,718	\$16,976	\$20,184,742
95493	HMO	Cigna Hlthcare NH Inc	\$8,577,462	\$30,079	\$8,547,383
41785	P&C	Colorado Cas Ins Co	\$16,099,912	\$389,072	\$15,710,840
20672	P&C	Concord Gen Mut Ins Co	\$659,777,518	\$221,134,963	\$438,642,555
13027	P&C	Covington Specialty Ins Co	\$122,217,874	\$72,757,046	\$49,460,828
47079	A&H	Delta Dental Plan of NH	\$81,847,356	\$15,482,486	\$66,364,870
11045	P&C	Excelsior Ins Co	\$8,716,923	\$1,101,323	\$7,615,600
24724	P&C	First Natl Ins Co Of Amer	\$64,453,730	\$1,450,401	\$63,003,329
24732	P&C	General Ins Co Of Amer	\$106,593,603	\$2,617,922	\$103,975,681
10836	P&C	Golden Eagle Ins Corp	\$13,440,064	\$495,969	\$12,944,095
14226	HMO	Granite State Hlth Plan Inc	\$124,341,075	\$80,080,784	\$44,260,291
36064	P&C	Hanover Amer Ins Co	\$38,634,329	\$7,102	\$38,627,227
22292	P&C	Hanover Ins Co	\$10,313,759,982	\$7,631,196,874	\$2,682,563,108
11705	P&C	Hanover New Jersey Ins Co	\$5,355,858	\$0	\$5,355,858
13147	P&C	Hanover Natl Ins Co	\$12,176,888	\$9,028	\$12,167,860
33138	P&C	Landmark Amer Ins Co	\$652,239,099	\$489,400,970	\$162,838,129
12484	P&C	Liberty Mut Personal Ins Co	\$23,630,937	\$7,844,721	\$15,786,216
11746	P&C	Liberty Personal Ins Co	\$19,553,127	\$1,857,765	\$17,695,362
10725	P&C	Liberty Surplus Ins Corp	\$118,558,941	\$50,536,789	\$68,022,152
22306	P&C	Massachusetts Bay Ins Co	\$79,252,841	\$59,150	\$79,193,691
95527	HMO	Matthew Thorton Hlth Plan Inc	\$223,503,692	\$147,820,693	\$75,682,999
14164	P&C	MEMIC Cas Co	\$172,805,593	\$138,612,984	\$34,192,609
11030	P&C	MEMIC Ind Co	\$610,668,537	\$433,329,691	\$177,338,846
12775	P&C	Merchants Natl Ins Co	\$230,241,707	\$140,617,288	\$89,624,419
23507	P&C	Mid Amer Fire & Cas Co	\$5,247,711	\$61,394	\$5,186,317



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23515	P&C	Midwestern Ind Co	\$11,583,439	\$363,948	\$11,219,491
43982	P&C	MT WA Assur Corp	\$9,699,205	\$5,713,237	\$3,985,968
24171	P&C	Netherlands Ins Co The	\$27,676,644	\$5,350,954	\$22,325,690
13083	P&C	New Hampshire Employers Ins Co	\$5,589,227	\$269,971	\$5,319,256
25038	P&C	North Amer Capacity Ins Co	\$207,115,273	\$132,805,199	\$74,310,073
24074	P&C	Ohio Cas Ins Co	\$9,121,377,597	\$6,604,445,224	\$2,516,932,372
24082	P&C	Ohio Security Ins Co	\$24,822,508	\$8,953,523	\$15,868,985
24198	P&C	Peerless Ins Co	\$21,980,885,030	\$16,617,896,116	\$5,362,988,914
13646	A&H	Red Tree Ins Co Inc	\$7,984,461	\$839,850	\$7,144,611
17103	P&C	Richmond Natl Ins Co	\$72,885,741	\$16,957,662	\$55,928,077
22314	P&C	RSUI Ind Co	\$4,860,615,013	\$3,350,251,095	\$1,510,363,918
41378	P&C	Rutgers Cas Ins Co	\$26,359,449	\$19,633,549	\$6,725,900
24740	P&C	Safeco Ins Co Of Amer	\$7,132,685,765	\$4,961,862,567	\$2,170,823,198
24759	P&C	Safeco Natl Ins Co	\$7,149,497	\$283,272	\$6,866,225
11100	P&C	Safeco Surplus Lines Ins Co	\$46,755,803	\$888,503	\$45,867,300
16820	P&C	SiriusPoint Specialty Ins Corp	\$181,550,099	\$124,534,214	\$57,015,885
40436	P&C	Stratford Ins Co	\$1,161,582,492	\$1,085,839,766	\$75,742,726
28479	P&C	Sunapee Mut Fire Ins Co	\$16,443,350	\$259,960	\$16,183,389
37982	P&C	Tudor Ins Co	\$103,629,541	\$24,281,523	\$79,348,018
15737	A&H	UnitedHealthcare Freedom Ins Co	\$33,723,724	\$17,267,693	\$16,456,031
10815	P&C	Verlan Fire Ins Co MD	\$25,910,331	\$25,915	\$25,884,416
16516	A&H	WellCare Hlth Ins Co of NH Inc	\$18,278,395	\$11,908,497	\$6,369,898
16515	HMO	Wellcare of NH Inc	\$13,693,305	\$3,233,885	\$10,459,420
13196	P&C	Western World Ins Co	\$435,500,622	\$237,712,475	\$197,788,147



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APPENDIX C FOREIGN INSURANCE COMPANIES

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	P&C	21st Century Centennial Ins Co	\$232,062,395	\$6,390,078	\$225,672,318
32220	P&C	21st Century N Amer Ins Co	\$679,214,735	\$43,117,768	\$636,096,967
20796	P&C	21st Century Premier Ins Co	\$111,926,359	\$2,871,442	\$109,054,917
80985	L&H	4 Ever Life Ins Co	\$193,766,969	\$115,417,577	\$78,349,392
77879	L&H	5 Star Life Ins Co	\$321,250,378	\$287,298,094	\$33,952,284
71854	L&H	AAA Life Ins Co	\$797,605,503	\$586,874,370	\$210,731,133
22896	P&C	Aca Fin Guar Corp	\$106,981,085	\$2,206,392	\$104,774,693
31325	P&C	Acadia Ins Co	\$181,256,215	\$124,139,620	\$57,116,595
10220	P&C	Accelerant Natl Ins Co	\$47,928,491	\$23,762,274	\$24,166,217
63444	L&H	Accendo Ins Co	\$362,070,710	\$278,598,147	\$83,472,563
10349	P&C	Acceptance Cas Ins Co	\$216,728,166	\$153,872,117	\$62,856,049
12304	P&C	Accident Fund Gen Ins Co	\$327,702,104	\$214,338,168	\$113,363,936
10166	P&C	Accident Fund Ins Co of Amer	\$5,773,862,831	\$4,074,946,572	\$1,698,916,259
12305	P&C	Accident Fund Natl Ins Co	\$175,081,430	\$86,281,157	\$88,800,273
62200	L&H	Accordia Life & Ann Co	\$12,476,722,049	\$11,517,934,197	\$958,787,852
26379	P&C	Accredited Surety & Cas Co Inc	\$636,090,900	\$563,726,262	\$72,364,642
22667	P&C	Ace Amer Ins Co	\$30,518,906,679	\$25,567,006,620	\$4,951,900,059
20702	P&C	Ace Fire Underwriters Ins Co	\$118,656,382	\$32,955,056	\$85,701,326
60348	L&H	Ace Life Ins Co	\$36,476,828	\$28,154,119	\$8,322,709
20699	P&C	Ace Prop & Cas Ins Co	\$15,207,333,759	\$11,988,659,275	\$3,218,674,484
22950	P&C	Acstar Ins Co	\$41,769,526	\$22,381,419	\$19,388,107
14184	P&C	Acuity A Mut Ins Co	\$5,775,849,079	\$3,108,446,058	\$2,667,403,021
44318	P&C	Admiral Ind Co	\$68,907,575	\$21,923,854	\$46,983,721
33898	P&C	Aegis Security Ins Co	\$220,580,390	\$166,521,821	\$54,058,569
78700	L&H	Aetna Hlth & Life Ins Co	\$690,613,720	\$389,996,244	\$300,617,476
95935	A&H	Aetna Hlth Inc CT Corp	\$104,335,976	\$49,160,576	\$55,175,400
72052	L&H	Aetna Hlth Ins Co	\$250,473,712	\$133,893,878	\$116,579,834
60054	L&H	Aetna Life Ins Co	\$24,809,288,961	\$18,616,424,857	\$6,192,864,104
10014	P&C	Affiliated Fm Ins Co	\$4,376,305,868	\$1,701,341,886	\$2,674,963,982
22837	P&C	AGCS Marine Ins Co	\$348,793,777	\$176,626,241	\$172,167,538
12522	Title	Agents Natl Title Ins Co	\$48,780,194	\$23,084,982	\$25,695,212
40258	P&C	AIG Assur Co	\$34,868,217	\$745,770	\$34,122,446
19402	P&C	AIG Prop Cas Co	\$63,993,724	\$14,953,142	\$49,040,582
19399	P&C	AIU Ins Co	\$95,712,469	\$15,650,513	\$80,061,956
10957	P&C	Alamance Ins Co	\$564,819,276	\$139,706,791	\$425,112,485
24899	P&C	Alea North America Ins Co	\$87,610,894	\$39,349,519	\$48,261,375
20222	P&C	All Amer Ins Co	\$362,321,993	\$179,377,026	\$182,944,967
82406	L&H	All Savers Ins Co	\$1,787,674,932	\$850,384,883	\$937,290,049
13285	P&C	Allegheny Cas Co	\$36,681,357	\$6,644,533	\$30,036,824
35300	P&C	Allianz Global Risks US Ins Co	\$10,103,986,860	\$7,891,737,408	\$2,212,249,452
90611	L&H	Allianz Life Ins Co Of N Amer	\$162,121,095,905	\$155,605,729,526	\$6,515,366,379
11242	P&C	Allied Eastern Ind Co	\$103,722,641	\$83,454,555	\$20,268,086
10127	P&C	Allied Ins Co of Amer	\$107,421,243	\$90,630,442	\$16,790,801



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42579	P&C	Allied Prop & Cas Ins Co	\$232,157,602	\$171,704,505	\$60,453,097
16624	P&C	Allied World Specialty Ins Co	\$2,290,028,575	\$1,483,439,531	\$806,589,044
41840	P&C	Allmerica Fin Benefit Ins Co	\$77,201,709	\$24,378	\$77,177,331
29688	P&C	Allstate Fire & Cas Ins Co	\$119,825,346	\$9,260,234	\$110,565,112
19240	P&C	Allstate Ind Co	\$115,940,894	\$14,546,091	\$101,394,803
19232	P&C	Allstate Ins Co	\$57,972,921,780	\$45,728,437,984	\$12,244,483,796
11110	P&C	Allstate N Amer Ins Co	\$18,375,635	\$57,961	\$18,317,674
36455	P&C	Allstate Northbrook Ind Co	\$55,411,238	\$394,782	\$55,016,456
17230	P&C	Allstate Prop & Cas Ins Co	\$114,337,025	\$15,719,899	\$98,617,126
37907	P&C	Allstate Vehicle & Prop Ins Co	\$72,771,125	\$28,313,408	\$44,457,717
32450	P&C	ALPS Prop & Cas Ins Co	\$157,441,129	\$104,292,684	\$53,148,445
60216	L&H	Amalgamated Life Ins Co	\$148,550,035	\$81,229,711	\$67,320,324
18708	P&C	Ambac Assur Corp	\$1,740,190,136	\$1,141,848,713	\$598,341,423
12548	P&C	American Agri Business Ins Co	\$3,032,157,816	\$2,889,645,788	\$142,512,028
19720	P&C	American Alt Ins Corp	\$490,793,634	\$296,248,211	\$194,545,423
21849	P&C	American Automobile Ins Co	\$176,969,072	\$90,148,000	\$86,821,072
10111	P&C	American Bankers Ins Co Of FL	\$2,603,700,893	\$2,028,282,364	\$575,418,529
60275	L&H	American Bankers Life Assur Co Of FL	\$235,553,503	\$175,702,276	\$59,851,227
66001	A&H	American Benefit Life Ins Co	\$264,690,715	\$231,680,959	\$33,009,756
11240	P&C	American Builders Ins Co	\$170,014,971	\$105,713,714	\$64,301,257
20427	P&C	American Cas Co Of Reading PA	\$97,764,633	\$0	\$97,764,632
19941	P&C	American Commerce Ins Co	\$329,519,910	\$229,737,695	\$99,782,215
11865	Title	American Digital Title Ins Co	\$53,446,360	\$2,104,221	\$51,342,139
19690	P&C	American Economy Ins Co	\$20,475,470	\$843,454	\$19,632,016
92738	L&H	American Equity Invest Life Ins Co	\$58,992,338,445	\$55,299,736,664	\$3,692,601,781
29068	P&C	American Family Connect Prop & Cas I	\$1,290,295,667	\$744,924,121	\$545,371,546
23450	P&C	American Family Home Ins Co	\$388,399,828	\$296,289,494	\$92,110,333
60380	L&H	American Family Life Assur Co of Col	\$16,435,957,203	\$13,339,194,338	\$3,096,762,865
60399	L&H	American Family Life Ins Co	\$5,677,326,896	\$5,220,148,711	\$457,178,185
60410	L&H	American Fidelity Assur Co	\$7,565,034,143	\$6,936,809,234	\$628,224,909
60429	L&H	American Fidelity Life Ins Co	\$379,414,230	\$313,068,188	\$66,346,042
60488	L&H	American Gen Life Ins Co	\$211,618,712,912	\$201,869,120,482	\$9,749,592,430
26247	P&C	American Guar & Liab Ins	\$284,271,795	\$102,735,982	\$181,535,813
60534	L&H	American Heritage Life Ins Co	\$2,242,964,215	\$1,937,271,562	\$305,692,653
60518	L&H	American Hlth & Life Ins Co	\$1,313,406,662	\$926,362,632	\$387,044,030
19380	P&C	American Home Assur Co	\$21,987,884,573	\$14,131,395,504	\$7,856,489,069
60577	L&H	American Income Life Ins Co	\$5,042,781,681	\$4,654,368,622	\$388,413,059
31895	P&C	American Interstate Ins Co	\$951,954,127	\$699,467,683	\$252,486,444
12200	P&C	American Liberty Ins Co	\$23,745,908	\$17,475,772	\$6,270,136
81213	L&H	American Maturity Life Ins Co	\$64,284,014	\$12,971,733	\$51,312,281
67989	L&H	American Memorial Life Ins Co	\$4,294,975,733	\$4,083,521,012	\$211,454,730
23469	P&C	American Modern Home Ins Co	\$1,204,586,982	\$969,467,502	\$235,119,479
42722	P&C	American Modern Prop & Cas Ins Co	\$445,442,717	\$315,629,977	\$129,812,741
38652	P&C	American Modern Select Ins Co	\$117,498,095	\$55,853,457	\$61,644,638
12700	P&C	American Mut Share Ins Corp	\$340,659,413	\$23,979,446	\$316,679,967
63126	L&H	American Nat Life Ins Co of NY	\$2,797,301,292	\$2,554,752,687	\$242,548,605
60739	L&H	American Natl Ins Co	\$24,799,084,134	\$21,276,599,671	\$3,522,484,463
71773	L&H	American Natl Life Ins Co Of TX	\$142,448,963	\$102,876,548	\$39,572,415
28401	P&C	American Natl Prop & Cas Co	\$2,019,591,595	\$1,204,214,598	\$815,376,997
12190	P&C	American Pet Ins Co	\$433,822,122	\$271,589,691	\$162,232,431
80624	L&H	American Progressive L&H Ins Of NY	\$518,025,579	\$330,117,381	\$187,908,198



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60801	L&H	American Public Life Ins Co	\$97,671,254	\$69,027,775	\$28,643,479
19615	P&C	American Reliable Ins Co	\$20,848,288	\$10,848,288	\$10,000,000
60836	L&H	American Republic Ins Co	\$1,697,080,097	\$1,125,632,551	\$571,447,546
88366	L&H	American Retirement Life Ins Co	\$132,266,332	\$75,010,354	\$57,255,978
19631	P&C	American Road Ins Co	\$817,399,917	\$410,933,641	\$406,466,276
41998	P&C	American Southern Home Ins Co	\$93,451,882	\$52,708,326	\$40,743,556
84697	L&H	American Specialty Hlth Ins Co	\$10,499,051	\$223,967	\$10,275,084
19704	P&C	American States Ins Co	\$59,558,111	\$15,567,727	\$43,990,384
10872	P&C	American Strategic Ins Corp	\$2,638,221,916	\$2,004,636,852	\$633,585,064
19623	P&C	American Summit Ins Co	\$119,226,609	\$42,535,680	\$76,690,930
31380	P&C	American Surety Co	\$11,409,526	\$2,800,046	\$8,609,480
60895	L&H	American United Life Ins Co	\$32,980,474,187	\$31,786,147,333	\$1,194,326,854
40142	P&C	American Zurich Ins Co	\$287,479,495	\$84,820,833	\$202,658,662
61999	L&H	Americo Fin Life & Ann Ins Co	\$6,464,897,107	\$5,688,790,994	\$776,106,113
14078	A&H	Amerigroup Ins Co	\$1,128,487,443	\$746,627,893	\$381,859,550
19488	P&C	Amerisure Ins Co	\$944,731,712	\$713,009,266	\$231,722,446
23396	P&C	Amerisure Mut Ins Co	\$2,627,920,718	\$1,539,205,960	\$1,088,714,758
61301	L&H	Ameritas Life Ins Corp	\$25,326,667,111	\$23,427,102,586	\$1,899,564,525
10665	P&C	Ameritrust Ins Corp	\$19,822,194	\$703,636	\$19,118,558
27928	P&C	Amex Assur Co	\$225,803,017	\$56,795,396	\$169,007,621
16459	P&C	AmFed Advantage Ins Co	\$8,985,399	\$134,670	\$8,850,729
11963	P&C	AmFed Cas Ins Co	\$20,144,642	\$7,588,777	\$12,555,865
11208	P&C	AmFed Natl Ins Co	\$88,612,076	\$40,734,782	\$47,877,294
60250	L&H	AmFirst Ins Co	\$98,397,292	\$26,926,036	\$71,471,257
42390	P&C	Amguard Ins Co	\$1,918,228,122	\$1,629,694,465	\$288,533,657
72222	L&H	Amica Life Ins Co	\$1,433,245,895	\$1,067,365,001	\$365,880,894
19976	P&C	Amica Mut Ins Co	\$5,422,544,808	\$2,674,598,465	\$2,747,946,343
12287	P&C	Amica Prop & Cas Ins Co	\$94,633,343	\$15,292,039	\$79,341,304
15954	P&C	AmTrust Ins Co	\$66,824,532	\$3,535,263	\$63,289,269
51578	Title	AmTrust Title Ins Co	\$54,381,907	\$19,535,472	\$34,846,435
93661	L&H	Annuity Investors Life Ins Co	\$2,986,590,444	\$2,602,430,411	\$384,160,033
28207	A&H	Anthem Ins Co Inc	\$5,849,877,276	\$3,495,150,030	\$2,354,727,246
61069	L&H	Anthem Life Ins Co	\$827,684,566	\$652,500,663	\$175,183,903
10017	P&C	Arbella Ind Ins Co	\$70,253,376	\$45,287,118	\$24,966,258
41360	P&C	Arbella Protection Ins Co	\$416,724,101	\$272,289,539	\$144,434,562
12151	HMO	Arcadian Hlth Plan Inc	\$1,848,763,682	\$918,471,847	\$930,291,835
30830	P&C	Arch Ind Ins Co	\$218,355,615	\$145,186,941	\$73,168,673
11150	P&C	Arch Ins Co	\$8,413,423,046	\$6,432,827,348	\$1,980,595,698
18732	P&C	Arch Mortgage Guar Co	\$45,963,968	\$3,304,301	\$42,659,667
40266	P&C	ARCH Mortgage Ins Co	\$2,144,163,545	\$2,001,078,789	\$143,084,756
10946	P&C	Arch Prop Cas Ins Co	\$114,624,989	\$708,504	\$113,916,485
10348	P&C	Arch Reins Co	\$4,614,912,558	\$2,061,109,147	\$2,553,803,411
19801	P&C	Argonaut Ins Co	\$2,285,012,028	\$1,290,582,540	\$994,429,488
19828	P&C	Argonaut Midwest Ins Co	\$22,107,377	\$4,423,201	\$17,684,176
13900	P&C	ARI Ins Co	\$50,746,750	\$1,654,575	\$49,092,175
41459	P&C	Armed Forces Ins Exch	\$101,079,428	\$58,998,849	\$42,080,579
13374	P&C	Arrow Mut Liab Ins Co	\$39,853,967	\$13,394,205	\$26,459,762
24678	P&C	Arrowood Ind Co	\$666,599,706	\$653,698,419	\$12,901,287
23752	P&C	Ascot Ins Co	\$756,559,498	\$384,841,059	\$371,718,439
30279	P&C	Ascot Surety & Cas Co	\$299,095,296	\$2,661,285	\$296,434,011
43460	P&C	Aspen Amer Ins Co	\$1,954,372,503	\$1,115,776,389	\$838,596,114



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67423	L&H	Aspida Life Ins Co	\$800,456,873	\$685,534,720	\$114,922,153
11104	P&C	Associated Employers Ins Co	\$7,377,396	\$973,432	\$6,403,964
33758	P&C	Associated Industries Of MA Mut Ins	\$802,406,791	\$432,128,664	\$370,278,127
30180	P&C	Assured Guar Corp	\$2,573,935,236	\$657,857,351	\$1,916,077,885
18287	P&C	Assured Guar Municipal Corp	\$5,477,500,381	\$2,730,971,860	\$2,746,528,521
71439	L&H	Assurity Life Ins Co	\$2,552,243,843	\$2,133,287,582	\$418,956,261
68039	L&H	Athene Ann & Life Assur Co of NY	\$4,626,170,115	\$4,342,334,853	\$283,835,262
61689	L&H	Athene Ann & Life Co	\$145,599,630,080	\$143,532,368,695	\$2,067,261,385
61492	L&H	Athene Annuity & Life Assur Co	\$38,446,010,201	\$36,147,624,843	\$2,298,385,358
23833	P&C	AtHome Ins Co	\$14,760,001	\$25,246	\$14,734,755
44326	P&C	Atlantic Charter Ins Co	\$147,273,900	\$84,216,121	\$63,057,779
27154	P&C	Atlantic Specialty Ins Co	\$3,750,047,271	\$2,921,725,080	\$828,322,191
22586	P&C	Atlantic States Ins Co	\$1,153,611,151	\$890,031,795	\$263,579,356
25422	P&C	Atradius Trade Credit Ins Co	\$217,791,581	\$81,877,783	\$135,913,798
61190	L&H	Auto Owners Life Ins Co	\$4,653,878,889	\$4,015,761,184	\$638,117,705
12508	P&C	Auto Owners Specialty Ins Co	\$29,978,765	\$136,738	\$29,842,027
19062	P&C	Automobile Ins Co Of Hartford CT	\$1,206,480,882	\$898,517,242	\$307,963,639
10367	P&C	Avemco Ins Co	\$76,068,931	\$41,476,610	\$34,592,321
33022	P&C	AXA Ins Co	\$194,018,423	\$54,607,099	\$139,411,324
37273	P&C	Axis Ins Co	\$1,990,460,103	\$1,394,080,629	\$596,379,474
20370	P&C	AXIS Reins Co	\$3,869,477,889	\$2,880,580,350	\$988,897,539
15610	A&H	AXIS Specialty Ins Co	\$2,123,811,900	\$1,726,471,349	\$397,340,550
61212	L&H	Baltimore Life Ins Co	\$1,289,129,765	\$1,208,679,226	\$80,450,539
61239	L&H	Bankers Fidelity Life Ins Co	\$158,019,825	\$121,347,458	\$36,672,367
33162	P&C	Bankers Ins Co	\$99,681,792	\$61,486,910	\$38,194,881
61263	L&H	Bankers Life & Cas Co	\$20,050,568,787	\$18,697,806,494	\$1,352,762,293
18279	P&C	Bankers Standard Ins Co	\$319,464,238	\$102,840,958	\$216,623,280
94250	L&H	Banner Life Ins Co	\$8,933,236,080	\$8,190,419,309	\$742,816,771
10966	P&C	Bar Plan Surety & Fidelity Co	\$5,192,421	\$204,948	\$4,987,473
19763	P&C	Bay State Ins Co	\$821,796,842	\$299,592,375	\$522,204,467
38245	P&C	BCS Ins Co	\$301,385,216	\$159,932,438	\$141,452,778
16510	P&C	Beazley Amer Ins Co Inc	\$14,017,263	\$4,024,342	\$9,992,921
37540	P&C	Beazley Ins Co Inc	\$1,156,720,740	\$773,553,191	\$383,167,549
41394	P&C	Benchmark Ins Co	\$917,943,663	\$695,603,789	\$222,339,875
61395	L&H	Beneficial Life Ins Co	\$1,890,074,544	\$1,687,779,890	\$202,294,654
15911	P&C	Berkley Cas Co	\$96,145,978	\$65,634,324	\$30,511,654
32603	P&C	Berkley Ins Co	\$26,996,793,572	\$18,666,206,461	\$8,330,587,110
64890	L&H	Berkley Life & Hlth Ins Co	\$568,510,225	\$202,716,913	\$365,793,312
38911	P&C	Berkley Natl Ins Co	\$241,735,665	\$155,038,561	\$86,697,104
29580	P&C	Berkley Regional Ins Co	\$902,025,941	\$70,289,562	\$831,736,379
13070	P&C	Berkshire Hathaway Assur Corp	\$1,709,807,373	\$295,198,261	\$1,414,609,112
10391	P&C	Berkshire Hathaway Direct Ins Co	\$502,119,279	\$294,413,831	\$207,705,448
20044	P&C	Berkshire Hathaway Homestate Ins Co	\$3,626,059,288	\$1,689,814,997	\$1,936,244,291
62345	L&H	Berkshire Hathaway Life Ins Co NE	\$21,566,303,913	\$12,705,435,681	\$8,860,868,232
22276	P&C	Berkshire Hathaway Specialty Ins Co	\$6,480,049,997	\$3,097,889,698	\$3,382,160,299
71714	L&H	Berkshire Life Ins Co of Amer	\$4,932,599,416	\$4,733,133,066	\$199,466,350
62383	L&H	Bestow Life Ins Co	\$116,826,133	\$108,280,512	\$8,545,621
20095	P&C	BITCO Gen Ins Corp	\$1,138,604,192	\$809,399,955	\$329,204,236
20109	P&C	BITCO Natl Ins Co	\$205,044,933	\$112,361,856	\$92,683,077
26611	P&C	Blackboard Ins Co	\$105,482,345	\$82,165,114	\$23,317,231
22250	P&C	BlueShore Ins Co	\$202,796,343	\$138,588,016	\$64,208,327



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27081	P&C	Bond Safeguard Ins Co	\$45,608,369	\$4,834,323	\$40,774,046
13203	HMO	Boston Medical Center Hlth Plan Inc	\$1,325,477,287	\$728,907,819	\$596,569,468
61476	L&H	Boston Mut Life Ins Co	\$1,635,545,501	\$1,366,740,229	\$268,805,271
12372	P&C	BrickStreet Mut Ins Co	\$2,538,098,320	\$1,473,812,198	\$1,064,286,122
87726	L&H	Brighthouse Life Ins Co	\$180,918,662,446	\$174,569,283,205	\$6,349,379,241
19658	P&C	Bristol W Ins Co	\$172,998,528	\$127,587,119	\$45,411,409
13528	P&C	Brotherhood Mut Ins Co	\$1,088,504,015	\$766,206,568	\$322,297,452
14380	P&C	Build Amer Mut Assur Co	\$490,748,705	\$207,381,139	\$283,367,566
15385	P&C	Bureau Veritas Inspection & Ins Co	\$14,059,112	\$2,687,825	\$11,371,287
20117	P&C	California Cas Ind Exch	\$521,248,793	\$386,354,848	\$134,893,945
19771	P&C	Cambridge Mut Fire Ins Co	\$1,358,392,921	\$602,860,687	\$755,532,234
36340	P&C	Camico Mut Ins Co	\$104,674,069	\$58,752,323	\$45,921,746
76694	A&H	Canada Life Reins Co	\$54,698,488	\$20,587,353	\$34,111,135
10464	P&C	Canal Ins Co	\$1,129,179,774	\$627,780,862	\$501,398,913
10472	P&C	Capitol Ind Corp	\$714,523,665	\$527,298,321	\$187,225,344
61581	L&H	Capitol Life Ins Co	\$663,571,077	\$606,166,705	\$57,404,372
12567	A&H	Care Improvement Plus S Central Ins	\$6,067,278,143	\$3,774,915,752	\$2,292,362,391
10510	P&C	Carolina Cas Ins Co	\$269,417,693	\$154,060,346	\$115,357,347
25950	P&C	Casco Ind Co	\$44,946,005	\$26,144,750	\$18,801,255
11255	P&C	Caterpillar Ins Co	\$1,191,312,146	\$615,521,327	\$575,790,819
58130	FRAT	Catholic Assn Of Foresters	\$10,033,169	\$6,915,780	\$3,117,390
56030	FRAT	Catholic Financial Life	\$1,688,153,939	\$1,554,382,456	\$133,771,483
57487	FRAT	Catholic Order Of Foresters	\$1,272,714,751	\$1,206,159,532	\$66,555,219
19518	P&C	Catlin Ins Co	\$71,816,633	\$1,912,349	\$69,904,284
20273	P&C	Cedar Ins Co	\$13,777,487	\$2,771	\$13,774,716
80799	L&H	Celtic Ins Co	\$1,624,532,400	\$829,646,236	\$794,886,166
11499	P&C	Censtat Cas Co	\$27,308,202	\$3,623,424	\$23,684,778
20230	P&C	Central Mut Ins Co	\$2,001,825,398	\$969,335,403	\$1,032,490,000
61751	L&H	Central States H & L Co Of Omaha	\$379,936,401	\$189,655,968	\$190,280,433
34274	P&C	Central States Ind Co Of Omaha	\$697,343,678	\$86,054,674	\$611,289,004
34649	P&C	Centre Ins Co	\$29,255,811	\$18,798,724	\$10,457,087
80896	A&H	Centre Life Ins Co	\$1,375,730,145	\$1,296,228,295	\$79,501,849
42765	P&C	Centurion Cas Co	\$9,905,588	\$277,051	\$9,628,537
20710	P&C	Century Ind Co	\$624,981,548	\$599,981,548	\$25,000,000
10006	P&C	Cerity Ins Co	\$158,115,832	\$104,649,662	\$53,466,170
25615	P&C	Charter Oak Fire Ins Co	\$1,130,233,836	\$878,620,011	\$251,613,825
61832	L&H	Chesapeake Life Ins Co	\$255,352,050	\$171,333,513	\$84,018,537
22810	P&C	Chicago Ins Co	\$78,448,858	\$3,679,563	\$74,769,295
50229	Title	Chicago Title Ins Co	\$1,722,486,896	\$909,525,968	\$812,960,928
16356	P&C	Chiron Ins Co	\$22,872,210	\$7,970,488	\$14,901,722
12777	P&C	Chubb Ind Ins Co	\$279,666,979	\$94,623,377	\$185,043,602
10052	P&C	Chubb Natl Ins Co	\$318,170,424	\$123,791,759	\$194,378,665
61875	L&H	Church Life Ins Corp	\$209,404,965	\$141,333,955	\$68,071,010
18767	P&C	Church Mut Ins Co S I	\$2,141,558,682	\$1,600,403,159	\$541,155,523
67369	L&H	Cigna Hlth & Life Ins Co	\$14,310,751,427	\$8,518,453,651	\$5,792,297,776
22004	P&C	CIM Ins Corp	\$16,661,701	\$84,345	\$16,577,357
31534	P&C	Citizens Ins Co Of Amer	\$1,826,997,131	\$1,138,388,940	\$688,608,191
61921	L&H	Citizens Security Life Ins Co	\$39,085,131	\$13,311,022	\$25,774,109
41335	P&C	City Natl Ins Co	\$33,552,733	\$14,423,841	\$19,128,892
20532	P&C	Clarendon Natl Ins Co	\$895,923,189	\$703,966,369	\$191,956,820
28860	P&C	Clear Blue Ins Co	\$179,942,416	\$72,322,271	\$107,620,145



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78301	A&H	Clear Spring Hlth Ins Co	\$403,440,944	\$350,223,644	\$53,217,300
83607	L&H	Clear Spring Life & Ann Co	\$15,602,453,222	\$14,420,513,382	\$1,181,939,840
15563	P&C	Clear Spring Prop & Cas Co	\$624,364,656	\$423,198,746	\$201,165,910
16524	P&C	Clearcover Ins Co	\$116,633,291	\$92,540,444	\$24,092,846
33480	P&C	Clermont Ins Co	\$29,226,737	\$3,586,742	\$25,639,994
93432	L&H	CM Life Ins Co	\$8,099,124,030	\$6,319,039,668	\$1,780,084,362
12356	P&C	CM Regent Ins Co	\$146,499,079	\$24,091,092	\$122,407,987
16203	P&C	CM Select Ins Co	\$27,155,248	\$5,378,707	\$21,776,541
62626	L&H	CMFG Life Ins Co	\$26,388,545,986	\$23,330,078,891	\$3,058,467,082
18686	P&C	Co Operative Ins Cos	\$181,974,711	\$89,515,924	\$92,458,787
29530	P&C	Coalition Ins Co	\$50,299,776	\$147,248	\$50,152,528
31887	P&C	Coface N Amer Ins Co	\$193,003,367	\$121,301,853	\$71,701,514
36552	P&C	Coliseum Reins Co	\$211,481,119	\$62,686,976	\$148,794,143
62049	L&H	Colonial Life & Accident Ins Co	\$3,790,906,987	\$3,258,667,255	\$532,239,732
62065	L&H	Colonial Penn Life Ins Co	\$906,399,035	\$815,684,057	\$90,714,978
10758	P&C	Colonial Surety Co	\$104,505,100	\$41,750,776	\$62,754,325
36927	P&C	Colony Specialty Ins Co	\$92,685,630	\$67,238,937	\$25,446,693
76023	L&H	Columbian Life Ins Co	\$346,048,189	\$321,267,298	\$24,780,892
62103	L&H	Columbian Mut Life Ins Co	\$1,448,071,154	\$1,408,089,077	\$39,982,077
99937	L&H	Columbus Life Ins Co	\$4,569,643,585	\$4,199,939,317	\$369,704,268
62146	L&H	Combined Ins Co Of Amer	\$2,638,070,696	\$2,202,720,136	\$435,350,560
19410	P&C	Commerce & Industry Ins Co	\$1,909,422,992	\$1,450,716,091	\$458,706,901
34754	P&C	Commerce Ins Co	\$2,039,323,000	\$1,449,499,803	\$589,823,197
81426	A&H	Commercial Travelers Life Ins Co	\$9,586,814	\$791,634	\$8,795,180
84824	L&H	Commonwealth Ann & Life Ins Co	\$68,075,658,498	\$63,883,815,664	\$4,191,842,834
50083	Title	Commonwealth Land Title Ins Co	\$588,769,140	\$272,048,600	\$316,720,540
77828	L&H	Companion Life Ins Co	\$670,953,848	\$257,351,248	\$413,602,600
21989	P&C	Compass Ins Co	\$4,814,623	\$1,827,795	\$2,986,828
10891	P&C	Concert Ins Co	\$72,540,296	\$41,945,721	\$30,594,575
11209	P&C	Connecticare Ins Co Inc	\$267,373,264	\$153,187,898	\$114,185,366
51268	Title	Connecticut Attorneys Title Ins Co	\$100,144,974	\$56,936,230	\$43,208,744
62308	L&H	Connecticut Gen Life Ins Co	\$20,177,510,926	\$13,617,562,525	\$6,559,948,401
23795	P&C	Consolidated Natl Ins Co	\$11,066,005	\$2,710,413	\$8,355,592
32190	P&C	Constitution Ins Co	\$38,880,369	\$15,309,480	\$23,570,889
71730	L&H	Continental Amer Ins Co	\$1,138,532,937	\$778,564,256	\$359,968,681
20443	P&C	Continental Cas Co	\$46,207,523,755	\$35,635,309,475	\$10,572,214,280
71404	L&H	Continental Gen Ins Co	\$4,413,424,639	\$3,992,981,658	\$420,442,981
28258	P&C	Continental Ind Co	\$573,158,538	\$487,936,105	\$85,222,433
35289	P&C	Continental Ins Co	\$2,006,763,519	\$163,667,718	\$1,843,095,800
68500	L&H	Continental Life Ins Co Brentwood	\$686,480,700	\$260,314,395	\$426,166,305
10804	P&C	Continental Western Ins Co	\$210,096,543	\$105,945,730	\$104,150,812
37206	P&C	Contractors Bonding & Ins Co	\$251,962,448	\$131,606,635	\$120,355,813
10499	P&C	CorePointe Ins Co	\$28,241,484	\$2,179,035	\$26,062,449
68365	L&H	Corporate Solutions Life Reins Co	\$21,280,610,877	\$19,642,054,222	\$1,638,556,654
20990	P&C	Country Mut Ins Co	\$6,613,623,002	\$3,212,428,977	\$3,401,194,025
10022	P&C	Countryway Ins Co	\$35,850,124	\$7,759,848	\$28,090,276
26492	P&C	Courtesy Ins Co	\$1,220,179,496	\$612,606,096	\$607,573,400
10062	P&C	Covenant Ins Co	\$111,231,979	\$69,031,574	\$42,200,405
81973	L&H	Coventry Hlth & Life Ins Co	\$917,003,283	\$273,155,781	\$643,847,502
18961	P&C	Crestbrook Ins Co	\$241,379,803	\$176,179,259	\$65,200,544
16070	P&C	Cronus Ins Co	\$54,438,934	\$11,912,200	\$42,526,734



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31348	P&C	Crum & Forster Ind Co	\$81,424,767	\$54,570,444	\$26,854,323
42471	P&C	Crum & Forster Ins Co	\$79,811,589	\$51,906,076	\$27,905,513
82880	L&H	CSI Life Ins Co	\$23,881,897	\$5,326,483	\$18,555,416
10847	P&C	Cumis Ins Society Inc	\$2,581,506,028	\$1,480,711,962	\$1,100,794,068
21164	P&C	Dairyland Ins Co	\$1,674,054,801	\$1,186,927,546	\$487,127,255
16623	P&C	Dairyland Natl Ins Co	\$15,763,189	\$262,863	\$15,500,326
37346	P&C	Danbury Ins Co	\$14,348,013	\$7,202,657	\$7,145,356
16705	P&C	Dealers Assur Co	\$345,378,767	\$229,084,005	\$116,294,761
71129	L&H	Dearborn Life Ins Co	\$1,189,502,683	\$749,621,783	\$439,880,900
62634	L&H	Delaware Amer Life Ins Co	\$107,687,071	\$47,419,699	\$60,267,372
79065	L&H	Delaware Life Ins Co	\$41,180,383,743	\$38,935,737,158	\$2,244,646,585
12307	P&C	DentaQuest USA Ins Co Inc	\$363,903,296	\$128,463,131	\$235,440,165
73474	L&H	Dentegra Ins Co	\$156,393,100	\$81,852,700	\$74,540,400
12718	P&C	Developers Surety & Ind Co	\$697,698,626	\$542,793,480	\$154,905,146
42048	P&C	Diamond State Ins Co	\$238,894,478	\$176,928,289	\$61,966,189
34711	P&C	Digital Advantage Ins Co	\$284,136,834	\$248,236,445	\$35,900,389
97705	L&H	Direct Gen Life Ins Co	\$27,365,496	\$7,710,095	\$19,655,401
36463	P&C	Discover Prop & Cas Ins Co	\$153,398,493	\$90,982,504	\$62,415,989
34495	P&C	Doctors Co An Interins Exch	\$5,004,962,922	\$2,288,905,734	\$2,716,057,188
50130	Title	Doma Title Ins Inc	\$156,723,264	\$98,802,374	\$57,920,890
13692	P&C	Donegal Mut Ins Co	\$726,437,499	\$379,521,511	\$346,915,988
13706	P&C	Dorchester Mut Ins Co	\$123,162,459	\$60,421,650	\$62,740,809
13183	L&H	Eagle Life Ins Co	\$3,270,067,792	\$2,952,868,892	\$317,198,900
13019	P&C	Eastern Advantage Assur Co	\$66,380,193	\$49,331,212	\$17,048,981
10724	P&C	Eastern Alliance Ins Co	\$335,327,966	\$232,627,754	\$102,700,212
14702	P&C	Eastguard Ins Co	\$349,635,760	\$258,457,826	\$91,177,934
22926	P&C	Economy Fire & Cas Co	\$435,963,550	\$108,813,566	\$327,149,984
21261	P&C	Electric Ins Co	\$973,267,382	\$635,554,802	\$337,712,579
13688	P&C	Elephant Ins Co	\$260,193,297	\$187,197,206	\$72,996,090
85561	L&H	Elips Life Ins Co	\$62,770,860	\$7,431,244	\$55,339,616
12747	A&H	Elixir Ins Co	\$418,112,299	\$348,283,642	\$69,828,657
62928	L&H	EMC Natl Life Co	\$814,012,678	\$713,970,606	\$100,042,071
25186	P&C	Emc Prop & Cas Ins Co	\$32,523,536	\$155,550	\$32,367,986
21407	P&C	Emcasco Ins Co	\$227,278,212	\$42,584,884	\$184,693,328
88595	A&H	Empheysis Ins Co	\$95,470,581	\$36,501,851	\$58,968,730
21326	P&C	Empire Fire & Marine Ins Co	\$64,005,568	\$24,633,256	\$39,372,312
25402	P&C	Employers Assur Co	\$840,397,469	\$630,223,560	\$210,173,909
11512	P&C	Employers Compensation Ins Co	\$616,024,313	\$405,276,721	\$210,747,592
10640	P&C	Employers Ins Co Of NV	\$375,019,095	\$138,484,032	\$236,535,063
21458	P&C	Employers Ins Co of Wausau	\$8,467,821,890	\$6,703,934,521	\$1,763,887,369
21415	P&C	Employers Mut Cas Co	\$5,178,327,825	\$3,573,767,830	\$1,604,559,995
10346	P&C	Employers Preferred Ins Co	\$1,176,855,152	\$947,189,253	\$229,665,899
68276	L&H	Employers Reassur Corp	\$27,407,960,075	\$25,508,014,800	\$1,899,945,235
93629	L&H	Empower Ann Ins Co	\$83,366,105,338	\$81,887,094,284	\$1,479,011,054
68322	L&H	Empower Ann Ins Co of Amer	\$75,287,506,574	\$71,766,929,014	\$3,520,577,560
21350	P&C	EmPRO Ins Co	\$395,756,163	\$283,692,719	\$112,063,445
37095	P&C	Enact Financial Assur Corp	\$10,141,197	\$30,264	\$10,110,933
38458	P&C	Enact Mortgage Ins Corp	\$5,457,385,946	\$4,373,514,350	\$1,083,871,596
15130	P&C	Encompass Ind Co	\$9,086,690	\$917,762	\$8,168,928
10071	P&C	Encompass Ins Co Of Amer	\$9,019,008	\$533,426	\$8,485,582
66311	L&H	Encova Life Ins Co	\$601,206,459	\$521,637,972	\$79,568,487



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10641	P&C	Endurance Amer Ins Co	\$5,142,938,845	\$4,086,699,063	\$1,056,239,782
11551	P&C	Endurance Assur Corp	\$16,645,279,402	\$12,561,054,342	\$4,084,225,060
62880	L&H	Equitable Financial Life & Ann Co	\$560,544,179	\$463,763,208	\$96,780,971
62944	L&H	Equitable Financial Life Ins Co	\$215,262,621,321	\$209,666,797,187	\$5,595,824,134
78077	L&H	Equitable Financial Life Ins Co of A	\$6,768,604,748	\$6,365,729,090	\$402,875,658
62510	L&H	Equitrust Life Ins Co	\$26,070,108,912	\$24,322,752,693	\$1,747,356,219
13634	P&C	Essent Guar Inc	\$3,439,763,281	\$2,419,728,871	\$1,020,034,410
37915	P&C	Essentia Ins Co	\$143,865,740	\$111,113,853	\$32,751,887
25712	P&C	Esurance Ins Co	\$167,718,170	\$17,178,178	\$150,539,992
30210	P&C	Esurance Prop & Cas Ins Co	\$63,394,407	\$36,946,678	\$26,447,729
20516	P&C	Euler Hermes N Amer Ins Co	\$958,785,781	\$676,642,828	\$282,142,953
16044	P&C	Everest Denali Ins Co	\$162,779,620	\$145,174,158	\$17,605,462
10120	P&C	Everest Natl Ins Co	\$1,247,416,078	\$1,042,472,988	\$204,943,090
16045	P&C	Everest Premier Ins Co	\$231,403,374	\$210,431,469	\$20,971,905
26921	P&C	Everest Reins Co	\$22,350,789,197	\$16,797,901,496	\$5,552,887,701
12750	P&C	Evergreen Natl Ind Co	\$62,161,564	\$21,171,064	\$40,990,500
70866	L&H	Everlake Assur Co	\$121,671,549	\$74,626,419	\$47,045,130
60186	L&H	Everlake Life Ins Co	\$26,002,008,208	\$24,241,914,764	\$1,760,093,444
97241	L&H	Everly Life Ins Co	\$432,226,046	\$384,665,998	\$47,560,048
24961	P&C	Everspan Ins Co	\$74,787,556	\$19,816,479	\$54,971,077
10003	P&C	Excess Share Ins Corp	\$71,328,517	\$47,121,693	\$24,206,824
35181	P&C	Executive Risk Ind Inc	\$7,058,352,515	\$5,391,264,908	\$1,667,087,607
21482	P&C	Factory Mut Ins Co	\$25,058,981,489	\$7,498,543,133	\$17,560,438,356
35157	P&C	Fair Amer Ins & Reins Co	\$244,943,118	\$46,331,894	\$198,611,224
31925	P&C	Falls Lake Natl Ins Co	\$2,009,782,047	\$1,805,001,429	\$204,780,618
77968	L&H	Family Heritage Life Ins Co Of Amer	\$1,719,036,284	\$1,562,944,883	\$156,091,401
63053	L&H	Family Life Ins Co	\$138,488,930	\$108,503,427	\$29,985,503
13803	P&C	Farm Family Cas Ins Co	\$1,770,363,449	\$987,809,260	\$782,554,189
25321	P&C	Farmers Direct Prop & Cas Ins Co	\$92,552,487	\$43,551,113	\$49,001,374
34339	P&C	Farmers Grp Prop & Cas Ins Co	\$332,100,104	\$58,888,375	\$273,211,730
21652	P&C	Farmers Ins Exch	\$22,979,180,559	\$18,520,292,319	\$4,458,888,239
13897	P&C	Farmers Mut Hail Ins Co Of IA	\$979,748,013	\$501,004,482	\$478,743,531
63177	L&H	Farmers New World Life Ins Co	\$5,447,625,271	\$5,128,188,734	\$319,436,537
26298	P&C	Farmers Prop & Cas Ins Co	\$5,399,280,595	\$3,223,559,147	\$2,175,721,447
41483	P&C	Farmington Cas Co	\$1,252,415,025	\$960,181,911	\$292,233,114
10178	P&C	FCCI Ins Co	\$2,539,147,429	\$1,746,743,061	\$792,404,368
20281	P&C	Federal Ins Co	\$18,748,987,188	\$14,471,130,473	\$4,277,856,715
63223	L&H	Federal Life Ins Co	\$271,906,444	\$254,348,728	\$17,557,716
63258	L&H	Federated Life Ins Co	\$2,599,435,882	\$2,000,637,301	\$598,798,581
13935	P&C	Federated Mut Ins Co	\$8,772,484,050	\$4,168,312,612	\$4,604,171,438
16024	P&C	Federated Reserve Ins Co	\$162,310,919	\$92,268,523	\$70,042,396
11118	P&C	Federated Rural Electric Ins Exch	\$677,216,506	\$419,479,546	\$257,736,960
28304	P&C	Federated Serv Ins Co	\$593,248,719	\$276,641,100	\$316,607,619
39306	P&C	Fidelity & Deposit Co Of MD	\$284,263,392	\$43,395,865	\$240,867,527
35386	P&C	Fidelity & Guar Ins Co	\$39,490,834	\$20,598,830	\$18,892,004
25879	P&C	Fidelity & Guar Ins Underwriters Inc	\$165,977,152	\$72,863,781	\$93,113,371
63274	L&H	Fidelity & Guar Life Ins Co	\$46,733,184,299	\$44,856,326,005	\$1,876,858,294
93696	L&H	Fidelity Investments Life Ins Co	\$36,316,305,219	\$35,313,109,879	\$1,003,195,340
63290	L&H	Fidelity Life Assn A Legal Reserve L	\$424,464,377	\$318,204,862	\$106,259,515
51586	Title	Fidelity Natl Title Ins Co	\$1,356,330,573	\$859,746,080	\$496,584,493
71870	L&H	Fidelity Security Life Ins Co	\$1,006,686,508	\$679,640,379	\$327,046,130



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21660	P&C	Fire Ins Exch	\$3,077,903,981	\$2,169,553,274	\$908,350,706
21873	P&C	Firemans Fund Ins Co	\$2,055,701,414	\$703,668,728	\$1,352,032,686
21784	P&C	Firemens Ins Co Of Washington DC	\$96,734,376	\$60,347,592	\$36,386,784
69140	L&H	First Allmerica Fin Life Ins Co	\$6,293,144,635	\$6,203,473,272	\$89,671,363
37710	P&C	First Amer Prop & Cas Ins Co	\$40,837,519	\$18,965,377	\$21,872,126
51624	Title	First Amer Title Guar Co	\$87,744,577	\$27,539,246	\$60,205,331
50814	Title	First Amer Title Ins Co	\$3,417,099,821	\$1,940,164,026	\$1,476,935,795
29980	P&C	First Colonial Ins Co	\$291,162,579	\$158,083,306	\$133,079,273
11177	P&C	First Fin Ins Co	\$702,882,431	\$179,185,432	\$523,696,991
90328	L&H	First Hlth Life & Hlth Ins Co	\$135,019,820	\$103,584,213	\$31,435,607
33588	P&C	First Liberty Ins Corp	\$24,695,849	\$4,585,553	\$20,110,296
14240	Title	First Natl Title Ins Co	\$67,535,645	\$28,901,632	\$38,634,013
67652	L&H	First Penn Pacific Life Ins Co	\$1,095,832,395	\$978,093,467	\$117,738,928
27626	P&C	Firstcomp Ins Co	\$92,200,695	\$22,724,833	\$69,475,862
13943	P&C	Fitchburg Mut Ins Co	\$170,810,137	\$82,046,504	\$88,763,633
13978	P&C	Florists Mut Ins Co	\$153,383,361	\$118,909,135	\$34,474,226
11185	P&C	Foremost Ins Co Grand Rapids MI	\$2,829,176,605	\$1,377,216,017	\$1,451,960,588
11800	P&C	Foremost Prop & Cas Ins Co	\$57,332,485	\$37,457,374	\$19,875,111
41513	P&C	Foremost Signature Ins Co	\$39,508,268	\$18,294,881	\$21,213,388
91642	L&H	Forethought Life Ins Co	\$53,507,942,273	\$50,831,981,822	\$2,675,960,451
26794	P&C	Fortitude Cas Ins Co	\$8,186,795	\$124,598	\$8,062,197
86630	L&H	Fortitude Life Ins & Ann Co	\$32,251,944,617	\$31,527,476,881	\$724,467,736
10801	P&C	Fortress Ins Co	\$159,290,810	\$81,162,645	\$78,128,165
11600	P&C	Frank Winston Crum Ins Co	\$210,478,751	\$154,325,551	\$56,153,200
13986	P&C	Frankenmuth Ins Co	\$1,747,588,926	\$947,459,343	\$800,129,582
22209	P&C	Freedom Specialty Ins Co	\$98,350,798	\$73,250,307	\$25,100,491
85286	L&H	Fresenius Hlth Plans Ins Co	\$9,056,515	\$165,244	\$8,891,271
99775	L&H	Funeral Directors Life Insurance Company	\$1,898,077,449	\$1,732,524,267	\$165,553,182
15691	L&H	Gainbridge Life Ins Co	\$192,784,086	\$135,099,333	\$57,684,753
63657	L&H	Garden State Life Ins Co	\$149,286,961	\$53,423,750	\$95,863,211
21253	P&C	Garrison Prop & Cas Ins Co	\$4,218,489,332	\$2,875,948,972	\$1,342,540,360
28339	P&C	Gateway Ins Co	\$74,583,425	\$62,442,076	\$12,141,349
56685	FRAT	GBU Financial Life	\$4,204,767,753	\$3,916,002,930	\$288,764,824
14138	P&C	GEICO Advantage Ins Co	\$3,816,133,161	\$2,274,377,723	\$1,541,755,438
41491	P&C	Geico Cas Co	\$5,023,958,013	\$3,350,108,335	\$1,673,849,678
14139	P&C	GEICO Choice Ins Co	\$1,606,259,292	\$916,422,483	\$689,836,810
35882	P&C	Geico Gen Ins Co	\$197,495,223	\$651,222	\$196,844,002
22055	P&C	Geico Ind Co	\$12,040,244,347	\$4,097,913,902	\$7,942,330,446
37923	P&C	GEICO Marine Ins Co	\$226,604,563	\$102,885,989	\$123,718,576
14137	P&C	GEICO Secure Ins Co	\$5,566,759,858	\$1,789,366,943	\$3,777,392,915
24414	P&C	General Cas Co Of WI	\$1,627,717,162	\$1,316,240,389	\$311,476,772
22039	P&C	General Reins Corp	\$21,908,458,911	\$9,169,319,425	\$12,739,139,486
39322	P&C	General Security Natl Ins Co	\$453,057,600	\$322,126,258	\$130,931,342
11967	P&C	General Star Natl Ins Co	\$205,182,092	\$66,154,711	\$139,027,381
11231	P&C	Generali US Branch	\$454,776,342	\$324,597,418	\$130,178,924
38962	P&C	Genesis Ins Co	\$160,856,160	\$75,691,647	\$85,164,513
65536	L&H	Genworth Life & Ann Ins Co	\$17,675,446,547	\$16,903,361,901	\$772,084,646
70025	L&H	Genworth Life Ins Co	\$41,025,143,147	\$37,951,936,809	\$3,073,206,338
70939	L&H	Gerber Life Ins Co	\$5,601,257,931	\$5,018,678,691	\$582,579,240
12254	P&C	Glencar Ins Co	\$213,221,039	\$149,915,433	\$63,305,606
21032	P&C	Global Reins Corp Of Amer	\$156,936,530	\$79,466,890	\$77,469,640



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91472	L&H	Globe Life & Accident Ins Co	\$5,403,920,044	\$5,049,436,001	\$354,484,043
62286	L&H	Golden Rule Ins Co	\$607,970,598	\$296,188,085	\$311,782,513
22063	P&C	Government Employees Ins Co	\$43,520,949,841	\$15,243,447,583	\$28,277,502,257
63967	L&H	Government Personnel Mut Life Ins Co	\$786,340,879	\$701,267,326	\$85,073,553
22098	P&C	Grain Dealers Mut Ins Co	\$22,707,362	\$9,462,448	\$13,244,914
14095	P&C	Granite Mut Ins Co	\$4,940,235	\$64,841	\$4,875,394
26310	P&C	Granite Re Inc	\$146,699,935	\$92,929,971	\$53,769,964
23809	P&C	Granite State Ins Co	\$35,772,547	\$1,619,304	\$34,153,244
93521	L&H	Granular Ins Co	\$139,326,990	\$87,702,130	\$51,624,860
25984	P&C	Graphic Arts Mut Ins Co	\$218,768,166	\$134,608,733	\$84,159,433
36307	P&C	Gray Ins Co	\$427,428,979	\$243,472,925	\$183,956,054
26832	P&C	Great Amer Alliance Ins Co	\$29,978,469	\$3,958	\$29,974,511
26344	P&C	Great Amer Assur Co	\$24,985,514	\$11,410	\$24,974,104
16691	P&C	Great Amer Ins Co	\$11,931,369,672	\$8,771,366,145	\$3,160,003,527
22136	P&C	Great Amer Ins Co of NY	\$250,444,936	\$108,086	\$250,336,850
31135	P&C	Great Amer Security Ins Co	\$16,162,981	\$19,429	\$16,143,552
33723	P&C	Great Amer Spirit Ins Co	\$18,711,153	\$15,300	\$18,695,853
25224	P&C	Great Divide Ins Co	\$251,382,615	\$136,822,708	\$114,559,908
14003	P&C	Great Falls Ins Co	\$7,126,543	\$461,835	\$6,664,707
18694	P&C	Great Midwest Ins Co	\$416,819,947	\$157,508,847	\$259,311,101
20303	P&C	Great Northern Ins Co	\$607,458,987	\$185,054,285	\$422,404,702
12982	P&C	Great Plains Cas Inc	\$33,297,962	\$3,296,490	\$30,001,472
90212	L&H	Great Southern Life Ins Co	\$175,630,325	\$150,495,260	\$25,135,065
11371	P&C	Great West Cas Co	\$2,703,561,912	\$1,860,320,047	\$843,241,865
71480	L&H	Great Western Ins Co	\$1,097,687,141	\$1,056,268,046	\$41,419,094
17154	P&C	Greater Midwestern Ind Co	\$10,226,448	\$18,650	\$10,207,798
22187	P&C	Greater NY Mut Ins Co	\$2,037,456,585	\$1,380,115,851	\$657,340,734
20680	P&C	Green Mountain Ins Co Inc	\$16,573,831	\$374,901	\$16,198,930
22322	P&C	Greenwich Ins Co	\$14,046,067,554	\$10,387,392,649	\$3,658,674,905
43974	P&C	Greenwood Ins Co	\$11,435,891	\$2,709,461	\$8,726,430
10019	P&C	Greystone Ins Co	\$115,484,617	\$9,096,597	\$106,388,020
36650	P&C	Guarantee Co Of N Amer USA	\$19,802,936	\$57,830	\$19,745,106
64211	L&H	Guarantee Trust Life Ins Co	\$833,589,066	\$657,483,686	\$176,105,380
64238	L&H	Guaranty Income Life Ins Co	\$4,500,805,190	\$4,248,676,712	\$252,128,478
78778	L&H	Guardian Ins & Ann Co Inc	\$11,346,223,785	\$10,792,150,079	\$554,073,706
64246	L&H	Guardian Life Ins Co Of Amer	\$75,998,514,695	\$67,153,093,050	\$8,845,421,645
42803	P&C	Guideone Elite Ins Co	\$30,821,856	\$3,066,519	\$27,755,337
15032	P&C	GuideOne Ins Co	\$1,419,965,911	\$1,030,530,234	\$389,435,677
14559	P&C	GuideOne Specialty Ins Co	\$291,736,976	\$217,506,974	\$74,230,002
34037	P&C	Hallmark Ins Co	\$310,153,311	\$232,896,186	\$77,257,125
26433	P&C	Harco Natl Ins Co	\$1,370,736,999	\$633,861,592	\$736,875,407
23582	P&C	Harleysville Ins Co	\$136,461,128	\$86,754,281	\$49,706,847
35696	P&C	Harleysville Preferred Ins Co	\$89,668,377	\$39,035,949	\$50,632,428
26182	P&C	Harleysville Worcester Ins Co	\$121,990,397	\$66,995,922	\$54,994,475
22357	P&C	Hartford Accident & Ind Co	\$13,078,174,633	\$9,836,190,682	\$3,241,983,951
29424	P&C	Hartford Cas Ins Co	\$2,540,940,888	\$1,633,498,335	\$907,442,553
19682	P&C	Hartford Fire Ins Co	\$25,937,774,811	\$14,294,202,031	\$11,643,572,780
37478	P&C	Hartford Ins Co Of The Midwest	\$624,988,344	\$149,365,087	\$475,623,257
70815	L&H	Hartford Life & Accident Ins Co	\$12,843,785,761	\$10,272,926,263	\$2,570,859,498
11452	P&C	Hartford Steam Boil Inspec & Ins Co	\$2,125,515,157	\$1,327,557,263	\$797,957,894
29890	P&C	Hartford Steam Boil Inspec Ins Co CT	\$15,454,340	\$2,255,944	\$13,198,396



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30104	P&C	Hartford Underwriters Ins Co	\$1,799,056,109	\$1,197,430,738	\$601,625,371
96717	HMO	Harvard Pilgrim Health Care New Eng	\$156,187,609	\$92,243,893	\$63,943,716
92711	L&H	HCC Life Ins Co	\$1,555,736,810	\$799,497,157	\$756,239,653
41343	P&C	HDI Global Ins Co	\$786,270,171	\$515,210,964	\$271,059,207
66141	L&H	Health Net Life Ins Co	\$553,510,121	\$201,133,343	\$352,376,778
12902	A&H	Healthspring Life & Hlth Ins Co Inc	\$985,316,121	\$484,536,339	\$500,779,782
39527	P&C	Heritage Ind Co	\$20,024,271	(\$36,766)	\$20,061,037
64394	L&H	Heritage Life Ins Co	\$7,782,106,454	\$6,841,647,322	\$940,459,132
14192	P&C	Hingham Mut Fire Ins Co	\$72,494,986	\$27,959,505	\$44,535,481
10200	P&C	Hiscox Ins Co Inc	\$1,458,861,470	\$1,078,804,607	\$380,056,863
93440	L&H	HM Life Ins Co	\$794,455,515	\$315,630,218	\$478,825,297
13927	P&C	Homesite Ins Co Of The Midwest	\$633,681,077	\$529,029,652	\$104,651,424
64505	L&H	Homesteaders Life Co	\$3,638,937,655	\$3,453,321,333	\$185,616,320
22578	P&C	Horace Mann Ins Co	\$455,997,417	\$304,919,306	\$151,078,111
64513	L&H	Horace Mann Life Ins Co	\$8,420,235,581	\$7,937,268,974	\$482,966,606
22756	P&C	Horace Mann Prop & Cas Ins Co	\$280,049,463	\$182,797,785	\$97,251,678
14027	P&C	Hospitality Ins Co	\$11,300,169	\$3,510,182	\$7,789,987
10069	P&C	Housing Authority Prop A Mut Co	\$271,093,018	\$91,132,135	\$179,960,883
11206	P&C	Housing Enterprise Ins Co Inc	\$143,589,957	\$88,326,584	\$55,263,373
18975	A&H	HPHC Ins Co Inc	\$299,509,178	\$185,449,455	\$114,059,723
25054	P&C	Hudson Ins Co	\$2,354,713,624	\$1,749,346,771	\$605,366,853
60052	A&H	Humana Benefit Plan of IL Inc	\$1,186,470,862	\$561,500,284	\$624,970,578
73288	A&H	Humana Ins Co	\$10,180,328,228	\$5,366,556,277	\$4,813,771,951
70580	L&H	Humanadental Ins Co	\$360,550,050	\$172,629,858	\$187,920,192
91693	L&H	IA Amer Life Ins Co	\$305,510,275	\$139,862,600	\$165,647,675
97764	L&H	Idealife Ins Co	\$20,246,349	\$1,365,441	\$18,880,908
64580	L&H	Illinois Mut Life Ins Co	\$1,577,075,891	\$1,300,418,887	\$276,657,004
23817	P&C	Illinois Natl Ins Co	\$53,951,682	\$10,914,495	\$43,037,187
35408	P&C	Imperium Ins Co	\$673,735,766	\$401,322,585	\$272,413,180
11090	P&C	Incline Cas Co	\$228,869,405	\$154,140,032	\$74,729,373
43575	P&C	Indemnity Ins Co Of North Amer	\$343,330,107	\$177,228,540	\$166,101,567
18468	P&C	Indemnity Natl Ins Co	\$299,531,794	\$199,017,189	\$100,514,605
26581	P&C	Independence Amer Ins Co	\$197,797,472	\$91,621,367	\$106,176,105
64602	L&H	Independence Life & Ann Co	\$3,279,242,521	\$3,072,315,415	\$206,927,106
58068	FRAT	Independent Order Of Foresters Us Br	\$4,006,658,839	\$3,741,481,479	\$265,177,360
14265	P&C	Indiana Lumbermens Ins Co	\$56,356,557	\$45,412,748	\$10,943,809
14406	L&H	Industrial Alliance Ins & Fin Serv I	\$307,699,826	\$281,574,669	\$26,125,157
12599	P&C	Infinity Standard Ins Co	\$5,814,880	\$80,976	\$5,733,904
22195	P&C	Insurance Co Of Greater NY	\$77,212,765	\$191,339	\$77,021,426
22713	P&C	Insurance Co of N Amer	\$136,637,873	\$52,896,234	\$83,741,639
11162	P&C	Insurance Co of the South	\$188,351,104	\$144,179,828	\$44,171,278
19429	P&C	Insurance Co Of The State Of PA	\$131,943,255	\$91,536,816	\$40,406,439
27847	P&C	Insurance Co Of The West	\$4,526,955,225	\$3,040,107,963	\$1,486,847,261
29742	P&C	Integon Natl Ins Co	\$3,166,027,388	\$2,395,327,392	\$770,699,996
31488	P&C	Integon Preferred Ins Co	\$107,771,737	\$99,742,617	\$8,029,120
74780	L&H	Integrity Life Ins Co	\$9,377,214,840	\$8,081,440,304	\$1,295,774,536
15598	P&C	Interins Exch Of The Automobile Club	\$14,259,316,454	\$5,597,753,168	\$8,661,563,286
11592	P&C	International Fidelity Ins Co	\$149,320,607	\$67,160,749	\$82,159,858
17182	P&C	Intrepid Cas Co	\$29,966,792	\$343,595	\$29,623,197
10749	P&C	Intrepid Ins Co	\$85,884,249	\$53,961,326	\$31,922,923
36153	P&C	Inverin Ins Co	\$7,751,203	\$88,927	\$7,662,276



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64904	L&H	Investors Heritage Life Ins Co	\$1,932,917,731	\$1,734,988,449	\$197,929,282
63487	L&H	Investors Life Ins Co N Amer	\$460,690,387	\$426,791,909	\$33,898,478
50369	Title	Investors Title Ins Co	\$197,363,623	\$86,970,196	\$110,393,427
23647	P&C	Ironshore Ind Inc	\$202,635,805	\$96,233,366	\$106,402,439
32921	P&C	ISMIE Mut Ins Co	\$1,444,336,014	\$810,689,008	\$633,647,006
65056	L&H	Jackson Natl Life Ins Co	\$254,629,093,784	\$248,641,676,125	\$5,987,417,659
11630	P&C	Jefferson Ins Co	\$807,446,232	\$392,228,207	\$415,218,025
64017	L&H	Jefferson Natl Life Ins Co	\$9,505,265,940	\$9,386,356,811	\$118,909,129
14354	P&C	Jewelers Mut Ins Co S I	\$642,938,152	\$275,763,532	\$367,174,620
16116	P&C	JM Specialty Ins Co	\$17,071,544	\$338,360	\$16,733,184
65080	L&H	John Alden Life Ins Co	\$204,562,597	\$182,508,077	\$22,054,520
93610	L&H	John Hancock Life & Hlth Ins Co	\$17,137,161,124	\$15,685,843,309	\$1,451,317,815
65838	L&H	John Hancock Life Ins Co USA	\$236,709,932,246	\$225,867,806,421	\$10,842,125,825
65129	L&H	Kansas City Life Ins Co	\$3,187,093,246	\$2,967,048,961	\$220,044,285
10885	P&C	Key Risk Ins Co	\$76,097,763	\$41,292,608	\$34,805,155
13668	P&C	Kingstone Insurance Company	\$261,179,125	\$193,202,686	\$67,976,439
13722	P&C	Knightbrook Ins Co	\$253,030,474	\$112,122,231	\$140,908,243
58033	FRAT	Knights Of Columbus	\$29,361,297,183	\$26,622,727,452	\$2,738,569,731
65242	L&H	Lafayette Life Ins Co	\$6,682,454,399	\$6,238,671,240	\$443,783,159
26077	P&C	Lancer Ins Co	\$686,442,085	\$470,885,204	\$215,556,881
37109	P&C	Landcar Cas Co	\$88,558,648	\$41,959,881	\$46,598,767
71323	L&H	Langhorne Reins AZ Ltd	\$9,205,049	\$663,712	\$8,541,337
76503	A&H	Lasso Hlthcare Ins Co	\$17,511,686	\$13,693,782	\$3,817,904
16023	P&C	Lemonade Ins Co	\$432,560,306	\$326,654,208	\$105,906,098
37940	P&C	Lexington Natl Ins Corp	\$109,328,131	\$92,133,204	\$17,194,927
68543	L&H	Liberty Bankers Life Ins Co	\$2,496,122,117	\$2,189,077,223	\$307,044,894
42404	P&C	Liberty Ins Corp	\$226,138,508	\$21,340,323	\$204,798,185
19917	P&C	Liberty Ins Underwriters Inc	\$356,786,001	\$238,460,085	\$118,325,916
23035	P&C	Liberty Mut Fire Ins Co	\$8,396,779,473	\$6,711,536,444	\$1,685,243,029
23043	P&C	Liberty Mut Ins Co	\$69,850,735,943	\$47,860,270,390	\$21,990,465,553
65331	L&H	Liberty Natl Life Ins Co	\$9,042,087,639	\$8,343,931,905	\$698,155,734
65498	L&H	Life Ins Co Of N Amer	\$9,250,140,427	\$7,597,337,411	\$1,652,803,016
65528	L&H	Life Ins Co Of The Southwest	\$28,473,173,489	\$26,703,547,628	\$1,769,625,862
97691	L&H	Life Of The South Ins Co	\$149,536,469	\$111,898,919	\$37,637,551
77720	A&H	LifeSecure Ins Co	\$636,474,742	\$574,240,601	\$62,234,141
65595	L&H	Lincoln Benefit Life Co	\$12,041,695,134	\$11,646,067,926	\$395,627,208
65927	L&H	Lincoln Heritage Life Ins Co	\$1,174,931,990	\$1,074,886,797	\$100,045,193
62057	L&H	Lincoln Life & Ann Co of NY	\$15,576,712,051	\$14,609,335,268	\$967,376,783
65676	L&H	Lincoln Natl Life Ins Co	\$280,561,801,231	\$272,229,300,115	\$8,332,501,116
40550	P&C	Lio Ins Co	\$89,452,125	\$28,585,635	\$60,866,490
36447	P&C	LM Gen Ins Co	\$35,784,238	\$20,047,364	\$15,736,874
33600	P&C	LM Ins Corp	\$131,834,186	\$11,609,240	\$120,224,946
32352	P&C	LM Prop & Cas Ins Co	\$58,531,247	\$19,135,265	\$39,395,982
60232	L&H	Lombard International Life Ins Co	\$8,468,594,641	\$8,446,858,654	\$21,735,987
65722	L&H	Loyal Amer Life Ins Co	\$386,312,623	\$280,768,875	\$105,543,748
56758	FRAT	Loyal Christian Benefit Assn	\$114,770,221	\$104,108,711	\$10,661,510
73504	L&H	Lumico Life Ins Co	\$120,044,193	\$38,276,206	\$81,767,987
10051	P&C	Lyndon Southern Ins Co	\$816,932,427	\$646,119,875	\$170,812,552
65781	L&H	Madison Natl Life Ins Co Inc	\$252,468,750	\$146,462,163	\$106,006,587
42617	P&C	MAG Mut Ins Co	\$2,398,854,234	\$1,442,944,396	\$955,909,838
29939	P&C	Main St Amer Assur Co	\$43,223,960	\$13,532,749	\$29,691,212



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13026	P&C	Main Street Amer Protection Ins Co	\$46,967,148	\$22,767,421	\$24,199,726
15077	A&H	Maine Comm Hlth Options	\$165,982,001	\$47,198,985	\$118,783,016
11149	P&C	Maine Employers Mut Ins Co	\$1,079,651,786	\$555,796,140	\$523,855,646
17203	P&C	Mainsail Ins Co	\$15,135,253	\$28,609	\$15,106,644
65870	L&H	Manhattan Life Ins Co	\$580,489,876	\$504,890,686	\$75,599,190
67083	L&H	Manhattan Natl Life Ins Co	\$136,135,431	\$120,023,437	\$16,111,994
61883	L&H	ManhattanLife Ins & Ann Co	\$824,062,913	\$584,662,073	\$239,400,840
16755	A&H	ManhattanLife of Amer Ins Co	\$7,752,016	\$33,080	\$7,718,936
36897	P&C	Manufacturers Alliance Ins Co	\$296,462,075	\$218,312,638	\$78,149,437
16561	P&C	Many Ins Co	\$17,363,339	\$0	\$17,363,339
28932	P&C	Markel Amer Ins Co	\$1,762,219,559	\$1,240,609,538	\$521,610,021
10829	P&C	Markel Global Reins Co	\$5,583,810,155	\$3,874,025,060	\$1,709,785,095
38970	P&C	Markel Ins Co	\$4,675,640,974	\$2,392,690,079	\$2,282,950,895
15850	HMO	Martins Point Generations Advantage	\$195,190,287	\$109,041,001	\$86,149,288
65935	L&H	Massachusetts Mut Life Ins Co	\$310,579,740,304	\$282,638,681,789	\$27,941,058,515
63312	L&H	MassMutual Ascend Life Ins Co	\$42,883,041,659	\$40,050,458,821	\$2,832,582,838
10784	P&C	Maxum Cas Ins Co	\$21,951,555	\$2,751,897	\$19,199,658
12041	P&C	MBIA Ins Corp	\$241,803,484	\$77,871,159	\$163,932,325
69515	L&H	Medamerica Ins Co	\$1,157,588,175	\$1,112,926,138	\$44,662,037
63762	A&H	Medco Containment Life Ins Co	\$694,091,710	\$399,894,814	\$294,196,896
36277	P&C	Medical Mut Ins Co Of ME	\$390,723,739	\$162,588,828	\$228,134,911
32522	P&C	Medical Mut Ins Co Of NC	\$742,723,281	\$409,739,751	\$332,983,530
11843	P&C	Medical Protective Co	\$4,811,367,825	\$1,939,419,480	\$2,871,948,345
31119	A&H	Medico Ins Co	\$82,364,590	\$50,527,419	\$31,837,171
22241	P&C	Medmarc Cas Ins Co	\$156,069,856	\$94,697,495	\$61,372,361
86126	L&H	Members Life Ins Co	\$346,397,261	\$294,347,528	\$52,049,735
31968	P&C	Merastar Ins Co	\$101,993,050	\$84,801,595	\$17,191,455
14494	P&C	Merchants Bonding Co a Mut	\$381,789,579	\$139,881,522	\$241,908,057
23329	P&C	Merchants Mut Ins Co	\$791,373,758	\$478,889,418	\$312,484,340
12901	P&C	Merchants Preferred Ins Co	\$115,378,247	\$72,327,272	\$43,050,975
23353	P&C	Meridian Security Ins Co	\$207,518,268	\$137,428,628	\$70,089,640
18750	A&H	Merit Hlth Ins Co	\$40,477,343	\$373,521	\$40,103,822
19798	P&C	Merrimack Mut Fire Ins Co	\$2,296,837,444	\$858,512,316	\$1,438,325,126
16187	P&C	Metromile Ins Co	\$134,570,523	\$96,094,224	\$38,476,299
39950	P&C	Metropolitan Gen Ins Co	\$129,130,048	\$70,092,574	\$59,037,474
65978	L&H	Metropolitan Life Ins Co	\$365,114,859,864	\$354,245,637,703	\$10,869,222,161
97136	L&H	Metropolitan Tower Life Ins Co	\$50,202,883,862	\$48,307,067,481	\$1,895,816,381
40150	P&C	MGA Ins Co Inc	\$310,911,201	\$215,090,802	\$95,820,399
18740	P&C	MGIC Ind Corp	\$171,721,775	\$58,084,900	\$113,636,875
38601	P&C	MIC Prop & Cas Ins Corp	\$100,298,333	\$47,224,231	\$53,074,102
21687	P&C	Mid Century Ins Co	\$7,608,698,516	\$3,382,718,714	\$4,225,979,802
15380	P&C	Mid Continent Assur Co	\$20,820,709	\$19,746	\$20,800,963
23418	P&C	Mid Continent Cas Co	\$612,895,647	\$361,922,324	\$250,973,323
66087	L&H	Mid West Natl Life Ins Co Of TN	\$27,147,051	\$12,942,471	\$14,204,580
23434	P&C	Middlesex Ins Co	\$947,352,018	\$696,995,546	\$250,356,472
66044	L&H	Midland Natl Life Ins Co	\$77,812,987,877	\$72,747,743,118	\$5,065,244,759
27138	P&C	Midvale Ind Co	\$188,670,933	\$180,582,534	\$8,088,399
23612	P&C	Midwest Employers Cas Co	\$167,302,941	\$42,007,557	\$125,295,384
16262	P&C	Midwest Family Advantage Ins Co	\$15,743,046	\$2,566,542	\$13,176,505
23574	P&C	Midwest Family Mut Ins Co	\$440,059,102	\$308,696,132	\$131,362,969
66109	L&H	Midwestern United Life Ins Co	\$247,109,147	\$87,675,613	\$159,433,534



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26662	P&C	Milford Cas Ins Co	\$30,237,634	\$6,442,911	\$23,794,723
42234	P&C	Minnesota Lawyers Mut Ins Co	\$231,619,544	\$87,662,525	\$143,957,019
66168	L&H	Minnesota Life Ins Co	\$58,511,380,378	\$55,226,451,486	\$3,284,928,892
20362	P&C	Mitsui Sumitomo Ins Co of Amer	\$2,059,961,651	\$790,353,271	\$1,269,608,380
22551	P&C	Mitsui Sumitomo Ins USA Inc	\$154,593,821	\$103,135,520	\$51,458,301
15997	P&C	MMG Ins Co	\$365,419,712	\$212,492,327	\$152,927,385
16942	P&C	MMIC Ins Inc	\$677,431,666	\$380,174,722	\$297,256,944
70416	L&H	MML Bay State Life Ins Co	\$5,022,867,608	\$4,770,724,634	\$252,142,974
10675	P&C	Mobilitas Gen Ins Co	\$46,213,879	\$20,100,462	\$26,113,417
57541	FRAT	Modern Woodmen Of Amer	\$17,138,403,394	\$14,722,367,418	\$2,416,035,976
81442	L&H	Monitor Life Ins Co Of NY	\$20,161,179	\$2,939,902	\$17,221,277
66370	L&H	Mony Life Ins Co	\$6,359,641,810	\$6,008,798,762	\$350,843,048
29858	P&C	Mortgage Guar Ins Corp	\$6,374,797,004	\$5,453,679,379	\$921,117,625
13331	P&C	Motorists Commercial Mut Ins Co	\$854,988,814	\$591,482,195	\$263,506,616
22012	P&C	Motors Ins Corp	\$2,244,867,455	\$1,237,710,576	\$1,007,156,879
26522	P&C	Mount Vernon Fire Ins Co	\$1,083,333,989	\$268,368,366	\$814,965,629
10205	P&C	Mountain Valley Ind Co	\$26,464,860	\$3,434,264	\$23,030,596
16498	P&C	MTAW Ins Co	\$8,498,753	\$99,084	\$8,399,669
66346	L&H	Munich Amer Reassur Co	\$9,284,482,366	\$8,718,065,664	\$566,416,702
69604	L&H	Munich Re US Life Corp	\$8,862,842	\$909,645	\$7,953,197
10227	P&C	Munich Reins Amer Inc	\$21,615,095,291	\$16,889,677,224	\$4,725,418,067
88668	L&H	Mutual Of Amer Life Ins Co	\$24,038,022,526	\$23,318,268,817	\$719,753,709
71412	L&H	Mutual Of Omaha Ins Co	\$10,171,178,077	\$6,159,588,445	\$4,011,589,632
93734	L&H	Nassau Life & Ann Co	\$2,729,295,645	\$2,608,407,752	\$120,887,893
67814	L&H	Nassau Life Ins Co	\$12,951,532,708	\$12,563,572,429	\$387,960,279
23663	P&C	National Amer Ins Co	\$362,160,822	\$266,949,650	\$95,211,172
61409	L&H	National Benefit Life Ins Co	\$705,860,444	\$560,934,741	\$144,925,702
16632	P&C	National Builders Ins Co	\$112,336,012	\$72,552,570	\$39,783,442
11991	P&C	National Cas Co	\$976,091,784	\$776,026,044	\$200,065,740
10243	P&C	National Continental Ins Co	\$185,202,851	\$85,522,196	\$99,680,655
16217	P&C	National Farmers Union Prop & Cas	\$76,895,069	\$31,028,383	\$45,866,686
20478	P&C	National Fire Ins Co Of Hartford	\$82,415,711	\$75,874	\$82,339,837
23728	P&C	National Gen Ins Co	\$67,853,917	\$40,574,685	\$27,279,232
66583	L&H	National Guardian Life Ins Co	\$4,798,036,467	\$4,275,002,759	\$523,033,708
82538	L&H	National Hlth Ins Co	\$188,704,149	\$101,901,170	\$86,802,979
20087	P&C	National Ind Co	\$348,111,929,816	\$140,835,461,941	\$207,276,467,875
27944	P&C	National Ins Assn	\$15,131,906	\$263,841	\$14,868,065
75264	L&H	National Integrity Life Ins Co	\$5,230,323,375	\$4,871,141,650	\$359,181,725
32620	P&C	National Interstate Ins Co	\$1,685,575,187	\$1,252,225,604	\$433,349,583
20052	P&C	National Liab & Fire Ins Co	\$4,228,307,473	\$2,741,322,259	\$1,486,985,214
66680	L&H	National Life Ins Co	\$10,476,432,144	\$7,942,131,838	\$2,534,300,306
13695	P&C	National Mortgage Ins Corp	\$2,572,197,181	\$1,591,972,450	\$980,224,731
23825	P&C	National Public Finance Guar Corp	\$2,139,471,310	\$594,713,523	\$1,544,757,786
85472	L&H	National Security Life & Ann Co	\$391,742,956	\$352,409,449	\$39,333,506
22608	P&C	National Specialty Ins Co	\$150,390,753	\$77,830,760	\$72,559,993
15474	P&C	National Summit Ins Co	\$159,778,887	\$101,888,994	\$57,889,892
21881	P&C	National Surety Corp	\$111,721,559	\$29,213,035	\$82,508,524
87963	L&H	National Teachers Assoc Life Ins Co	\$682,844,486	\$626,470,556	\$56,373,930
51020	Title	National Title Ins Of NY Inc	\$128,643,687	\$76,872,576	\$51,771,111
19445	P&C	National Union Fire Ins Co of Pittsb	\$21,476,902,686	\$16,014,081,937	\$5,462,820,749
66850	L&H	National Western Life Ins Co	\$10,426,456,748	\$8,881,948,055	\$1,544,508,693



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26093	P&C	Nationwide Affinity Co of Amer	\$110,374,562	\$101,218,961	\$9,155,601
28223	P&C	Nationwide Agribusiness Ins Co	\$1,612,180,193	\$1,415,713,383	\$196,466,810
10723	P&C	Nationwide Assur Co	\$198,124,324	\$160,491,223	\$37,633,101
23760	P&C	Nationwide Gen Ins Co	\$1,244,739,375	\$976,924,742	\$267,814,633
25453	P&C	Nationwide Ins Co Of Amer	\$1,128,584,070	\$894,865,101	\$233,718,969
92657	L&H	Nationwide Life & Ann Ins Co	\$47,937,941,604	\$44,694,891,766	\$3,243,049,838
66869	L&H	Nationwide Life Ins Co	\$161,408,288,221	\$151,212,926,273	\$10,195,361,948
23787	P&C	Nationwide Mut Ins Co	\$42,176,566,684	\$26,004,569,340	\$16,171,997,344
37877	P&C	Nationwide Prop & Cas Ins Co	\$490,156,702	\$456,484,725	\$33,671,977
25240	P&C	NAU Country Ins Co	\$1,408,382,071	\$1,109,346,943	\$299,035,128
42307	P&C	Navigators Ins Co	\$5,900,146,117	\$4,317,991,913	\$1,582,154,204
15865	P&C	NCMIC Ins Co	\$871,232,494	\$524,816,936	\$346,415,558
25852	P&C	New England Guar Ins Co Inc	\$52,484,022	\$841,700	\$51,642,322
21830	P&C	New England Ins Co	\$16,916,786	\$1,835,961	\$15,080,824
91626	L&H	New England Life Ins Co	\$7,666,726,388	\$7,474,713,736	\$192,012,652
41629	P&C	New England Reins Corp	\$26,132,070	\$1,626,774	\$24,505,297
23841	P&C	New Hampshire Ins Co	\$112,300,049	\$50,188,547	\$62,111,501
91596	L&H	New York Life Ins & Ann Corp	\$184,986,474,492	\$176,450,023,093	\$8,536,451,399
66915	L&H	New York Life Ins Co	\$222,780,811,974	\$198,894,305,421	\$23,886,506,553
16608	P&C	New York Marine & Gen Ins Co	\$2,110,911,251	\$1,631,534,557	\$479,376,694
16285	P&C	Next Ins US Co	\$226,944,112	\$154,151,823	\$72,792,289
14788	P&C	NGM Ins Co	\$890,365,508	\$290,342,305	\$600,023,203
33200	P&C	Norcal Ins Co	\$1,644,670,157	\$1,158,130,520	\$486,539,637
23965	P&C	Norfolk & Dedham Mut Fire Ins Co	\$548,559,028	\$266,046,210	\$282,512,818
31470	P&C	Norguard Ins Co	\$2,185,777,316	\$1,778,654,047	\$407,123,269
66974	L&H	North Amer Co Life & Hlth Ins	\$37,757,000,405	\$35,643,811,316	\$2,113,189,089
27740	P&C	North Pointe Ins Co	\$19,461,574	\$2,724,252	\$16,737,321
21105	P&C	North River Ins Co	\$1,542,426,075	\$1,144,289,749	\$398,136,326
25992	P&C	Northern Security Ins Co Inc	\$10,184,119	\$974,886	\$9,209,233
24031	P&C	Northland Cas Co	\$129,523,815	\$90,064,092	\$39,459,723
24015	P&C	Northland Ins Co	\$1,394,582,953	\$832,352,805	\$562,230,147
13045	P&C	Northstone Ins Co	\$125,822,091	\$99,905,875	\$25,916,218
69000	L&H	Northwestern Long Term Care Ins Co	\$338,134,821	\$102,826,779	\$235,308,042
67091	L&H	Northwestern Mut Life Ins Co	\$340,390,164,390	\$310,505,023,752	\$29,885,140,638
42552	P&C	Nova Cas Co	\$101,408,519	\$1,471,348	\$99,937,171
39608	P&C	Nutmeg Ins Co	\$497,962,925	\$207,720,482	\$290,242,443
81353	L&H	NYSLife Ins Co Of AZ	\$159,159,950	\$49,167,014	\$109,992,936
34630	P&C	Oak River Ins Co	\$1,100,384,559	\$511,111,140	\$589,273,419
15645	P&C	OBI Amer Ins Co	\$15,174,143	\$25,033	\$15,149,110
14190	P&C	OBI Natl Ins Co	\$13,103,572	\$22,201	\$13,081,371
35602	P&C	Obsidian Ins Co	\$53,631,527	\$25,912,930	\$27,718,597
23248	P&C	Occidental Fire & Cas Co Of NC	\$381,162,302	\$170,717,712	\$210,444,590
67148	L&H	Occidental Life Ins Co Of NC	\$308,683,039	\$266,625,034	\$42,058,005
68446	L&H	Oceanview Life & Annuity Co	\$6,498,220,221	\$6,047,124,303	\$451,096,139
23680	P&C	Odyssey Reins Co	\$13,846,832,994	\$9,577,358,449	\$4,269,474,545
26565	P&C	Ohio Ind Co	\$210,190,344	\$148,378,302	\$61,812,042
10202	P&C	Ohio Mut Ins Co	\$398,419,050	\$87,366,476	\$311,052,574
89206	L&H	Ohio Natl Life Assur Corp	\$3,156,373,964	\$2,918,636,780	\$237,737,185
67172	L&H	Ohio Natl Life Ins Co	\$23,800,904,558	\$21,834,981,770	\$1,965,922,789
67180	L&H	Ohio State Life Ins Co	\$275,349,446	\$244,646,963	\$30,702,483
67199	L&H	Old Amer Ins Co	\$313,687,869	\$292,233,969	\$21,453,898



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40231	P&C	Old Dominion Ins Co	\$27,981,366	\$7,740,305	\$20,241,062
24139	P&C	Old Republic Gen Ins Corp	\$2,412,107,224	\$1,684,491,276	\$727,615,513
24147	P&C	Old Republic Ins Co	\$3,941,202,230	\$2,552,052,224	\$1,389,150,006
67261	L&H	Old Republic Life Ins Co	\$106,635,207	\$55,893,914	\$50,741,293
50520	Title	Old Republic Natl Title Ins Co	\$1,717,639,953	\$1,012,408,976	\$705,230,977
35424	P&C	Old Republic Security Assur Co	\$774,279,289	\$452,320,490	\$321,958,799
37060	P&C	Old United Cas Co	\$1,003,141,058	\$563,851,436	\$439,289,627
88080	L&H	Omaha Hlth Ins Co	\$339,806,621	\$74,382,139	\$265,424,482
69647	L&H	Optum Ins of OH Inc	\$306,348,948	\$265,446,148	\$40,902,800
56383	FRAT	Order of United Commercial Travelers	\$11,173,963	\$9,710,521	\$1,463,442
76112	L&H	Oxford Life Ins Co	\$3,018,941,095	\$2,791,274,165	\$227,666,930
22748	P&C	Pacific Employers Ins Co	\$948,034,864	\$49,070,017	\$898,964,847
64343	A&H	Pacific Guardian Life Ins Co Ltd	\$1,006,577,684	\$923,857,864	\$82,719,820
20346	P&C	Pacific Ind Co	\$14,842,002,781	\$10,881,661,886	\$3,960,340,895
97268	L&H	Pacific Life & Ann Co	\$8,887,489,950	\$8,413,543,625	\$473,946,324
67466	L&H	Pacific Life Ins Co	\$178,796,301,079	\$167,094,606,965	\$11,701,694,114
37850	P&C	Pacific Specialty Ins Co	\$343,287,823	\$198,003,321	\$145,284,502
70785	L&H	Pacificare Life & Hlth Ins Co	\$198,319,815	\$2,336,706	\$195,983,109
10791	P&C	Palisades Ins Co	\$131,600,842	\$58,705,673	\$72,895,169
67539	L&H	Pan Amer Life Ins Co	\$3,510,243,165	\$3,088,190,508	\$422,052,653
60003	L&H	Park Avenue Life Ins Co	\$197,705,452	\$143,968,022	\$53,737,430
10859	P&C	Park Natl Ins Co	\$15,198,810	\$271,232	\$14,927,578
71099	L&H	Parker Centennial Assur Co	\$101,249,303	\$52,907,670	\$48,341,633
32069	P&C	Patriot Ins Co	\$170,598,802	\$106,480,271	\$64,118,531
60099	L&H	Patriot Life Ins Co	\$28,336,913	\$9,472,782	\$18,864,131
28290	P&C	Patrons Oxford Ins Co	\$27,756,542	\$14,396,051	\$13,360,491
67598	L&H	Paul Revere Life Ins Co	\$693,946,254	\$434,504,708	\$259,441,546
14931	P&C	Pawtucket Ins Co	\$4,098,303	\$3,095	\$4,095,208
18139	P&C	Peak Prop & Cas Ins Corp	\$64,431,275	\$2,982,506	\$61,448,770
18333	P&C	Peerless Ind Ins Co	\$197,006,387	\$26,232,217	\$170,774,170
14958	P&C	Peninsula Ins Co	\$127,668,761	\$75,434,077	\$52,234,684
93262	L&H	Penn Ins & Ann Co	\$10,919,829,636	\$10,170,715,871	\$749,113,765
14982	P&C	Penn Millers Ins Co	\$87,600,902	\$39,163,322	\$48,437,580
67644	L&H	Penn Mut Life Ins Co	\$27,974,102,947	\$25,324,290,409	\$2,649,812,538
21962	P&C	Pennsylvania Ins Co	\$97,540,702	\$66,868,333	\$30,672,369
14974	P&C	Pennsylvania Lumbermens Mut Ins	\$571,802,816	\$390,561,567	\$181,241,249
12262	P&C	Pennsylvania Manufacturers Assoc Ins	\$1,391,347,077	\$1,058,924,486	\$332,422,591
41424	P&C	Pennsylvania Manufacturers Ind Co	\$309,313,393	\$221,614,089	\$87,699,304
37648	P&C	Permanent Gen Assur Corp	\$661,650,553	\$545,330,278	\$116,320,275
22906	P&C	Permanent Gen Assur Corp Of OH	\$173,367,100	\$128,066,278	\$45,300,822
12297	P&C	Petroleum Cas Co	\$28,913,769	\$7,468,890	\$21,444,879
13714	P&C	Pharmacists Mut Ins Co	\$429,347,070	\$295,358,539	\$133,988,531
23175	P&C	Phenix Mut Fire Ins Co	\$68,612,722	\$41,903,312	\$26,709,409
67784	L&H	Philadelphia Amer Life Ins Co	\$421,830,058	\$326,571,183	\$95,258,875
18058	P&C	Philadelphia Ind Ins Co	\$11,474,302,041	\$8,058,158,574	\$3,416,143,466
93548	L&H	PHL Variable Ins Co	\$4,947,822,711	\$4,895,528,059	\$52,294,652
25623	P&C	Phoenix Ins Co	\$5,006,786,768	\$3,241,433,345	\$1,765,353,424
72125	L&H	Physicians Life Ins Co	\$1,749,797,067	\$1,577,008,060	\$172,789,007
80578	P&C	Physicians Mut Ins Co	\$2,757,684,534	\$1,579,715,130	\$1,177,969,404
21857	P&C	Pie Ins Co	\$59,148,399	\$32,810,664	\$26,337,735
21296	P&C	Pinnacle Nat Ins Co	\$41,197,469	\$23,065,496	\$18,131,973



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15137	P&C	Pinnaclepoint Ins Co	\$167,534,261	\$133,475,443	\$34,058,821
67911	L&H	Pioneer Mut Life Ins Co	\$84,238,115	\$30,645,936	\$53,592,179
10817	P&C	Plateau Cas Ins Co	\$65,462,204	\$33,287,390	\$32,174,814
97152	L&H	Plateau Ins Co	\$31,320,175	\$11,278,067	\$20,042,108
18619	P&C	Platte River Ins Co	\$206,769,066	\$168,829,113	\$37,939,953
30945	P&C	Plaza Ins Co	\$32,910,447	\$6,694,899	\$26,215,548
27251	P&C	PMI Mortgage Ins Co	\$699,956,408	\$1,578,195,716	(\$878,239,308)
25747	P&C	Point Specialty Ins Co	\$9,706,130	\$204,154	\$9,501,976
57622	FRAT	Polish Natl Alliance Us Of Na	\$440,038,749	\$418,023,344	\$22,015,405
56839	FRAT	Polish Natl Union Of Amer	\$26,639,306	\$26,280,276	\$359,030
57630	FRAT	Polish Roman Catholic Union Of Amer	\$256,053,248	\$245,982,554	\$10,070,692
13694	P&C	Poseidon Structured Mortgage Ins Co	\$7,869,285	\$172,822	\$7,696,463
37257	P&C	Praetorian Ins Co	\$483,043,445	\$354,014,864	\$129,028,580
10900	P&C	Preferred Employers Ins Co	\$102,312,067	\$51,451,506	\$50,860,561
15024	P&C	Preferred Mut Ins Co	\$633,404,093	\$365,710,055	\$267,694,038
36234	P&C	Preferred Professional Ins Co	\$213,704,317	\$123,109,348	\$90,594,970
10800	P&C	Premier Grp Ins Co Inc	\$53,070,057	\$22,135,995	\$30,934,063
12773	P&C	Prescient Natl Ins Co	\$108,597,788	\$46,575,944	\$62,021,845
14371	P&C	Prime Prop & Cas Ins Inc	\$349,505,969	\$237,691,594	\$111,814,375
65919	L&H	Primerica Life Ins Co	\$2,264,605,340	\$1,430,040,002	\$834,565,338
61271	L&H	Principal Life Ins Co	\$214,077,744,845	\$209,773,316,106	\$4,304,428,739
71161	L&H	Principal Natl Life Ins Co	\$722,511,642	\$644,738,489	\$77,773,153
12873	P&C	Privilege Underwriters Recp Exch	\$1,778,498,042	\$1,230,923,360	\$547,574,682
33391	P&C	ProAssurance Ind Co Inc	\$962,117,190	\$710,244,713	\$251,872,477
14460	P&C	ProAssurance Ins Co of Amer	\$326,126,194	\$233,956,914	\$92,169,280
11127	P&C	Professional Solutions Ins Co	\$31,044,516	\$23,133,695	\$7,910,821
29017	P&C	Professionals Advocate Ins Co	\$171,348,542	\$23,553,758	\$147,794,784
11851	P&C	Progressive Advanced Ins Co	\$1,022,705,609	\$594,969,357	\$427,736,252
24260	P&C	Progressive Cas Ins Co	\$14,818,868,026	\$11,236,156,887	\$3,582,711,139
16322	P&C	Progressive Direct Ins Co	\$14,084,884,818	\$9,778,020,190	\$4,306,864,628
24279	P&C	Progressive Max Ins Co	\$1,071,228,883	\$738,425,625	\$332,803,258
38628	P&C	Progressive Northern Ins Co	\$3,466,808,715	\$2,584,148,147	\$882,660,568
21727	P&C	Progressive Universal Ins Co	\$811,702,040	\$553,028,381	\$258,673,659
34690	P&C	Property & Cas Ins Co Of Hartford	\$440,582,978	\$149,051,875	\$291,531,103
10638	P&C	Proselect Ins Co	\$88,966,201	\$31,048,702	\$57,917,499
12416	P&C	Protective Ins Co	\$1,260,631,630	\$891,987,684	\$368,643,946
68136	L&H	Protective Life Ins Co	\$78,693,331,580	\$73,358,615,090	\$5,334,716,490
35769	P&C	Protective Prop & Cas Ins Co	\$402,455,889	\$193,362,023	\$209,093,866
15040	P&C	Providence Mut Fire Ins Co	\$181,768,561	\$88,428,579	\$93,339,982
24295	P&C	Providence Washington Ins Co	\$13,228,524	\$343,785	\$12,884,739
68195	L&H	Provident Life & Accident Ins Co	\$5,946,291,191	\$5,229,843,952	\$716,447,238
68209	L&H	Provident Life & Cas Ins Co	\$856,498,999	\$692,269,913	\$164,229,086
79227	L&H	Pruco Life Ins Co	\$150,730,771,970	\$145,892,230,202	\$4,838,541,768
68241	L&H	Prudential Ins Co Of Amer	\$299,533,626,221	\$285,484,915,811	\$14,048,710,410
15059	P&C	Public Serv Ins Co	\$121,794,104	\$76,507,886	\$45,286,218
71390	A&H	Puritan Life Ins Co of Amer	\$314,613,000	\$270,612,472	\$44,000,528
39217	P&C	QBE Ins Corp	\$3,669,643,122	\$2,874,024,014	\$795,619,108
10219	P&C	QBE Reinsurance Corporation	\$1,221,305,931	\$332,846,787	\$888,459,144
17285	P&C	QPIC Ins Co	\$7,712,241	\$61,327	\$7,650,914
15067	P&C	Quincy Mut Fire Ins Co	\$2,258,221,610	\$817,725,406	\$1,440,496,204
22705	P&C	R&Q Reins Co	\$112,528,497	\$125,283,279	(\$12,754,782)



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33790	P&C	Radian Guar Inc	\$6,151,360,671	\$5,392,893,228	\$758,467,443
30872	P&C	Radian Mortgage Assur Inc	\$8,742,444	\$18,352	\$8,724,092
15756	P&C	Radnor Specialty Ins Co	\$74,693,590	\$13,294,595	\$61,398,994
11673	P&C	Redwood Fire & Cas Ins Co	\$2,594,773,622	\$1,436,952,716	\$1,157,820,906
24449	P&C	Regent Ins Co	\$40,414,803	\$17,969,727	\$22,445,076
68357	L&H	Reliable Life Ins Co	\$49,440,248	\$33,162,150	\$16,278,098
68381	L&H	Reliance Standard Life Ins Co	\$20,273,491,266	\$18,174,507,851	\$2,098,983,415
67105	L&H	Reliastar Life Ins Co	\$14,034,434,150	\$12,250,115,614	\$1,784,318,536
61360	L&H	Reliastar Life Ins Co Of NY	\$2,064,797,307	\$1,659,490,106	\$405,307,201
61700	L&H	Renaissance Life & Hlth Ins Co of Am	\$94,532,559	\$46,625,331	\$47,907,228
12475	P&C	Republic Franklin Ins Co	\$152,912,876	\$81,036,094	\$71,876,781
32174	P&C	Republic Mort Assur Co	\$20,795,539	\$9,849,687	\$10,945,852
31275	P&C	Republic Mortgage Guar Ins Corp	\$63,436,218	\$33,019,846	\$30,416,372
28452	P&C	Republic Mortgage Ins Co	\$266,362,449	\$165,906,740	\$100,455,709
31089	P&C	Repwest Ins Co	\$388,798,025	\$94,282,794	\$294,515,231
68462	L&H	Reserve Natl Ins Co	\$150,382,268	\$106,943,046	\$43,439,222
61506	L&H	Resource Life Ins Co	\$6,112,562	\$94,004	\$6,018,558
43044	P&C	Response Ins Co	\$29,053,467	\$480,595	\$28,572,872
93777	L&H	Revol One Ins Co	\$959,818,595	\$873,754,685	\$86,063,910
36684	P&C	Riverport Ins Co	\$104,046,078	\$51,038,443	\$53,007,635
65005	L&H	RiverSource Life Ins Co	\$97,724,093,885	\$94,634,472,508	\$3,089,621,377
13056	P&C	RLI Ins Co	\$2,916,068,307	\$1,508,143,147	\$1,407,925,160
12491	P&C	Rochdale Ins Co Of NY	\$26,234,545	\$1,987,787	\$24,246,758
11089	P&C	Rock Ridge Ins Co	\$38,721,347	\$17,466,702	\$21,254,645
35505	P&C	Rockwood Cas Ins Co	\$316,037,886	\$199,368,587	\$116,669,299
10974	P&C	Root Ins Co	\$393,718,571	\$316,713,793	\$77,004,777
24503	P&C	Root Prop & Cas Ins Co	\$63,227,988	\$42,942,931	\$20,285,057
39039	P&C	Rural Comm Ins Co	\$3,425,327,820	\$3,233,252,242	\$192,075,579
11134	P&C	Rural Trust Ins Co	\$36,483,778	\$25,135,314	\$11,348,464
23132	P&C	RVI Amer Ins Co	\$107,071,519	\$22,024,920	\$85,046,599
60183	L&H	S. USA Life Insurance Company, Inc	\$5,728,803,935	\$5,403,476,918	\$325,327,018
11123	P&C	Safety First Ins Co	\$93,057,846	\$31,626,501	\$61,431,345
33618	P&C	Safety Ind Ins Co	\$178,322,508	\$83,444,096	\$94,878,412
39454	P&C	Safety Ins Co	\$1,650,858,672	\$868,658,609	\$782,200,063
15105	P&C	Safety Natl Cas Corp	\$12,289,395,096	\$8,903,064,537	\$3,386,330,559
12808	P&C	Safety Prop & Cas Ins Co	\$58,728,188	\$27,067,319	\$31,660,869
40460	P&C	Sagamore Ins Co	\$219,923,146	\$60,105,065	\$159,818,081
60445	L&H	Sagicor Life Ins Co	\$4,164,761,221	\$3,963,746,929	\$201,014,292
38300	P&C	Samsung Fire & Marine Ins Co Ltd	\$167,449,742	\$79,947,797	\$87,501,945
60176	L&H	SBLI USA Life Ins Co Inc	\$3,042,761,207	\$2,868,125,809	\$174,635,398
15580	P&C	Scottsdale Ind Co	\$72,159,103	\$35,735,507	\$36,423,596
10054	P&C	Securian Cas Co	\$619,793,783	\$430,230,562	\$189,563,221
93742	L&H	Securian Life Ins Co	\$2,341,950,765	\$1,861,256,456	\$480,694,309
68675	L&H	Security Benefit Life Ins Co	\$49,491,016,178	\$44,344,878,984	\$5,146,137,194
10117	P&C	Security First Ins Co	\$222,169,326	\$160,698,863	\$61,470,463
68713	L&H	Security Life Of Denver Ins Co	\$32,873,450,395	\$31,607,125,120	\$1,266,325,275
68772	L&H	Security Mut Life Ins Co Of NY	\$3,063,024,116	\$2,876,637,056	\$186,387,060
19879	P&C	Security Natl Ins Co	\$1,057,332,773	\$808,309,214	\$249,023,558
50784	Title	Security Title Guarantee Corp Baltim	\$29,882,728	\$18,687,493	\$11,195,235
12572	P&C	Selective Ins Co Of Amer	\$3,356,437,574	\$2,504,609,042	\$851,828,532
11867	P&C	Selective Ins Co of New England	\$282,227,473	\$212,913,825	\$69,313,648



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19259	P&C	Selective Ins Co Of SC	\$899,079,343	\$700,699,113	\$198,380,230
39926	P&C	Selective Ins Co Of The Southeast	\$715,802,078	\$552,288,309	\$163,513,769
26301	P&C	Selective Way Ins Co	\$1,954,670,960	\$1,436,842,949	\$517,828,011
10936	P&C	Seneca Ins Co Inc	\$359,747,949	\$201,979,778	\$157,768,171
11000	P&C	Sentinel Ins Co Ltd	\$365,646,311	\$90,274,746	\$275,371,565
12870	P&C	Sentruiy Cas Co	\$461,149,202	\$380,243,091	\$80,906,111
28460	P&C	Sentry Cas Co	\$405,914,771	\$331,789,410	\$74,125,360
24988	P&C	Sentry Ins Co	\$11,424,492,365	\$3,969,261,344	\$7,455,231,021
68810	L&H	Sentry Life Ins Co	\$8,577,621,274	\$8,216,531,532	\$361,089,742
21180	P&C	Sentry Select Ins Co	\$1,008,721,076	\$774,639,235	\$234,081,841
22985	P&C	Sequoia Ins Co	\$52,310,562	\$4,086,882	\$48,223,680
39152	P&C	Service Amer Ind Co	\$207,338,875	\$182,369,672	\$24,969,203
43389	P&C	Service Lloyds Ins Co	\$362,994,445	\$224,472,059	\$138,522,386
23388	P&C	Shelter Mut Ins Co	\$4,126,828,582	\$1,782,264,839	\$2,344,563,743
89958	L&H	Shelterpoint Ins Co	\$13,754,394	\$3,891,451	\$9,862,943
68845	L&H	Shenandoah Life Ins Co	\$2,017,484,943	\$1,915,650,357	\$101,834,586
71420	L&H	Sierra Hlth & Life Ins Co Inc	\$5,854,939,435	\$2,916,568,857	\$2,938,370,578
62952	L&H	SILAC Ins Co	\$9,171,078,752	\$8,765,548,122	\$405,530,630
12575	A&H	SilverScript Ins Co	\$3,203,177,089	\$2,055,670,073	\$1,147,507,016
38776	P&C	SiriusPoint Amer Ins Co	\$2,027,837,240	\$1,519,094,920	\$508,742,320
38997	P&C	Sompo Amer Fire & Mar Ins Co Amer	\$54,039,292	\$33,032,223	\$21,007,070
11126	P&C	Sompo Amer Ins Co	\$676,897,883	\$150,351,832	\$526,546,051
57142	FRAT	Sons Of Norway	\$233,262,308	\$219,779,114	\$13,483,194
19216	P&C	Southern Ins Co	\$41,814,707	\$10,043,125	\$31,771,582
12294	P&C	Southwest Marine & Gen Ins Co	\$313,631,939	\$237,832,134	\$75,799,805
20613	P&C	Sparta Ins Co	\$61,305,442	\$37,575,416	\$23,730,026
24376	P&C	Spinnaker Ins Co	\$387,860,693	\$222,970,309	\$164,890,384
24767	P&C	St Paul Fire & Marine Ins Co	\$23,054,569,302	\$16,571,283,276	\$6,483,286,026
24775	P&C	St Paul Guardian Ins Co	\$86,819,941	\$64,206,305	\$22,613,635
24791	P&C	St Paul Mercury Ins Co	\$371,628,198	\$258,777,270	\$112,850,928
19224	P&C	St Paul Protective Ins Co	\$613,053,546	\$392,389,785	\$220,663,762
19070	P&C	Standard Fire Ins Co	\$4,655,512,905	\$3,318,092,208	\$1,337,420,696
42986	P&C	Standard Guar Ins Co	\$402,914,929	\$223,244,183	\$179,670,746
69019	L&H	Standard Ins Co	\$32,951,512,690	\$31,409,594,168	\$1,541,918,521
71706	L&H	Standard Life & Cas Ins Co	\$46,603,497	\$35,429,985	\$11,173,512
69078	L&H	Standard Security Life Ins Co Of NY	\$195,733,218	\$93,784,463	\$101,948,755
18023	P&C	Star Ins Co	\$2,134,603,013	\$1,529,839,358	\$604,763,655
68985	L&H	Starmount Life Ins Co	\$141,331,112	\$76,363,970	\$64,967,142
40045	P&C	Starnet Ins Co	\$291,029,455	\$165,910,214	\$125,119,241
38318	P&C	Starr Ind & Liab Co	\$8,391,343,491	\$5,352,304,628	\$3,039,038,863
16109	P&C	Starr Specialty Ins Co	\$88,201,808	\$53,046,142	\$35,155,666
25496	P&C	StarStone Natl Ins Co	\$1,516,295,278	\$942,625,191	\$573,670,087
25135	P&C	State Automobile Mut Ins Co	\$1,976,164,501	\$842,159,434	\$1,134,005,067
17133	P&C	State Farm Classic Ins Co	\$13,159,523	\$315,498	\$12,844,024
25143	P&C	State Farm Fire & Cas Co	\$52,559,511,333	\$28,802,626,310	\$23,756,885,023
25151	P&C	State Farm Gen Ins Co	\$7,082,686,644	\$4,844,500,599	\$2,238,186,046
69108	L&H	State Farm Life Ins Co	\$87,178,116,291	\$71,666,045,089	\$15,512,071,202
25178	P&C	State Farm Mut Auto Ins Co	\$205,812,347,016	\$74,602,961,628	\$131,209,385,387
69116	L&H	State Life Ins Co	\$10,701,306,802	\$10,142,243,309	\$559,063,493
12831	P&C	State Natl Ins Co Inc	\$926,291,035	\$369,751,528	\$556,539,507
77399	L&H	Sterling Life Ins Co	\$33,111,923	\$16,923,399	\$16,188,524



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50121	Title	Stewart Title Guar Co	\$1,447,820,409	\$657,445,857	\$790,374,552
25180	P&C	Stillwater Ins Co	\$590,029,670	\$407,845,855	\$182,183,815
16578	P&C	Stillwater Prop & Cas Ins Co	\$168,965,943	\$55,298,446	\$113,667,498
11828	P&C	Stonewood Ins Co	\$346,231,427	\$274,157,249	\$72,074,178
10340	P&C	Stonington Ins Co	\$17,214,338	\$1,499,302	\$15,715,036
11024	P&C	Strathmore Ins Co	\$31,031,273	\$91,327	\$30,939,946
10130	P&C	SU Ins Co	\$30,642,449	\$16,261,184	\$14,381,265
15136	P&C	Summitpoint Ins Co	\$124,409,339	\$91,627,486	\$32,781,854
80926	L&H	Sun Life & Hlth Ins Co	\$1,078,617,825	\$956,621,345	\$121,996,480
34762	P&C	SUNZ Ins Co	\$701,018,062	\$537,245,754	\$163,772,308
58181	FRAT	Supreme Council The Royal Arcanum	\$99,452,230	\$91,600,268	\$7,851,962
10916	P&C	Suretec Ins Co	\$339,302,344	\$200,129,944	\$139,172,400
69310	L&H	Surety Life Ins Co	\$29,754,821	\$3,549,588	\$26,205,233
25798	P&C	Sutton National Ins Co	\$69,865,638	\$26,060,793	\$43,804,845
29874	P&C	Swiss Re Corp Solutions Amer Ins Co	\$1,923,927,267	\$907,209,273	\$1,016,717,994
29700	P&C	Swiss Re Corp Solutions Elite Ins Co	\$372,487,377	\$269,082,535	\$103,404,842
32778	P&C	Swiss Re Corp Solutions Premier Ins	\$82,278,064	\$15,914,921	\$66,363,144
82627	L&H	Swiss Re Life & Hlth Amer Inc	\$13,383,956,765	\$11,822,608,284	\$1,561,348,481
25364	P&C	Swiss Reins Amer Corp	\$19,920,230,773	\$15,923,764,446	\$3,996,466,327
68608	L&H	Symetra Life Ins Co	\$49,128,388,100	\$46,634,770,240	\$2,493,617,859
20311	P&C	Syncora Guar Inc	\$387,513,737	(\$14,763,760)	\$402,277,497
12866	P&C	T H E Ins Co	\$64,980,738	\$1,518,848	\$63,461,890
71153	L&H	Talcott Resolution Life & Ann Ins Co	\$29,027,929,482	\$28,079,300,311	\$948,629,171
88072	L&H	Talcott Resolution Life Ins Co	\$84,573,583,683	\$81,835,096,194	\$2,738,487,489
41050	P&C	TDC Natl Assur Co	\$467,340,884	\$310,873,072	\$156,467,812
69345	L&H	Teachers Ins & Ann Assoc Of Amer	\$348,557,440,605	\$305,835,638,755	\$42,721,801,850
22683	P&C	Teachers Ins Co	\$343,469,208	\$222,948,662	\$120,520,546
42376	P&C	Technology Ins Co Inc	\$6,287,050,516	\$4,912,716,513	\$1,374,334,003
24813	P&C	Tesla Ins Co	\$32,495,734	\$1,498,092	\$30,997,642
69396	L&H	Texas Life Ins Co	\$1,745,834,443	\$1,565,313,578	\$180,520,865
28665	P&C	The Cincinnati Cas Co	\$582,309,113	\$87,669,290	\$494,639,823
23280	P&C	The Cincinnati Ind Co	\$172,942,798	\$46,562,989	\$126,379,809
10677	P&C	The Cincinnati Ins Co	\$18,114,695,649	\$11,603,003,678	\$6,511,691,972
76236	L&H	The Cincinnati Life Ins Co	\$5,084,515,097	\$4,758,155,436	\$326,359,661
13703	P&C	The Gen Automobile Ins Co Inc	\$94,025,941	\$81,180,362	\$12,845,579
10671	P&C	The Gray Cas & Surety Co	\$138,097,758	\$29,866,462	\$108,231,296
70435	L&H	The Savings Bank Mut Life Ins Co of	\$3,593,741,314	\$3,379,000,006	\$214,741,308
28240	P&C	The Serv Ins Co Inc	\$20,200,894	\$7,824,357	\$12,376,537
41769	P&C	The Travelers Cas Co	\$246,395,935	\$186,689,348	\$59,706,587
56014	FRAT	Thrivent Financial For Lutherans	\$107,935,289,585	\$94,167,332,785	\$13,767,956,800
60142	L&H	TIAA Cref Life Ins Co	\$17,632,560,128	\$16,735,144,324	\$897,415,804
92908	L&H	Tier One Ins Co	\$79,967,846	\$19,725,464	\$60,242,382
25534	P&C	TIG Ins Co	\$1,563,794,626	\$1,125,541,518	\$438,253,108
32301	P&C	TNUS Ins Co	\$67,228,216	\$2,741,832	\$64,486,384
42439	P&C	Toa Re Ins Co Of Amer	\$2,285,646,755	\$1,733,403,352	\$552,243,403
44245	P&C	Toggle Ins Co	\$84,118,254	\$9,851,525	\$74,266,730
10945	P&C	Tokio Marine Amer Ins Co	\$1,420,221,185	\$936,141,150	\$484,080,035
37621	P&C	Toyota Motor Ins Co	\$833,228,318	\$457,432,243	\$375,796,075
10952	P&C	Transamerica Cas Ins Co	\$20,124,293	\$6,536,637	\$13,587,656
70688	L&H	Transamerica Financial Life Ins Co	\$24,888,483,097	\$24,040,820,939	\$847,662,158
86231	L&H	Transamerica Life Ins Co	\$171,698,297,781	\$166,035,356,483	\$5,662,941,298



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28886	P&C	Transguard Ins Co Of Amer Inc	\$609,048,524	\$386,039,553	\$223,008,971
33014	P&C	Transport Ins Co	\$30,146,116	\$25,136,453	\$5,009,663
20494	P&C	Transportation Ins Co	\$71,157,030	\$61,605	\$71,095,425
21075	P&C	Transverse Ins Co	\$96,176,769	\$63,242,960	\$32,933,809
28188	P&C	Travco Ins Co	\$266,918,922	\$201,557,556	\$65,361,366
19038	P&C	Travelers Cas & Surety Co	\$20,878,511,280	\$13,139,784,194	\$7,738,727,086
31194	P&C	Travelers Cas & Surety Co Of Amer	\$5,440,130,489	\$3,190,685,707	\$2,249,444,782
36170	P&C	Travelers Cas Co Of CT	\$395,752,829	\$302,859,803	\$92,893,026
19046	P&C	Travelers Cas Ins Co Of Amer	\$2,321,254,689	\$1,776,199,909	\$545,054,780
40282	P&C	Travelers Commercial Cas Co	\$395,264,813	\$303,036,491	\$92,228,322
41750	P&C	Travelers Constitution State Ins Co	\$245,933,724	\$186,351,100	\$59,582,624
27998	P&C	Travelers Home & Marine Ins Co	\$379,086,195	\$270,740,210	\$108,345,985
25658	P&C	Travelers Ind Co	\$26,627,110,540	\$19,370,516,094	\$7,256,594,446
25666	P&C	Travelers Ind Co Of Amer	\$731,495,014	\$547,754,724	\$183,740,290
25682	P&C	Travelers Ind Co Of CT	\$1,287,265,556	\$957,961,414	\$329,304,142
38130	P&C	Travelers Personal Ins Co	\$464,538,163	\$396,945,760	\$67,592,404
36145	P&C	Travelers Personal Security Ins Co	\$251,004,737	\$187,504,632	\$63,500,105
25674	P&C	Travelers Prop Cas Co Of Amer	\$1,025,204,799	\$556,723,030	\$468,481,769
31003	P&C	Tri State Ins Co Of MN	\$269,628,597	\$233,463,446	\$36,165,151
22225	P&C	Trisura Ins Co	\$264,515,391	\$83,242,878	\$181,272,513
41211	P&C	Triton Ins Co	\$727,706,420	\$517,546,261	\$210,160,159
41106	P&C	Triumpe Cas Co	\$95,767,691	\$72,237,264	\$23,530,427
21709	P&C	Truck Ins Exch	\$2,697,759,799	\$1,982,365,433	\$715,394,367
27120	P&C	Trumbull Ins Co	\$299,899,423	\$148,373,969	\$151,525,454
61425	L&H	Trustmark Ins Co	\$1,865,928,554	\$1,508,619,545	\$357,309,009
62863	L&H	Trustmark Life Ins Co	\$252,124,056	\$112,776,442	\$139,347,614
60117	L&H	Tufts Ins Co Inc	\$154,304,064	\$70,876,414	\$83,427,650
29459	P&C	Twin City Fire Ins Co Co	\$730,627,999	\$445,992,527	\$284,635,472
80314	L&H	Unicare Life & Hlth Ins Co	\$1,141,684,627	\$705,649,451	\$436,035,176
11121	L&H	Unified Life Ins Co	\$199,188,667	\$179,837,214	\$19,351,453
91529	L&H	Unimerica Ins Co	\$360,787,202	\$159,641,830	\$201,145,372
62596	L&H	Union Fidelity Life Ins Co	\$19,566,690,676	\$18,508,936,988	\$1,057,753,697
25844	P&C	Union Ins Co	\$178,522,566	\$128,434,349	\$50,088,217
21423	P&C	Union Ins Co Of Providence	\$20,749,513	\$138,116	\$20,611,397
69744	L&H	Union Labor Life Ins Co	\$4,889,235,119	\$4,707,181,287	\$182,053,832
25860	P&C	Union Mut Fire Ins Co	\$384,275,825	\$269,543,168	\$114,732,657
70408	L&H	Union Security Ins Co	\$2,538,229,442	\$2,392,631,795	\$145,597,643
92916	L&H	United Amer Ins Co	\$691,552,612	\$500,587,376	\$190,965,236
36226	P&C	United Cas & Surety Ins Co	\$50,765,715	\$31,276,730	\$19,488,985
85766	A&H	United Concordia Ins Co	\$322,258,740	\$104,946,221	\$217,312,519
69892	L&H	United Farm Family Life Ins Co	\$2,509,723,163	\$2,137,742,102	\$371,981,061
11770	P&C	United Financial Cas Co	\$8,692,188,162	\$6,880,634,580	\$1,811,553,582
13021	P&C	United Fire & Cas Co	\$1,938,878,906	\$1,221,170,363	\$717,708,543
15873	P&C	United Guar Residential Ins Co	\$2,004,686,073	\$1,893,624,909	\$111,061,164
16667	P&C	United Guar Residential Ins Co of NC	\$13,343,147	\$3,929,994	\$9,413,153
63983	L&H	United Heritage Life Ins Co	\$704,096,963	\$626,007,447	\$78,089,515
60318	A&H	United Hlthcare Ins Co Of IL	\$455,411,447	\$223,960,129	\$231,451,318
69930	L&H	United Ins Co Of Amer	\$4,654,211,005	\$4,391,753,240	\$262,457,765
69973	L&H	United Life Ins Co	\$4,687,055,522	\$4,409,908,100	\$277,147,423
69868	L&H	United Of Omaha Life Ins Co	\$33,225,078,218	\$31,265,178,438	\$1,959,899,780
13072	P&C	United Ohio Ins Co	\$451,290,781	\$220,343,194	\$230,947,587



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25941	P&C	United Serv Automobile Assn	\$36,948,645,209	\$11,963,714,201	\$24,984,931,007
25887	P&C	United States Fidelity & Guar Co	\$3,743,139,555	\$2,870,677,274	\$872,462,281
21113	P&C	United States Fire Ins Co	\$6,490,928,636	\$4,445,110,813	\$2,045,817,823
70106	L&H	United States Life Ins Co in the Cit	\$31,668,025,209	\$30,034,976,890	\$1,633,048,319
10656	P&C	United States Surety Co	\$72,844,030	\$15,675,281	\$57,168,749
29157	P&C	United WI Ins Co	\$216,959,511	\$88,100,055	\$128,859,456
72850	L&H	United World Life Ins Co	\$146,176,734	\$87,637,204	\$58,539,530
79413	L&H	UnitedHealthcare Ins Co	\$21,388,958,447	\$14,951,868,486	\$6,437,089,961
84549	L&H	UnitedHealthcare Ins Co of Amer	\$305,108,082	\$65,102,916	\$240,005,166
97179	L&H	UnitedHealthcare Life Ins Co	\$186,849,294	\$95,927,077	\$90,922,217
95660	HMO	UnitedHealthcare of CT	\$9,809,769	\$1,250,451	\$8,559,318
95149	HMO	UnitedHealthcare of New England Inc	\$450,640,552	\$227,026,792	\$223,613,760
95710	HMO	UnitedHealthcare of WI Inc	\$3,463,943,880	\$1,894,069,756	\$1,569,874,124
25909	P&C	Unitrin Preferred Ins Co	\$15,193,879	\$5,835,269	\$9,358,610
63819	L&H	Unity Financial Life Ins Co	\$362,232,482	\$343,864,352	\$18,368,130
32867	P&C	Universal Fire & Casualty Insurance	\$84,021,821	\$24,825,989	\$59,195,832
10861	P&C	Universal Prop & Cas Ins	\$1,912,762,643	\$1,511,896,847	\$400,865,796
41181	P&C	Universal Underwriters Ins Co	\$338,029,954	\$5,594,002	\$332,435,952
40843	P&C	Universal Underwriters Of TX Ins	\$11,033,753	\$46,970	\$10,986,783
67601	L&H	Unum Ins Co	\$133,881,671	\$48,798,297	\$85,083,375
62235	L&H	Unum Life Ins Co Of Amer	\$23,587,496,475	\$22,071,066,732	\$1,516,429,742
80802	L&H	US Br Sun Life Assur Co of Canada	\$19,200,835,912	\$18,387,801,296	\$813,034,616
80659	L&H	US Business of Canada Life Assur Co	\$4,459,529,689	\$4,228,213,615	\$231,316,074
84530	L&H	US Financial Life Ins Co	\$315,308,447	\$218,354,018	\$96,954,431
50030	Title	US Natl Title Ins Co	\$2,555,876	\$1,350,873	\$1,205,003
29599	P&C	US Specialty Ins Co	\$2,445,117,294	\$1,869,517,754	\$575,599,540
35416	P&C	Us Underwriters Ins Co	\$180,141,888	\$41,007,372	\$139,134,514
25968	P&C	USAA Cas Ins Co	\$14,066,212,216	\$8,198,830,750	\$5,867,381,466
18600	P&C	USAA Gen Ind Co	\$7,721,504,491	\$5,096,620,573	\$2,624,883,919
69663	L&H	USAA Life Ins Co	\$27,767,970,614	\$25,124,056,575	\$2,643,914,038
94358	L&H	USABLE Life	\$506,467,092	\$287,222,377	\$219,244,715
25976	P&C	Utica Mut Ins Co	\$3,590,893,173	\$2,216,783,722	\$1,374,109,451
10687	P&C	Utica Natl Assur Co	\$92,459,789	\$52,719,053	\$39,740,736
13998	P&C	Utica Natl Ins Co of OH	\$31,563,080	\$6,030,523	\$25,532,557
43478	P&C	Utica Natl Ins Co Of TX	\$48,045,277	\$26,876,454	\$21,168,823
20508	P&C	Valley Forge Ins Co	\$54,592,503	\$29,396	\$54,563,107
21172	P&C	Vanliner Ins Co	\$673,842,898	\$470,921,915	\$202,920,982
32077	P&C	Vantage Risk Assur Co	\$113,907,182	\$14,474,869	\$99,432,313
44768	P&C	Vantapro Specialty Ins Co	\$45,427,256	\$22,074,953	\$23,352,303
68632	L&H	Vantis Life Ins Co	\$500,507,535	\$412,483,230	\$88,024,305
70238	L&H	Variable Ann Life Ins Co	\$84,601,356,167	\$82,246,534,854	\$2,354,821,314
16186	P&C	Vault Recip Exch	\$209,394,571	\$146,673,069	\$62,721,502
80942	L&H	Venerable Ins & Ann Co	\$30,889,111,228	\$28,890,180,530	\$1,998,930,698
13110	P&C	Vermont Accident Ins Co Inc	\$18,992,906	\$545,130	\$18,447,776
26018	P&C	Vermont Mut Ins Co	\$1,376,647,693	\$660,166,847	\$716,480,846
42889	P&C	Victoria Fire & Cas Co	\$43,268,693	\$595,730	\$42,672,963
20397	P&C	Vigilant Ins Co	\$474,985,240	\$113,261,973	\$361,723,267
13137	P&C	Viking Ins Co Of WI	\$571,882,760	\$364,595,664	\$207,287,097
40827	P&C	Virginia Surety Co Inc	\$1,856,767,476	\$1,511,878,784	\$344,888,692
39616	A&H	Vision Serv Plan Ins Co	\$485,261,312	\$151,480,730	\$333,780,582
86509	L&H	Voya Retirement Ins & Ann Co	\$110,315,252,254	\$108,473,176,490	\$1,842,075,764



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70319	L&H	Washington Natl Ins Co	\$5,827,242,900	\$5,544,661,450	\$282,581,451
25585	P&C	Watford Ins Co	\$56,503,123	\$29,261,530	\$27,241,593
26069	P&C	Wausau Business Ins Co	\$34,188,255	\$2,148,200	\$32,040,055
26042	P&C	Wausau Underwriters Ins Co	\$131,682,601	\$55,894,890	\$75,787,711
40517	P&C	WCF Natl Ins Co	\$325,645,745	\$92,638,177	\$233,007,568
21865	P&C	WCF Select Ins Co	\$27,672,260	\$43,589	\$27,628,671
10155	P&C	WellCare Prescription Ins Inc	\$5,536,052,500	\$5,187,673,427	\$348,379,073
32280	P&C	Wellfleet Ins Co	\$271,982,241	\$214,002,930	\$57,979,311
20931	P&C	Wellfleet NY Ins Co	\$170,720,403	\$136,670,485	\$34,049,918
25011	P&C	Wesco Ins Co	\$2,217,698,064	\$1,692,195,352	\$525,502,712
44393	P&C	West Amer Ins Co	\$57,901,649	\$7,472,766	\$50,428,883
15350	P&C	West Bend Mut Ins Co	\$3,997,189,129	\$2,483,190,976	\$1,513,998,153
70335	L&H	West Coast Life Ins Co	\$4,352,141,992	\$3,963,551,115	\$388,590,877
10030	P&C	Westchester Fire Ins Co	\$191,575,778	\$140,239,682	\$51,336,096
50050	Title	Westcor Land Title Ins Co	\$403,184,172	\$243,506,846	\$159,677,326
70483	L&H	Western & Southern Life Ins Co	\$12,322,882,360	\$5,421,817,158	\$6,901,065,202
92622	L&H	Western Southern Life Assur Co	\$25,363,431,620	\$23,586,208,839	\$1,777,222,781
13188	P&C	Western Surety Co	\$2,105,593,621	\$589,010,150	\$1,516,583,471
85189	L&H	Western United Life Assur Co	\$1,576,068,985	\$1,461,387,158	\$114,681,818
24112	P&C	Westfield Ins Co	\$3,262,324,661	\$2,010,948,051	\$1,251,376,610
17105	P&C	Westfield Select Ins Co	\$27,874,253	\$26,210	\$27,848,043
11981	P&C	Westguard Ins Co	\$1,262,650,973	\$240,821,765	\$1,021,829,208
39845	P&C	Westport Ins Corp	\$3,205,245,855	\$2,149,419,040	\$1,055,826,815
51152	Title	WFG Natl Title Ins Co	\$314,518,747	\$208,394,820	\$106,123,927
62413	L&H	Wilcac Life Ins Co	\$5,226,354,576	\$4,977,537,586	\$248,816,988
66230	L&H	William Penn Life Ins Co Of NY	\$1,357,047,026	\$1,242,928,835	\$114,118,191
66133	L&H	Wilton Reassur Co	\$21,966,448,857	\$20,602,821,115	\$1,363,627,742
60704	L&H	Wilton Reassur Life Co of NY	\$7,110,908,862	\$6,821,476,315	\$289,432,547
53139	A&H	Wisconsin Physicians Serv Ins Corp	\$262,226,823	\$119,763,571	\$142,463,252
56170	FRAT	Womans Life Ins Society	\$203,511,750	\$189,781,962	\$13,729,788
57320	FRAT	Woodmen World Life Ins Soc	\$11,059,800,916	\$9,384,955,343	\$1,674,845,573
31232	P&C	Work First Cas Co	\$100,781,801	\$58,136,278	\$42,645,523
11523	P&C	Wright Natl Flood Ins Co	\$40,348,111	\$8,571,370	\$31,776,741
80055	A&H	Wysh Life & Hlth Ins Co	\$62,630,495	\$3,046,590	\$59,583,905
40193	P&C	X L Ins Co Of NY	\$82,197,703	\$2,471,592	\$79,726,111
24554	P&C	XL Ins Amer Inc	\$431,990,906	\$157,966,511	\$274,024,395
20583	P&C	XL Reins Amer Inc	\$2,408,677,034	\$1,684,964,667	\$723,712,367
37885	P&C	XL Specialty Ins Co	\$3,501,261,018	\$2,889,635,943	\$611,625,075
26220	P&C	Yosemite Ins Co	\$513,771,519	\$357,229,136	\$156,542,384
30325	P&C	Zale Ind Co	\$28,859,421	\$1,849,637	\$27,009,784
13269	P&C	Zenith Ins Co	\$1,901,186,967	\$1,192,384,967	\$708,802,000
17044	P&C	ZPIC Ins Co	\$7,688,121	\$59,989	\$7,628,132
16535	P&C	Zurich Amer Ins Co	\$32,161,277,824	\$24,703,329,602	\$7,457,948,223
27855	P&C	Zurich Amer Ins Co Of IL	\$50,017,578	\$14,920,967	\$35,096,610
90557	L&H	Zurich Amer Life Ins Co	\$17,029,007,723	\$16,880,548,491	\$148,459,233



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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
36420	AM Specialty Insurance Company
35351	American Empire Surplus Lines Insurance Company
10245	American Federation Insurance Company
10043	American National Lloyds Insurance Company
35912	American Western Home Insurance Company
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
16141	Ardellis Insurance, LTD
45055	Ascot Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
16427	Ategrity Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
15708	Awbury Insurance Company
26620	AXIS Surplus Insurance Company
16495	AzGUARD Insurance Company
17180	Benchmark Specialty Insurance Company
19607	At-Bay Specialty Insurance Company
39462	Berkley Assurance Company
31295	Berkley Specialty Insurance Company
17412	Berkley Prestige Insurance Company



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13551	Blackboard Specialty Insurance Company
17171	Blitz Insurance I.I.
15643	Blue Hill Specialty Insurance Company, Inc.
17166	Bricktown Specialty Insurance Company
12489	Bridgeway Insurance Company
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc.
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
16834	Champlain Specialty Insurance Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Insurance Compa
37745	Clear Blue Insurance Company
15872	CM Vantage Specialty Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
17151	Concert Specialty Insurance Company
16923	Concord Specialty Insurance Company
29734	Conifer Insurance Company
15686	Coverys Specialty Insurance Company
13027	Covington Specialty Insurance
17372	Cowbell Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
12758	CUMIS Specialty Insurance Company, Inc.
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
17333	Federated Specialty Insurance Company
11380	Fireman's Fund Indemnity Corporation
10657	First Mercury Insurance Company
16823	Fortegra Specialty Insurance Company
14249	Founders Insurance Company



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10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
10182	GeoVera Specialty Insurance Company
10814	GNV 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
14167	GuideOne National Insurance Company
10956	Guilford Insurance Company
10674	Harleysville Insurance Company of New York
16131	HDI Specialty Insurance Company
16777	Highlander Specialty Insurance Company
37079	Hilltop Specialty Insurance Company
34452	Homeland Insurance Company of New York
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
17181	Intrepid Specialty Insurance 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 (Domestic)
17332	Lannisport Marine & General Insurance Company, Inc.
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Corporation



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17346	Lio Specialty Insurance Company
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
14478	Mercer Insurance Company
12775	Merchants National Insurance Company (Domestic)
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Insurance Co
16392	Mobilitas Insurance Company
14420	Mount Vernon Specialty Insurance Company
34886	MSIG 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
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company (Domestic)
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
16871	Obsidian Specialty Insurance Company
31143	Old Republic Union Insurance Company
10046	Pacific Insurance Company Limited
17327	Palms Specialty Insurance Company
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
17400	ProAssurance Specialty Insurance Company
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Co.
17103	Richmond National Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Company
16650	Rockingham Specialty, Inc.
13815	Safety Specialty Insurance Company



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41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Company
10729	Seneca Specialty Insurance Company
19208	Sierra Specialty Insurance Company
16820	SiriusPoint Specialty Insurance Corporation (Domestic)
16826	Specialty Builders Insurance Company
17045	Spinnaker Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	StarStone Specialty Insurance Company
26387	Steadfast Insurance Company
14012	Stonegate Insurance Company
16889	Summit Specialty Insurance Company
16551	Superior Specialty Insurance Company
16848	Sutton Specialty Insurance Company
34916	Swiss Re Corporate Solutions Capacity Insurance Corporation
34487	TDC Specialty Insurance Company
16543	Texas Insurance Company
10713	Third Coast Insurance Company
23850	Tokio Marine Specialty Insurance Company
41807	Transverse Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Company
10213	Travelers Specialty Insurance Company
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company (Domestic)
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16988	Upland Specialty Insurance Company
16275	Vantage Risk Specialty Insurance Company
16237	Vault E & S Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance company
10172	Westchester Surplus Lines Insurance Company
16992	Westfield Specialty 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 2014 through 2023. 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 2023, premium tax produced \$130.7 million of revenue (83.3%), while producer and other fees produced \$26.1 million in revenue (16.7%).

