

43

**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

21 SOUTH FRUIT STREET SUITE 14
CONCORD, NEW HAMPSHIRE 03301



Roger A. Seigny
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

September 26, 2013

Her Excellency, Governor Margaret Wood Hassan
and the Honorable Council
State House
Concord, New Hampshire 03301

Requested Action

Authorize the acceptance of the New Hampshire Insurance Department's Annual Report for the period July 1, 2012 through June 30, 2013 as required by RSA 400-A:26.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'RAS', written over a faint circular stamp.

Roger A. Seigny
Commissioner



The New Hampshire Insurance Department

2013

162nd Annual Report of the State of New Hampshire Insurance Department

Fiscal Year 2013

July 1, 2012 - June 30, 2013

RSA 400-A:26



The 162nd Report

of the New Hampshire Insurance Department

Roger A. Sevigny
Insurance Commissioner

Her Excellency, Governor Margaret Wood Hassan

The Honorable Raymond S. Burton
Executive Councilor, First District

The Honorable Colin Van Ostern
Executive Councilor, Second District

The Honorable Christopher T. Sununu
Executive Councilor, Third District

The Honorable Christopher C. Pappas
Executive Councilor, Fourth District

The Honorable Debora B. Pignatelli
Executive Councilor, Fifth District



The 162nd Report

Contents

INTRODUCTION.....	4
INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION.....	4
MISSION STATEMENT.....	4
INSURANCE DEPARTMENT STAFF BY DIVISION.....	5
ORGANIZATION CHART.....	8
ACTUARIAL AND MARKET REGULATION DIVISION.....	9
COMPLIANCE AND CONSUMER SERVICES DIVISION.....	21
OPERATIONS DIVISION.....	24
LEGAL DIVISION.....	29
LIFE, ACCIDENT AND HEALTH ANALYSIS ACTUARIAL DIVISION.....	33
FINANCIAL EXAMINATIONS DIVISION.....	34
APPENDIX A.....	36
APPENDIX B.....	37
APPENDIX C.....	39
APPENDIX D.....	63
APPENDIX E.....	66



The 162nd Report

Introduction

This annual report provides a brief summary of the Insurance Department's activities during Fiscal Year 2013. During Fiscal Year 2013 the Insurance Department had 79 full time staff positions and collected total general fund revenues of \$95.4 million.

Insurance Department Organization and Function

The New Hampshire Insurance Department was established in 1851, the first insurance regulator in the nation. Title XXVII of the New Hampshire Revised Statutes Annotated codifies New Hampshire's Insurance Laws. It creates and defines the Insurance Department and its functions and duties. The Insurance Commissioner is charged under Title XXVII 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 is also charged with promoting competitive and safe insurance markets.

Mission Statement

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





The 162nd Report

INSURANCE DEPARTMENT STAFF BY DIVISION

Executive Office

Roger Sevigny.....Insurance Commissioner
Alexander Feldvebel.....Deputy Insurance Commissioner
Sandra Barlow.....Program Specialist I
Karen Cassin.....Program Specialist I

Operations

Barbara Richardson.....Director

Premium Tax Unit

Norma Stallings.....Insurance Company Examiner
Donna Arcand.....Insurance Tax Auditor

Business Unit

Ruju Dave.....Business Supervisor I
Vacant.....Program Assistant II
Linda Hemeon.....Senior Account Technician
Paula Cook.....Senior Clerk Interviewer
Cheryl GagnonAccount Clerk III

Fraud Unit

Catherine Bernhard.....Fraud Attorney
Brendhan Harris.....Senior Fraud Investigator
Thomas Wickey.....Supervisor V

Producer Licensing

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

Administrative Support

Christine Blais.....Program Assistant I
Marlene Sawicki.....Program Assistant II
Carol MacLean.....Claims and Hearings Clerk I
Heather Boulanger.....Secretary II
VacantProgram Assistant II
Jennifer GoodwinProgram Assistant II



The 162nd Report

Legal

Chiara Dolcino.....General Counsel

Legal Unit

Jennifer Patterson.....Life, Accident and Health Legal Counsel
James Fox.....Property and Casualty Legal Counsel
Deborah O'Loughlin....Legal Coordinator

Enforcement Unit

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

Life, Accident and Health Analysis and Actuarial Division

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

Examinations

Thomas Burke.....Director

Financial Analysis

VacantFinancial Examiner II
Patricia Gosselin.....Financial Examiner IV
Larry LucasFinancial Examiner I
Christopher JewellFinancial Examiner I
Mary Verville.....Financial Examiner I
Diane Cygan.....Financial Records Auditor

Financial Examiners

VacantInsurance Company Examiner V
Alan Goode.....Financial Examiner III
Colin Wilkins.....Financial Examiner II
Vacant.....Financial Examiner II
W. Kurt Gillies.....Financial Examiner I



The 162nd Report

Market Regulation

Deborah Stone.....Actuary and Director

Market Analysis and Actuarial

Sally McFadden.....Assistant Actuary

James Young.....Insurance Rate Analyst

Denise Lamy.....Administrator of Industry and Regulation Licensing

Charles Vanasdalen.....Insurance Company Examiner II

Property and Casualty Market Conduct

Edwin Pugsley.....Insurance Company Examiner IV

Andre Gagne.....Insurance Company Examiner II

Ellen Walsh.....Insurance Company Examiner II

Life, Accident and Health Market Conduct

Kathleen Belanger.....Insurance Company Examiner III

Joelien Atwater.....Insurance Company Examiner III

John McClellan.....Insurance Company Examiner II

Karen McCallister.....Report Compliance Coordinator

Compliance and Consumer Services

Michael Wilkey.....Director

Compliance

Sonja Barker.....Administrator II

Tom Weston.....Life, Accident and Health Examiner

Diana Lavoie.....Life, Accident and Health Examiner

Ingrid MarshLife, Accident and Health Examiner

Gail Matson.....Casualty Insurance Examiner

Steve Towne.....Casualty Insurance Examiner

Frank Cardamone.....Casualty Insurance Examiner

Marlene Sawicki.....Program Assistant II

Consumer Services

Keith Nyhan.....Insurance Company Examiner III

Barbara Anderson.....LAH Consumer Officer

David Schectman.....P&C Consumer Officer

Catherine Drew.....P&C Consumer Officer

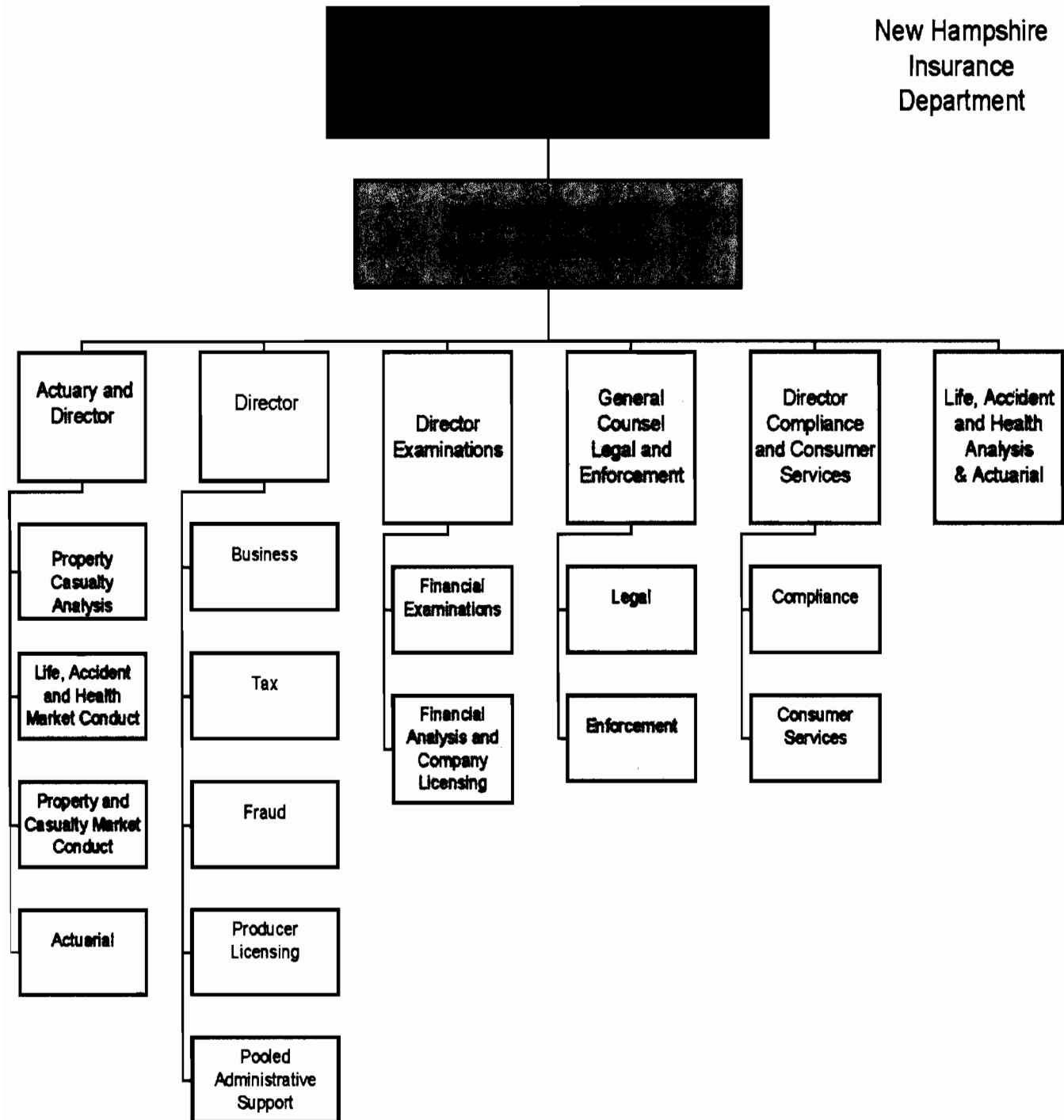
Lisa CampbellLAH Insurance Claim Representative

Claire LaPointe.....P&C Insurance Claim Representative



The 162nd Report

NHID Organizational Chart





The 162nd Report

Actuarial and Market Regulation Division

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

Market Conduct Unit

The Market Conduct area performs two important functions: market conduct examinations and analysis of insurers. Market conduct examinations address perceived market problems or violations of New Hampshire's insurance laws that affect New Hampshire's insurance consumers. Examiners review and analyze insurance company market activity to ensure compliance with New Hampshire rules and laws, including reviewing insurers' procedures and processes to ensure that policyholders and claimants are treated fairly as spelled out in those laws. Findings, indicating violations of law, rule or regulatory standards, are referred to the Department's enforcement unit for administrative or disciplinary action. Examinations are conducted in accordance with uniform national standards and include investigations and examinations of insurers, producers and other department licensees. The area also participates in certain joint and multi-state market conduct actions.

Life, Accident and Health

The Unit gathers data and statistics from all licensed accident and health insurers in New Hampshire and updates these annually. The Unit conducts an in-depth review of 574 accident and health insurers writing seven major lines of insurance in New Hampshire which includes: health insurance, long term disability insurance, short term disability insurance, Medicare supplement insurance, dental insurance, long term care insurance and home healthcare insurance.

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

Additionally, a member of the Unit serves as the State's liaison with Centers for Medicare and Medicaid Services on Senior Product lines. The LAH Market Conduct Unit provides industry expertise and supports the Department's investigative and legislative efforts.

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



The 162nd Report

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

The following table is a tabulation of 2013 FY significant market conduct actions performed by the LAH unit.

Market Regulation Actions and Results for Fiscal Year 2013

LAH Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Administrative Costs Collected	Consumer and/or Provider Restitution
Market Conduct Examination Closed During Fiscal Year 2013						
Insurance						
Company Examinations:	1	Harvard Pilgrim Healthcare of New England	96717	Yes	\$0	\$0
	1	Bankers Life & Casualty Company	61263	Yes	Pending	Pending
	1	Massachusetts Mutual Life Insurance Company	65935	Yes	Pending	Pending
Collaborative Examinations:	1	Mega Life & Health Ins Co, Mid-West National Life Ins Co of TN & Chesapeake Life Ins Co	97055	Yes	\$3,965.00	
		66087				
		61832				
		65978				
		65900				
1	Metropolitan Life Insurance Company	65978	Yes	\$332,492.00		
	1	Conseco Life, Conseco Ins Co, Bankers Life & Casualty, Washington National Ins Co & Conseco Health	60682	Yes	\$5,000.00	
		61263				
		70319				
		78174				
		23787				
	1	Nationwide Mutual Insurance Company	23787	Yes	\$203,050.00	
	1	National Union Fire Insurance Company	19445	Yes	\$191,657.82	
	1	Variable Annuity Life Insurance Company	70238	Yes	\$26,725.00	
	1	John Hancock Life Insurance Company (USA)	65838	Yes	\$75,390.58	
	1	Allianz Life Insurance Company of North America	90611	Yes	\$77,923.51	
Examinations Total	11				\$916,203.91	\$0.00



The 162nd Report

Market Conduct Investigations Closed During FY 2013

Insurance Company Investigations:	1	Anthem Health Plans of NH, Inc.	53759	No	\$0	\$0
	1	Humana Insurance Company	73288	Yes	\$0	\$0
	1	UnitedHealthcare Insurance Company	79413	Yes	\$0	\$0
	4	Misc Insurance Company Investigations	N/A	No	\$0	\$0
Misc Producer Investigations:	1	Misc Producer Investigation	N/A	No	\$0	\$0
Investigations Total	8				\$0.00	\$0.00

Consumer Complaint and General Public Assistance Requests Received During Fiscal Year 2013

Complaint Investigations:	3	Consumer complaint Investigations	Misc Life & Health Complaints	Yes	\$0	\$7,238.54
Consumer and General Public Total	3				\$0.00	\$7,238.54
All Actions Total	22				916,203.91\$	\$7,238.54

Market Analysis Completed during FY 2013

Market Analysis:	1	Bankers Life & Casualty Company	61263			
	1	Colonial Life & Accident Insurance Company	62049			
	1	Genworth Life Insurance Company	70025			
	1	Reliance Standard Life Insurance Company	68381			
	1	Unum Life Insurance Company of America	62235			
	1	American Fidelity Assurance Company	60429			
	1	Fidelity & Guaranty Life Insurance Company	63274			
	1	Lincoln Heritage Life Insurance Company	65927			
	1	MTL Insurance Company	66427			
Market Analysis Total	9					

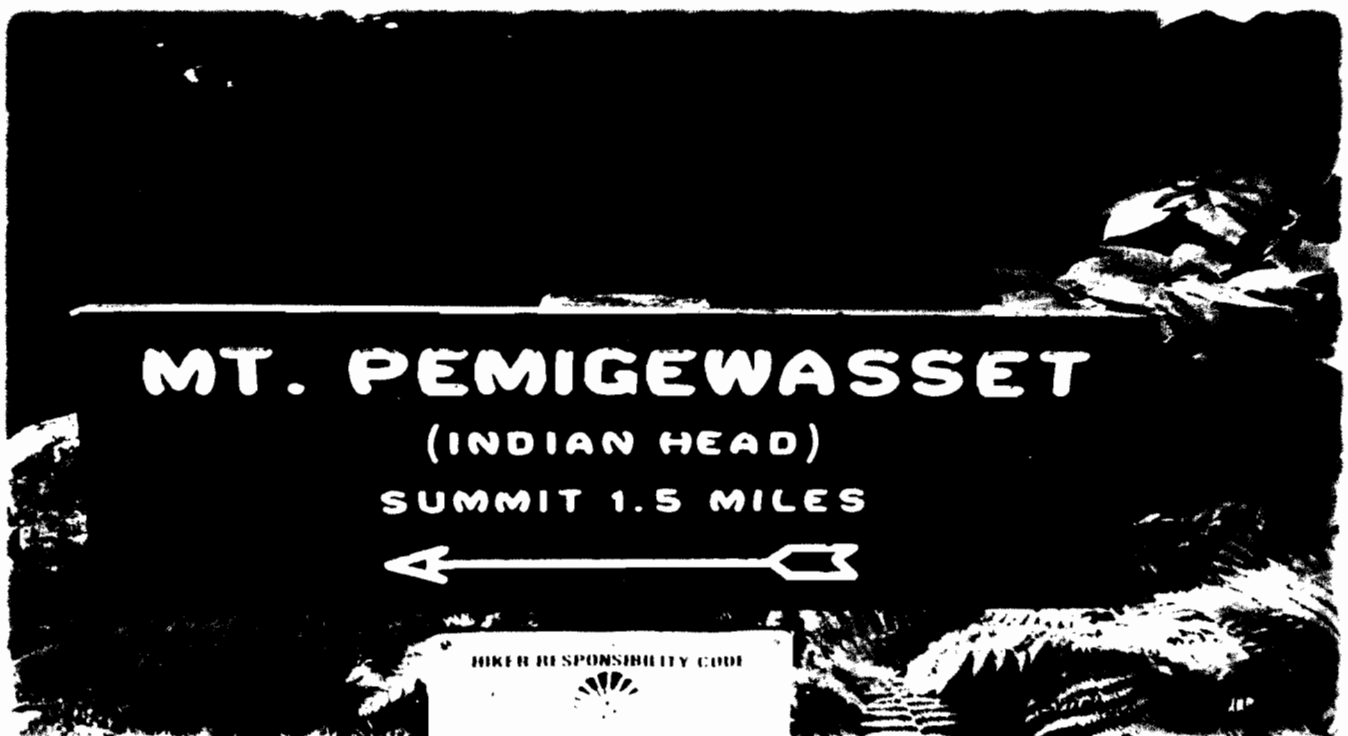


The 162nd Report

In addition to the efforts shown above, the Insurance Department is responsible for administering the appeals process for adverse health insurance claim decisions under RSA 420-J:5, and for certifying independent review organizations, which render the decisions in these appeals. The Department also certifies Long Term Care insurance independent review organizations under Department rule Ins. 3601. During FY 2013, the Department responded to all health care external review applications received and also certified 6 health care external review organizations and 2 long term care external review organizations.

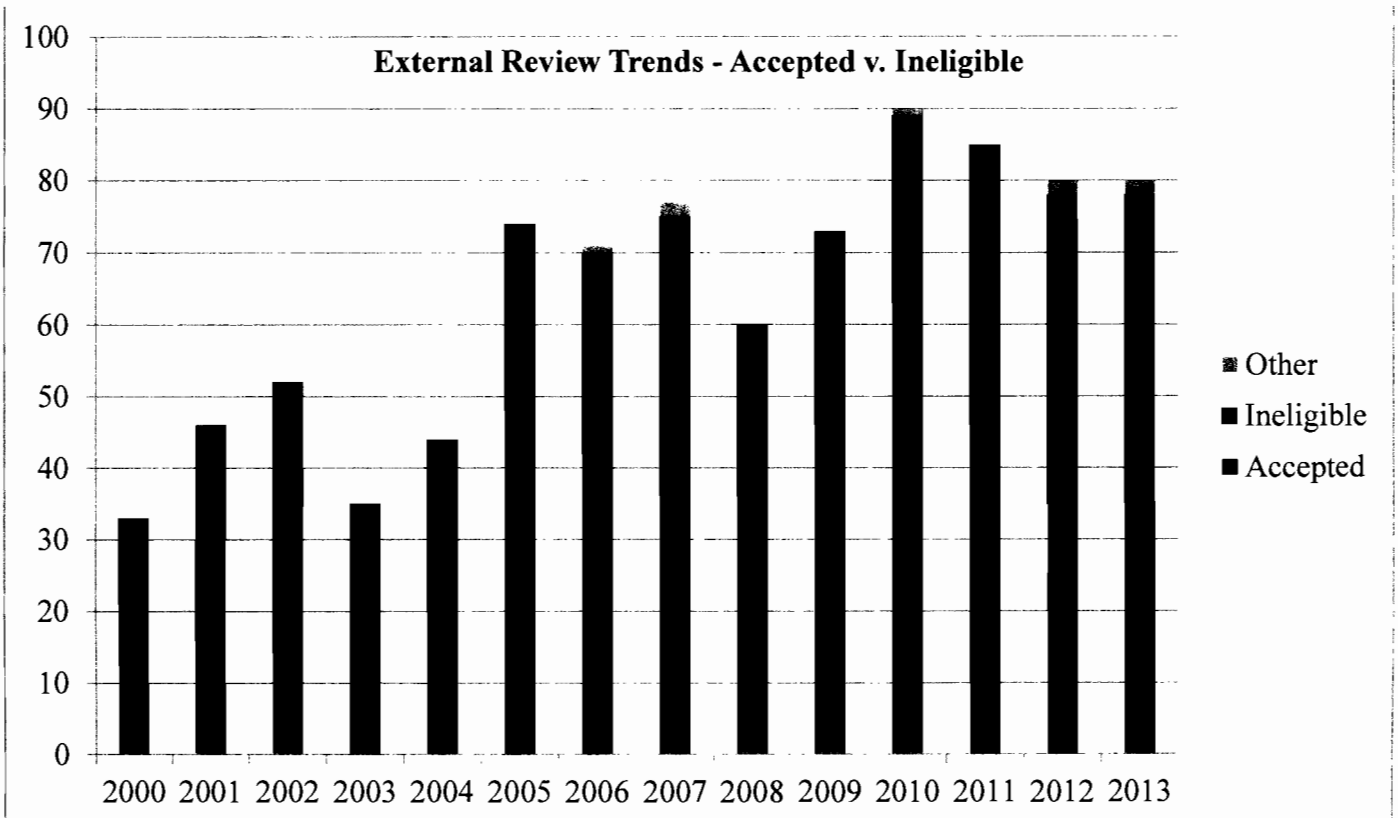
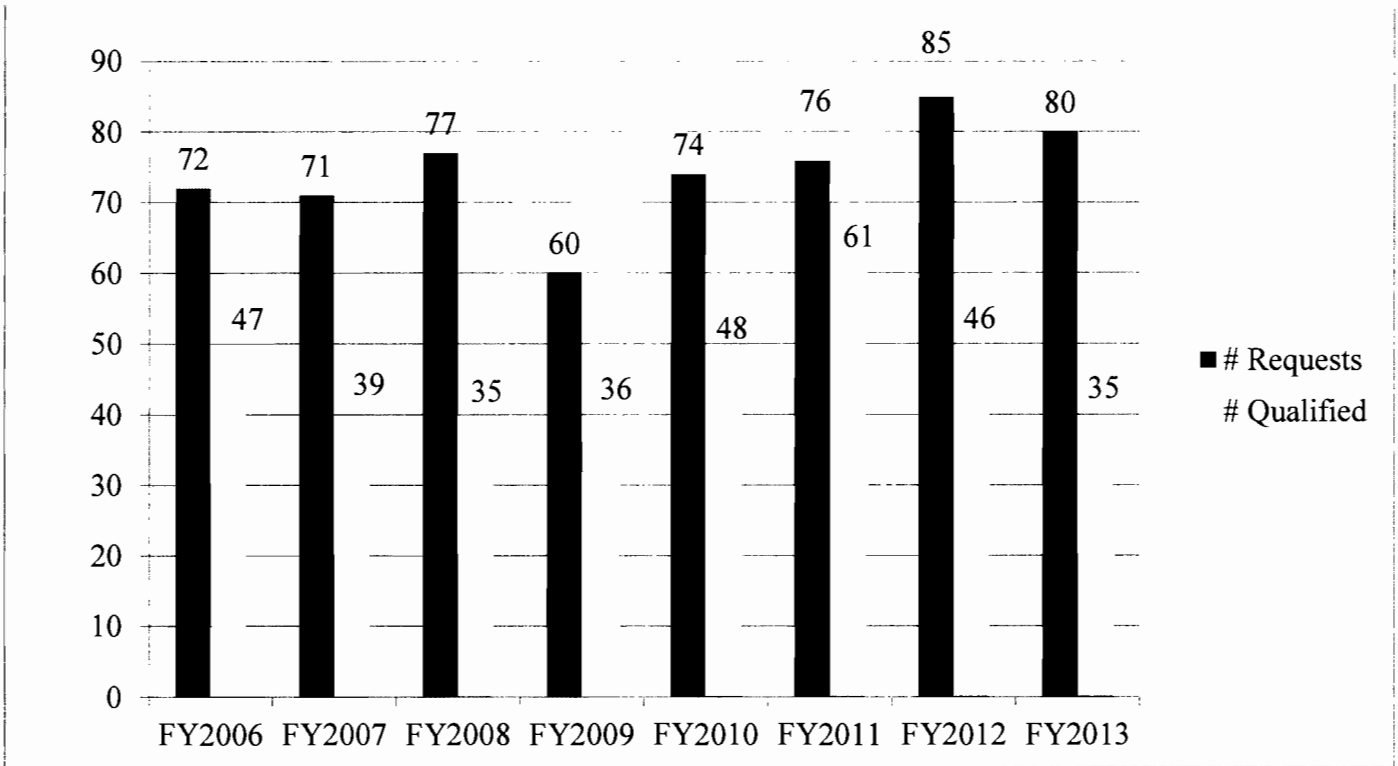
The responsibility for ensuring that the health care appeal process is completed in accordance with the law rests within the Market Regulation Division. Members of this Division provide assistance to the public with preparing appeals, ensuring appeals are processed in accordance with RSA 425-J:5 and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

During Fiscal Year 2013, 80 applications for external review were received. Charts showing external appeal trends appear below. FY 2013 saw a decrease of applications compared to FY 2012. Of the 80 applications received during FY 2013, 35 met the legal requirements to qualify for external review. This represents 44% of the applications received. Of the 35 applications that qualified for external review, 17 health insurance company decisions, or 50% of qualifying applications, were overturned or partially overturned by the certified external review organizations, resulting in \$194,725.73 in additional benefits paid on behalf of consumers.





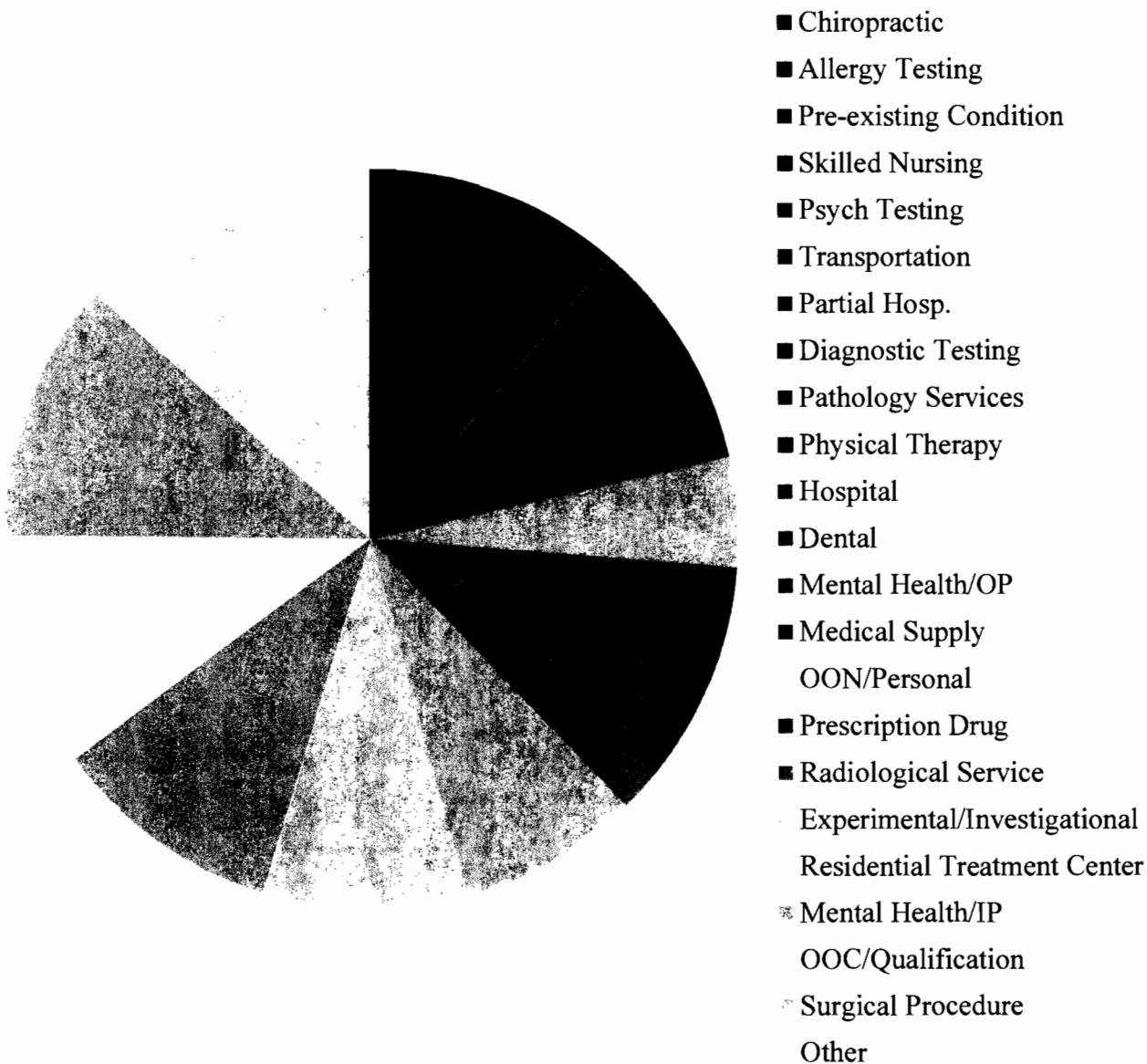
The 162nd Report





The 162nd Report

External Review Trends-Health Care Issue in Dispute





The 162nd Report

Property and Casualty

The following table is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2013 fiscal year, the P&C Market Conduct unit continued work on completing ‘focused’ examinations relative to New Hampshire’s collision deductible waiver law. These actions resulted in restitution of \$227,148.40 to New Hampshire policyholders by virtue of refunds/credits to 657 policies. Tri-annual examinations were also conducted on the two contracted servicing carriers for the New Hampshire Assigned Risk Workers’ Compensation program.

Market Regulation Actions and Results for Fiscal Year 2013

Property and Casualty Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Corrective Action Required?	Penalties, Fines, Admin Costs Collected	Consumer and/or Provider Restitution	Number of NH Policyholders Reported Receiving a Policy Refund or Credit
Market Conduct Examination Closed During Fiscal Year 2013							
Insurance Company Examinations	1	Casco Indemnity Company	25950	Yes		\$305.83	23
	1	21st Century Security Insurance Company	23833	Yes		\$2569.50	4
	1	Harleysville Preferred Insurance Company	35696	Yes		\$7.34	8
	1	Hartford Fire Insurance Company	19682	Yes		\$20,679.56	75
	1	Peerless Insurance Company	24198	Yes		\$34,269.20	88
	1	York Insurance Company of Maine	31267	Yes		\$13,832.97	40
	1	Progressive Casualty Insurance Company	24260	Yes		\$71,305.00	209
	1	Allstate Property & Casualty Insurance Company	17230	Yes		\$84,179.00	210
	1	Riverport Insurance Company	36684	No			
	1	Travelers Indemnity Company	25658	No			
	1	Geico Casualty Company	41491	No			
Examinations Total	11				-	\$227,148.40	657
All Actions Total	11				-	\$227,148.40	657



The 162nd Report

Market /Industry Analysis Unit

The Market/Industry Analysis Unit focuses on P&C issues, and is responsible for maintenance of statistical databases and analytics as well as for providing underwriting and product development expertise in support of Market Conduct activities, analysis and legislative and rulemaking efforts. In addition, the Unit provides support for NAIC initiatives: P&C market/company analysis; complaint reporting by carriers (both P&C and LAH); and MCAS. Finally, the Unit works in concert with the P&C Actuarial Unit to provide general market and industry analysis.

The Market/Industry Analysis Unit supports a number of initiatives aimed at identifying areas of regulatory concern. The unit regularly screens and follows-up with insurers whose results are out of the norm in order to focus resources on carriers with potential market conduct problems.

The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. It serves as one of the starting points in the analysis process by providing a baseline and prioritizing the roughly 430 licensed P&C companies for more detailed analysis. The Market Analysis Review System (MARS) allows the market analyst to record, review and track various levels of analysis completed by the New Hampshire Insurance Department and other states' departments. Information reviewed includes financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states. Level-1 reviews, using 2011 data, were completed on 16 P&C and LAH companies covering a total of 23 reviews. The companies reviewed were:

NAIC #	Name	LOB
19658	Bristol West Insurance Company	Auto
29590	Casco Indemnity Company	Auto
13803	Commerce Insurance Company	Auto & HO
13803	Farm Family Casualty Insurance Company	HO
	Farmers Insurance Exchange	Auto & HO
15598	Interinsurance Exchange of the Automobile Club	Auto & HO
23175	Phenix Mutual Fire Insurance Company	HO

Key to LOB Abbreviations

Auto: Personal Auto

HO: Homeowners

GAH: Group Accident & Health

IAH: Individual Accident & Health

IA: Individual Annuity

GL: Group Life

IL: Individual Life



The 162nd Report

NAIC#	Name	LOB
15067	Quincy Mutual Fire Insurance	HO
21709	Truck Insurance Exchange	Auto
18600	USAA General Indemnity Corporation	Auto & HO
26018	Vermont Mutual Insurance Company	Auto & HO
61263	Bankers Life & Casualty Company	IA
62049	Colonial Life & Accident Insurance Company	GAH
70025	Genworth Life Insurance Company	LTC
68381	Reliance Standard Life Insurance Company	GL & GAH
62235	UNUM Life Insurance Company of America	GAH & IAH

Level-1 reviews, using 2012 data, were completed on 9 P&C and LAH companies covering a total of 12 reviews. The companies reviewed were:

NAIC #	Name	LOB
36447	LM General Insurance Company	Auto
23469	American Modern Home Insurance Company	Auto & HO
15598	Interinsurance Exchange of the Auto Club	Auto & HO
24198	Peerless Insurance Company	Auto
25950	Casco Indemnity Company	Auto
37478	USAA Casualty Insurance Company	Auto
63274	Fidelity & Guaranty Life Insurance Company	IL
60429	American Fidelity Life Insurance Company	IL & IA
66427	MTL Insurance Company	IL



The 162nd Report

Finally, Level-2 reviews, including more in-depth analysis, were completed for three P&C companies using 2012 data. These three companies were Safeco Insurance Company of America (Auto), Peerless Insurance Company (Auto) and Hartford Insurance Company of the Midwest (HO). For a large majority of these Level-1 and Level-2 reviews, there is no further analysis required. For a few, further analysis or possible regulatory action will be undertaken as required at a future time.

The Market Conduct Annual Statement (MCAS) is an analysis tool that provides information to analysts concerning specific actions by insurers in New Hampshire. Data developed includes, among other items, length of time to pay claims, suit activity and the number of policies canceled or non-renewed. Analysis identifies insurers whose reported results appear to be outside the norm in order to focus appropriate Market Conduct activity.

The Unit also reviews data on policyholder complaints captured each year from all insurers licensed to write business in New Hampshire. Complaint data is reported under specific parameters, including whether the complaint is made to the Insurance Department or directly to the insurer as well as by categories such as whether the complaint applies to marketing/sales, underwriting, policyholder service or claims handling. Potential Market Conduct issues are noted for further review, investigation and possible action.

The Unit conducted technical audits of our P&C Compliance and Consumer units (15 & 60 audits respectively.) In addition, the NH homeowners market was studied to determine whether a FAIR plan should be considered, with study observations and recommendations reported to the Commissioner.





The 162nd Report

Property and Casualty Actuarial Unit

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

During Fiscal Year 2013, the Unit received approximately 1,626 loss cost, rate or rate/rule filings for various P&C lines of business, of which more than 93% were reviewed in the same period. Of this group, 108 were related to workers' compensation with the remainder split between personal lines (approximately 22%) and commercial lines (approximately 78%).

The Unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. During this year, both comparisons were updated to reflect current premium levels based on filings made through 2012. Since the first publication of these comparisons, several thousand consumers have used the sites to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

The Unit has published reviews of the competitive marketplace using data as of 12/31/2012 for multiple types of insurance (including personal auto, homeowners, commercial auto, general liability, commercial property and commercial multi-peril) and will continue to update the reviews and expand the scope of competitive market analysis as used in the Department. The latest available reviews can be found on the Department's website. A separate review of the medical malpractice marketplace is also completed each year. Following a public hearing, the Insurance Commissioner found once again that, in accordance with RSA 412:13, the medical malpractice market is not competitive in New Hampshire. At this point in time the medical malpractice market remains the only market determined to be non-competitive by the Commissioner.

The Unit also manages support and analysis for workers' compensation (WC) in New Hampshire. The WC analyst provides information, technical assistance or analysis necessary to help Consumer Services respond to inquiries or complaints when required and is responsible for the review and approval of the majority of the workers' compensation loss cost, rate and rate/rule filings. In addition, the Unit as a whole analyzes the annual WC rate/loss cost filing from the National Council on Compensation Insurance (NCCI) and takes part in the associated rate hearing. In the 2013 fiscal year, the Unit was also involved in working with NCCI to review and select the group of servicing carriers for the three-year term beginning 01/01/2013. These servicing carriers handle the vast majority of the assigned risk workers' compensation marketplace. Effective 01/01/2013, Liberty Mutual, Travelers and Riverport are the three servicing carriers for the WC assigned risk market in NH.

The P&C Actuarial Unit also collects data from medical malpractice insurers and prepares the Annual Report to the Medical Malpractice Panel and Insurance Oversight Committee. As required in NH RSA 519-B:12, the report includes the average rates of medical liability insurance for categories of medical providers and specialties identified by the Commissioner, the frequency and severity of medical injury claims, and the time for resolution of medical injury claims from first notice to final resolution. In addition, the report includes an analysis of the impact of the screening panels established under NH RSA 519-B:11 on malpractice awards and



The 162nd Report



settlements and associated legal costs, as well as the length of time it takes to settle a malpractice claim. The Unit also provides actuarial expertise and advice at the request of the Financial Examination Unit. In Fiscal Year 2013, the P&C Actuarial Unit performed an evaluation and issued opinions on the adequacy of the reserve levels for three P&C companies domiciled in NH.

A member of the Unit is involved as the Commissioner's designee to the NH Workers' Compensation Advisory Council, the Workers' Compensation Classification and Rating Appeals Board and the Joint Agency Task Force on Employee Misclassification Enforcement.



The 162nd Report

Compliance and Consumer Services Division

Compliance Unit

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

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

Property & Casualty

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

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

Fiscal Year 2012 P&C Rate and Form Filings

Received

P&C Rate and Form Filings	4517
---------------------------	------

Closed - Disposition

P&C Filings Closed-Disposition	4632
--------------------------------	------



The 162nd Report

Life, Accident and Health

The Life, Accident and Health Forms area has responsibilities that include the review and analysis of filings submitted for the Affordable Care Act (ACA), all individual and group health policies, life insurance products, disability policies, Medicare supplement policies, Health Maintenance Organizations, advertising, long-term care, annuity, credit life and disability coverages, life settlements, and continuing care retirement communities.

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

The Life, Accident and Health Form area is also an active member of the NAIC Interstate Compact, an agreement among member states to use a streamlined system of product review for the following lines of insurance: annuities, life, disability income and long term care insurance.

Fiscal Year 2012 LAH Rate and Form Filings

Received

LAH Rate and Form Filings	2527
Interstate Compact Filings Received	448
Total Filings Received	2975

Closed - Disposition

LAH Filings Closed - Disposition	2466
Interstate Compact Filings - Disposition	465
Total Filings Closed	2931

Qualified Health Plans Under ACA

Qualified Health Plans Recommended for Certification	14
--	----



The 162nd Report

Consumer Services Unit

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

In Fiscal Year 2013 Consumer Services - Assisted consumers with 814 formal complaints and responded to 5,644 consumer inquiries. During the fiscal year Consumer Services recovered more than \$1,253,000 for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life, Accident and Health (LAH) sub-units.

Property and Casualty

The P&C sub-unit provides insurance consumers with assistance by answering questions, investigating complaints, distributing educational materials and assisting the NH Emergency Management Operations Center meet their objectives during catastrophic weather events. During Fiscal Year 2013 the unit responded to 534 formal complaints and 2,110 requests for service, where the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$1,094,000.

Life, Accident and Health

In Fiscal Year 2013, the LAH sub-unit responded to 280 formal complaints and 3,534 requests for assistance. The LAH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life accident and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, claims concerns, and many other insurance subjects. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$159,000 in Fiscal Year 2013.

Public Information

The Consumer Services Unit was responsible for all of the department's communications outside the agency for FY 13. The primary responsibilities for handling public information include maintaining the Department's website, conducting consumer outreach programs, issuing press releases and responding to media inquiries.

The Department's website (www.nh.gov/insurance) is the primary vehicle by which the Department communicates with its many customers - including consumers, insurance companies and producers. The site 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 FY13 the Consumer Services Unit issued more than 20 press releases and bulletins to inform the public about important insurance related issues such as natural disasters, consumer alerts, and insurance fraud convictions. The unit was equally active responding to numerous press inquiries and 18 "Right to Know" requests. Lastly, the Consumer Services Unit coordinated staff participation in more than a dozen community outreach events, television interviews and radio broadcasts.



The 162nd Report



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 interested legislative committees.

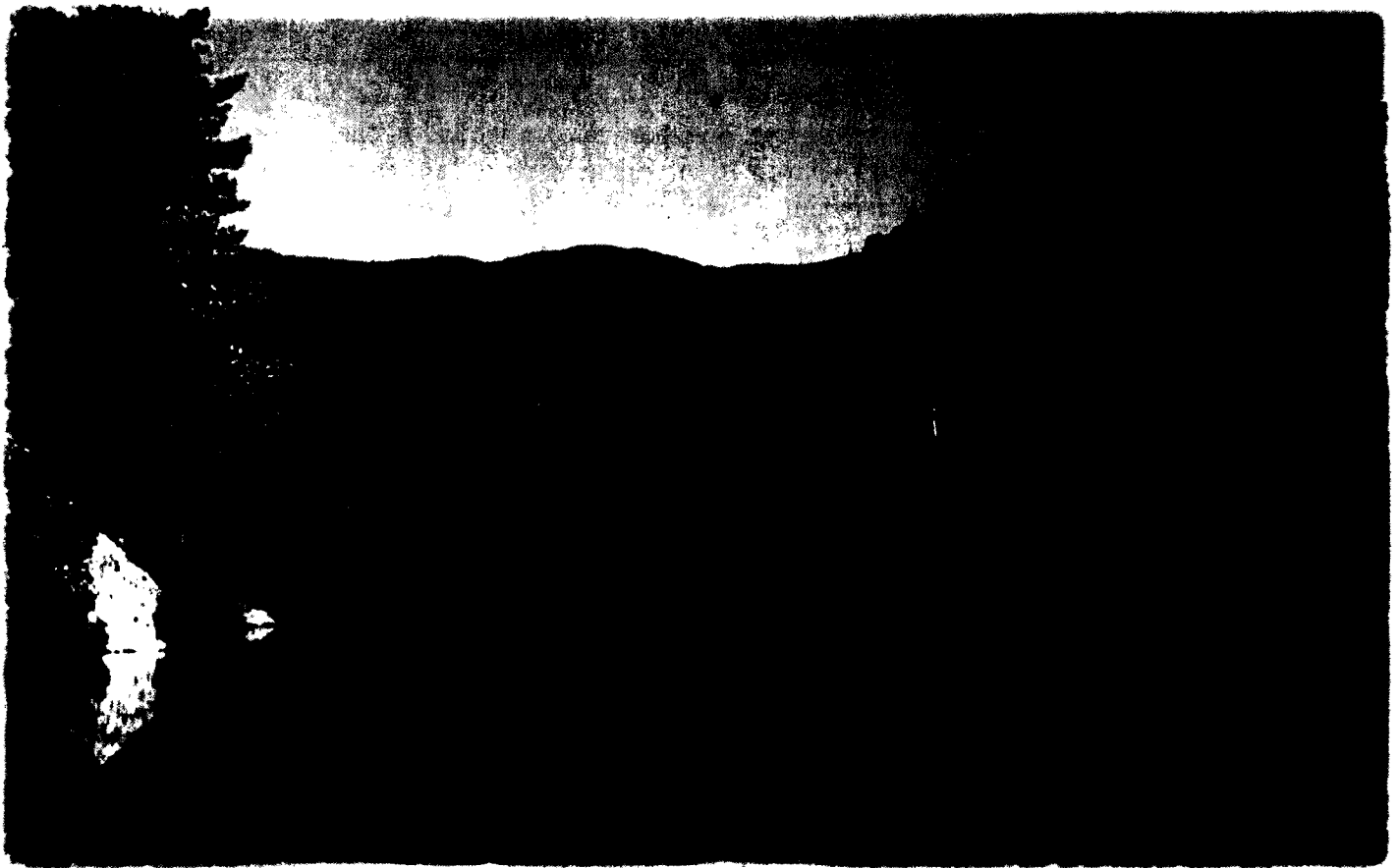
The Department received total general fund revenue of \$95.4 million in fiscal year 2013. The Unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources—a premium tax on premiums written, and fees 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.

The Unit also administers the Department's administrative assessment that provides reimbursement for the administrative expenditures of the Department.

In Fiscal Year 2013 the Unit reported \$81.4 million in premium tax revenue and \$14.0 million in licensing and other fee revenue, totaling \$95.4 million that was credited to the general fund. Also see Appendix E – General Fund Revenue.



The 162nd Report



Insurance Fraud Unit

The Department's Insurance Fraud Unit investigates and prosecutes insurance fraud and insurance related crimes in the state. If a company has evidence to believe that fraud has been committed, there is a statutory requirement that it refer the issue to the Department's Fraud Unit for review. In addition to insurance companies, insurance providers, consumers, law enforcement, state or federal agencies can also refer concerns of insurance fraud to the fraud unit for review and possible prosecution. Referrals are accepted in any form, by phone, in person, in writing, or on-line for review and investigation. The Unit works collaboratively, with investigators and a dedicated prosecutor from the NH Attorney General's Office working closely together to investigate referred cases and prepare those with sufficient evidence for prosecution state wide. The fraud prosecutions are initiated in both the district circuit courts and the county superior courts with the assistance of the NH Attorney General's Office.

This past year, the Department sponsored legislation which will be of great assistance to the Fraud Unit. HB 228 was proposed to expand venue in insurance fraud and insurance related criminal prosecutions. Approved by the Legislature and signed into law by the Governor, the new law takes effect January 1, 2014. This new law will assist the Unit and law enforcement in prosecuting insurance fraud where the best evidence of the crime exists. This law will help update law enforcement efforts to deter and combat fraud. As insurance business and society are increasingly more mobile and electronically oriented, the law will more closely link the criminal charges with the location of the crime and the type of policy in question.



The 162nd Report

In Fiscal Year 2013, the Fraud Unit received 225 referrals of suspected fraud or insurance related crimes. The Unit completed 65 investigations. Of those investigations, 10 were prosecuted and resulted in convictions. The Fraud

Unit referred 6 investigations to law enforcement, or other state or federal agencies for review and possible prosecution. The Fraud Unit presented 4 information and awareness seminars relating to insurance fraud prevention and prosecution to law enforcement, insurance company professionals and the association of NH town clerks.

In the coming year, the Fraud Unit will continue to participate in forums to educate law enforcement and the public and to improve the quality of referrals, by capitalizing on effective company "red flags" as it works to investigate and successfully prosecute those committing insurance fraud. The Fraud Unit continues to offer presentations and is available upon request to offer informal meetings with companies, law enforcement and consumer groups in an effort to prevent fraud and related insurance theft.

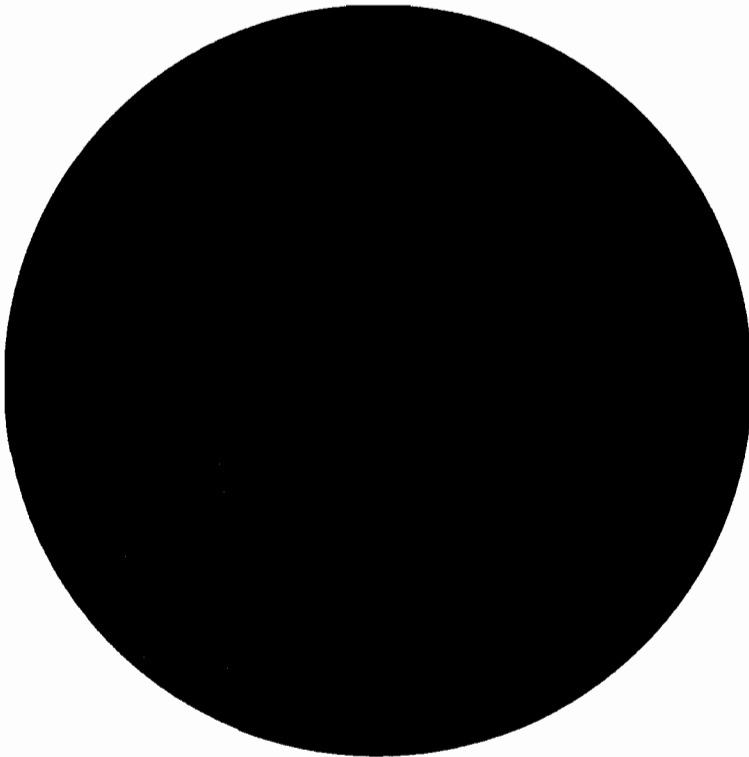
The Fraud Unit continues to work with regional law enforcement throughout New England to identify trends and develop strategies to identify and deter insurance fraud. The Fraud Unit participates in regional anti fraud and criminal organizations. The Fraud Unit strengthened resources available to it through two new regional anti fraud organizations this year. The Unit's senior investigator was elected to the board of directors of the New England International Association of Special Investigations Units ("NEIASIU"). NEIASIU is a great resource for information and training throughout the Northeast. Through the regional division of the National Insurance Crime Bureau ("NICB"), the Fraud Unit was able to obtain an undercover vehicle for use by the Department investigators. The use of an older vehicle forfeited through one of the NICB investigations will strengthen the Department's ability to conduct undercover fraud investigations. The anonymity of the vehicle will allow investigators to more safely carry out those investigations where circumstances require gathering evidence through an assumed identity or with surveillance. Through this fiscal year the Unit has continued to work with federal prosecutors to coordinate investigations and prosecutions of suspected insurance fraud perpetrated through wire or mail fraud.





The 162nd Report

Fraud Cases by Category



■ LIFE & HEALTH

■ AUTO-RELATED

■ HOMEOWNERS

■ OTHER (PC)

■ WORKERS'
COMPENSATION



The 162nd Report

Producer Licensing Unit

The Producer Licensing Unit currently licenses over 60,000 individuals and 5,300 business entities as insurance producers in NH. In addition, the Unit licenses over 39,000 claims adjusters, who are licensed to adjust workers' compensation and property & casualty claims in NH. In the last 10 years, licensing has more than doubled the total of actively licensed producers. In less than 5 years, we have doubled the amount of actively licensed adjusters. The growth in our numbers is directly related to online technology. Our partnerships with the National Association of Insurance Commissioners' (NAIC) affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services and efficiencies. In Fiscal Year 2013, the online systems matured and offered improved options for electronic applications for all adjusters and producers. The processing of initial licenses and renewals via paper applications for both producers and adjusters is now below 3% of all applications received. The removal of Department data entry allows for staff to further expedite all inquiries and provide thorough review and timely processing of submitted applications. The Unit continues to maintain and monitor continuing education requirements and records for our resident licensees. The continuing education requirements help to assure our resident producers and adjusters remain aware of the ever changing insurance marketplace. NH citizens, the insurance consumer and the insurance industry can verify license information through online options on our website. Licensees have access to managing and maintaining their license electronically, providing the most accurate, up to date information available.





The 162nd Report

Legal Division

Enforcement Unit

The Enforcement Unit assists the Department in meeting its mission of promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the enforcement of New Hampshire's insurance laws and rules. The results the Enforcement Unit obtained during Fiscal Year 2013 include:

Total adjudicatory hearings conducted: 4
Total Consent Orders executed: 12
Total licenses revoked: 8
Total licenses probation: 1
Total licenses denied: 3
Total licenses surrendered: 3
Hearings resulting in finding for Respondent: 0

Order by Hearing Officer:	\$30,000.00
Consent Orders:	\$41,800.00
Total amount of administrative fines assessed:	\$71,800.00
Consumer Restitution:	\$1,945.00
Other Restitution:	\$12,380.45
Total amount of restitution:	\$14,325.45



The 162nd Report



Rehabilitations & Liquidations

ACA Assurance in Rehabilitation

On October 11, 2006, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing ACA Assurance into rehabilitation. Shortly thereafter the ACA and the New Hampshire Insurance Department entered into a Supervisory Agreement and requested that the Court close the rehabilitation. The Court issued the Order to close the rehabilitation on July 6, 2007. During administrative supervision it was once again determined that the rehabilitation of ACA should be reopened and the Merrimack County Superior Court reopened the rehabilitation on September 8, 2008. Ultimately, it was determined that ACA be liquidated. On October 3, 2012 the Merrimack County Superior Court issued that Order. The liquidation is on-going and all court documents and other information regarding ACA Assurance in Liquidation may be found on the website at www.ins.nh.gov.

The Home Insurance Company in Liquidation

On June 13, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. The liquidation is on-going and all court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at www.hicilclerk.org.



The 162nd Report

Patriot Health Insurance Company in Liquidation

On January 18, 2008, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing Patriot Health Insurance Company into liquidation. On February 8, 2013 the Court ordered the assets of Patriot distributed. And, on August 22, 2013, at the request of the liquidator, the Court issued an Order discharging the liquidator and terminating the liquidation proceeding. All court documents and other information regarding Patriot Health Insurance Company in Liquidation may be found on the website at www.ins.nh.gov.

Insurance Legislation & Rulemaking

Legislation

During the period of this Annual Report (July 1, 2012 through June 30, 2013), the Department requested the introduction of 12 legislative proposals to the 2013 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **HB 227, Property & Casualty Technical**
Status: Retained
This bill contained technical clarity amendments to existing property & casualty statutes such as allowing the use of debit cards for property & casualty claims payments; providing for a rebate exemption on commercial coverages; and clarifying the timelines on auditable policies.
- **HB 228, Fraud Venue: 2013 Chapter 234, Effective 01/01/14**
This bill amended the criminal code to expand the venue in which charges may be brought for insurance fraud.
- **HB 229, Financial Examination Supervisor Position: 2013 Chapter 205, Effective 07/10/13**
This bill took an existing unfilled classified financial examiner position and made it an unclassified position.
- **HB 230, Administrative Supervision**
Status: Rereferred
This bill placed the tools the Department uses to conduct administrative supervision under one statute.
- **HB 231, Credit for Reinsurance: 2013 Chapter 234, Effective 09/13/13**
This bill updated the existing laws on credit for reinsurance (RSA 405:45 to RSA 405:52) with the latest National Association of Insurance Commissioners' model required for the Department to maintain its accreditation.
- **HB 400, Funding Agreements: 2013 Chapter 108, Effective 08/23/13**
This bill enables life insurers to engage in the business of funding agreements, which are neither life insurance or annuities.



The 162nd Report

- **HB 401, Property & Casualty Trend Test (under Risk Based Capital Law, RSA 404-F): 2013 Chapter 110, Effective 08/24/13**
This bill inserts into RSA 404-F a provision for property and casualty insurers that helps them recognize financial trends and correct capital and surplus deficits. This provision is National Association of Insurance Commissioners' model language required for the Department to maintain its accreditation.
- **HB 489, NH Medical Malpractice Joint Underwriting Association**
Status: Referred
This bill was intended to statutorially establish the NHMMJUA which currently exists by administrative rule Ins 1700.
- **HB 511, Insurance Holding Companies; Own Risk and Solvency Assessment: 2013 Chapter 152, Effective 01/01/14 and 01/01/15**
This bill updates the existing laws on insurance holding companies (RSA 401-B) with the latest National Association of Insurance Commissioners' model required for the Department to maintain its accreditation. Further, this bill also enacted new provisions at RSA 401-C Own Risk and Solvency Assessment, that provide insurers with tools to identify, assess, monitor, manage and report on material and relevant risks that effect their solvency.
- **HB 526, High Risk Pools: 2013 Chapter 200, Effective 07/09/13**
This bill provided for the termination of activities and dissolution of the high risk pool established under RSA 404-G.
- **HB 640, Standard Valuation Law: 2013 Chapter 221, Effective 01/01/14**
This bill updates the existing laws on standard valuation (RSA 410) with the latest National Association of Insurance Commissioners' model required for the Department to maintain its accreditation.
- **HB 668, Health Insurance Market Rules**
Status: Inexpedient to Legislate
This bill was intended to align New Hampshire's health insurance market rules with those of the federal government under the Affordable Care Act (ACA).

Rulemaking

During the period of this Annual Report (July 1, 2012 through June 30, 2013), the Department commenced or completed administrative rulemaking proceedings on the following:

- **Ins 308, Reinsurance Agreements**
This proceeding readopted existing rules with amendments to address and accommodate current practices and law changes.
Adopted: 09/24/12; Effective: 01/03/13



The 162nd Report

- **Ins 401, Accident & Health Form & Rate Filings**

This proceeding readopted existing rules with amendments to address and accommodate certain practices and law changes.

Adopted: 09/24/12; Effective: 10/01/12

- **Ins 1002.08 , Debit Cards (Property & Casualty)**

This proceeding adopted a new provision to enable the use of debit cards for claims payments by property and casualty insurers.

Adopted: 10/22/12; Effective: 12/01/12

- **Ins 1400, Automobile Insurance**

This proceeding readopted existing rules with amendments to address and accommodate certain practices and law changes.

Adopted: 06/20/12; Effective: 07/01/12

- **Ins 4100, Accident & Health Rate Filings**

This proceeding readopted existing rules with amendments and added new provisions to address and accommodate certain practices and law changes.

Adopted: 10/22/12; Effective: 11/01/12

- **Ins 4800, Early Offers Medical Injury Claims**

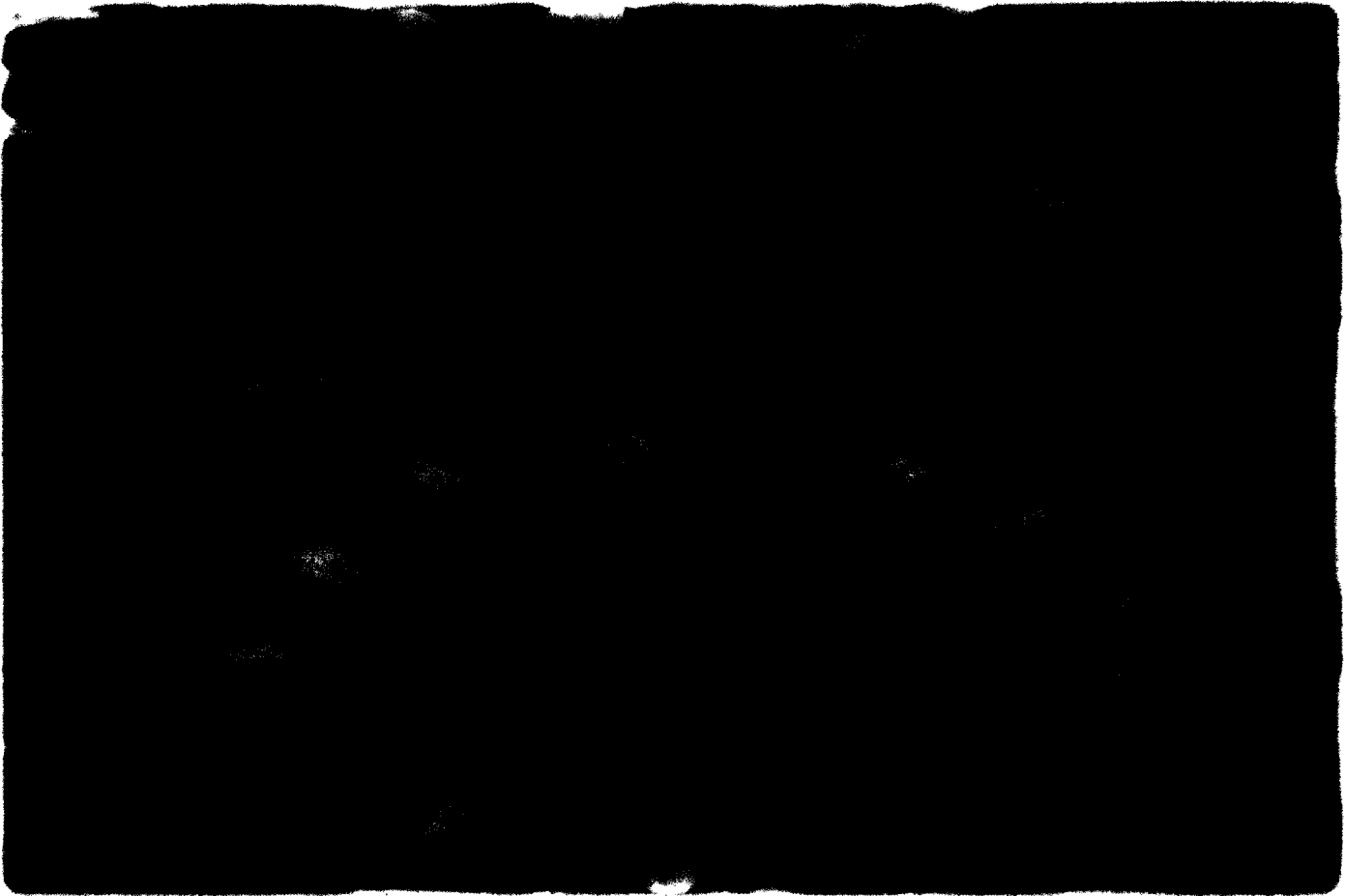
This proceeding adopted new provisions under RSA 519-C for the conduct of the administrative hearing process involved with early offers for medical injury claims.

Life, Accident, and Health Analysis and Actuarial Division

This Division is made up of the health policy analyst, life and health actuary, life and health insurance examiner, and health care statistician. The Division works as a team in conjunction with the Department's Deputy Commissioner, Life and Health Legal Counsel, and Director of Life and Health. The team is responsible for life and health regulatory oversight, research, and policy functions within the Department. Among these responsibilities are health services research, premium rate review, data analysis, legal and policy research, and providing recommendations to the Insurance Commissioner on issues related to federal and state health insurance reform, transparency, consumer assistance, public insurance, and the uninsured and special needs populations. The team represents the Department in providing objective information to the New Hampshire legislature, policymakers, community organizations, and the public.



The 162nd Report



Financial Examinations Division

The Financial Examinations Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing or registering all domestic and foreign insurance companies doing business in the state. The New Hampshire Insurance Department currently licenses 1,073 insurance companies to conduct business in NH. 62 are domiciled in New Hampshire. Of these total 1,073 companies, 377 are licensed to write life, accident and health insurance, and the remaining 696 companies are licensed in various property and casualty lines.

The Division processed and issued 28 new company licenses during Fiscal Year 2013. Five were life and health insurance companies and 23 were property and casualty insurance companies. (See Appendix A). Fifteen companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all of New Hampshire's domestic companies with asset and liability information for calendar year-end 2012 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.



The 162nd Report

Appendix A

Companies Admitted To Do Business During Fiscal Year 2013

Life & Health Companies

Smart Insurance Company	October 9, 2012
Industrial Alliance Ins & Fin Services, Inc.	January 25, 2013
Humana Benefit Plan of Illinois, Inc.	February 22, 2013
Delaware American Life Insurance Company	March 14, 2013
Sagifor Life Insurance Company	May 28, 2013

Property & Casualty Companies

Nationwide General Insurance Company	October 22, 2012
American Pet Insurance Company	November 9, 2012
GEICO Choice Insurance Company	November 26, 2012
GEICO Advantage Insurance Company	November 26, 2012
GEICO Secure Insurance Company	November 26, 2012
WFG National Title Insurance Company	November 28, 2012
National Mortgage Insurance Corporation	December 11, 2012
Milwaukee Casualty Insurance Company	December 18, 2012
AmTrust Insurance Company of Kansas, Inc.	December 18, 2012
General National Security Insurance Company	January 2, 2013
Foremost Signature Insurance Company	January 4, 2013
Independence American Insurance Company	January 30, 2013
MEMIC Casualty Company	January 30, 2013
Build America Mutual Assurance Company	February 12, 2013
Tokio Marine America Insurance Company	February 22, 2013
Delaware American Life Insurance Company	March 14, 2013
Privilege Underwriters Reciprocal Exchange	April 11, 2013
Care Improvement Plus South Central Ins Co	May 1, 2013
Lyndon Southern Insurance Company	May 9, 2013
United Property & Casualty Insurance Company	May 9, 2013
ProAssurance Indemnity Company	May 20, 2013
American Mining Insurance Company, Inc.	May 22, 2013
Esurance Property & Casualty Insurance Company	May 31, 2013



The 162nd Report

While New Hampshire does not license surplus lines companies, it does qualify unauthorized insurers as eligible surplus lines carriers in the state pursuant to RSA 405:26.

On July 21, 2011 the Non-admitted and Reinsurance Reform Act (NRRA) became effective. Under the NRRA non-admitted insurance may be placed with a non-admitted insurer domiciled in a U.S. jurisdiction, provided they are authorized to write such business in their state of domicile and maintain minimum capital and surplus of \$15 million. Non-admitted insurance may be placed with insurers domiciled outside the U.S. provided the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

As of June 30, 2012 one hundred thirty-nine unauthorized insurers qualified as eligible surplus lines carriers, see Appendix D and E.

Financial examinations of the following domestic companies were completed during Fiscal Year 2013:

- American European Insurance Company
- Covington Specialty Insurance Company
- North American Capacity Insurance Company
- North American Elite Insurance Company
- North American Specialty Insurance Company
- RSUI Indemnity Company
- Stratford Insurance Company
- Tudor Insurance Company
- Washington International Insurance Company
- Western World Insurance Company

Financial examinations in progress as of the end of Fiscal Year 2013 include:

- Delta Dental Plan of NH
- MEMIC Indemnity Company
- Mt. Washington Assurance Corp.
- Red Tree Insurance Company, Inc.

The financial examination division is additionally responsible for continually reviewing the financial health of all admitted and registered insurance companies in the State.



The 162nd Report

Appendix B

Domestic Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
31325	Acadia Ins Co	123,511,318	73,976,693	49,534,624
22730	Allied World Ins Co	1,435,638,978	567,146,893	868,492,082
10690	Allied World Natl Assur Co	280,404,695	163,485,902	116,918,794
10212	Allmerica Fin Alliance Ins Co	18,560,198	7,540	18,552,658
12696	America First Ins Co	13,851,450	613,389	13,238,061
23337	American European Ins Co	156,384,276	95,406,626	60,977,650
24066	American Fire & Cas Co	177,463,340	130,976,672	46,486,668
53759	Anthem Health Plans of NH Inc	297,867,920	131,341,006	166,526,914
	Bow Mutual Fire Ins Co	5,914	0	5,914
12260	Campmed Cas & Ind Co Inc	19,264,339	20,108	19,244,231
95493	Cigna Hlthcare NH Inc	7,687,501	209,912	7,477,589
41785	Colorado Cas Ins Co	23,037,986	21,018	23,016,968
20672	Concord Gen Mut Ins Co	373,611,822	186,391,173	187,220,649
13027	Covington Specialty Ins Co	66,334,811	19,780,271	46,554,540
47079	Delta Dental Plan of NH	46,538,668	9,840,358	36,698,311
11045	Excelsior Ins Co	54,766,613	3,370,504	51,396,109
24724	First Natl Ins Co Of Amer	228,769,845	180,297,987	48,471,858
24732	General Ins Co Of Amer	1,999,941,310	1,692,800,728	307,140,582
10836	Golden Eagle Ins Corp	657,158,949	546,647,378	110,511,571
14228	Granite Care Meridian Hlth Plan of NH	9,009,465	5,100	9,004,365
14226	Granite State Hlth Plan Inc	7,006,105	4,037	7,002,068
36064	Hanover Amer Ins Co	28,169,213	333,270	27,835,943
22292	Hanover Ins Co	5,696,503,340	4,177,637,398	1,518,865,942
13147	Hanover Natl Ins Co	11,446,773	19,836	11,426,937
11705	Hanover NJ Ins Co	29,295,165	3,513	29,291,652
85189	Investors Consolidated Ins Co	15,332,099	7,901,180	7,430,919
65315	Liberty Life Assur Co Of Boston	12,403,179,525	11,714,541,379	688,638,146
11746	Liberty Personal Ins Co	114,382,701	5,275,531	109,107,170
10725	Liberty Surplus Ins Corp	145,124,880	65,058,946	80,065,934
22306	Massachusetts Bay Ins Co	59,594,032	2,269	59,591,763
95527	Matthew Thorton Hlth Plan Inc	155,161,320	65,895,539	89,265,781
11030	Memic Ind Co	230,624,693	141,315,090	89,309,603
12775	Merchants Natl Ins Co	95,962,305	61,312,798	34,649,507
23507	Mid Amer Fire & Cas Co	8,089,489	6,042	8,083,447
23515	Midwestern Ind Co	28,541,137	1,829,638	26,711,499
10205	Mountain Valley Ind Co	33,401,020	14,750,081	18,650,939



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
43982	MT WA Assur Corp	4,749,265	1,559,569	3,189,69
10135	MVP Hlth Ins Co of NH Inc	15,170,306	6,340,790	8,829,518
10141	MVP Hlth Plan of NH Inc	9,506,852	12,140	9,494,712
24171	Netherlands Ins Co The	443,604,113	330,519,913	113,084,200
13083	New Hampshire Employers Ins Co	3,817,965	445,635	3,372,330
25038	North Amer Capacity Ins Co	89,162,657	37,462,802	51,699,855
29700	North Amer Elite Ins Co	74,750,400	40,415,328	34,335,072
29874	North Amer Specialty Ins Co	503,529,267	139,803,760	363,725,507
24074	Ohio Cas Ins Co	5,100,508,528	3,825,876,240	1,274,632,288
24082	Ohio Security Ins Co	41,440,087	26,671,246	14,768,841
24198	Peerless Ins Co	7,629,799,775	5,742,491,090	1,887,308,685
23175	Phenix Mut Fire Ins Co	56,781,987	37,347,485	19,434,502
	Piermont Mutual Fire Ins Co	107,627	0	107,627
13646	Red Tree Ins Co Inc	2,247,586	40,037	2,207,549
22314	RSUI Ind Co	3,013,445,017	1,717,435,600	1,296,009,417
24740	Safeco Ins Co Of Amer	4,029,806,477	3,084,756,281	945,050,196
24759	Safeco Natl Ins Co	72,707,694	3,472,422	69,235,272
11100	Safeco Surplus Lines Ins Co	41,155,010	2,146,765	39,008,245
40436	Stratford Ins Co	159,754,352	90,116,876	69,637,476
28479	Sunapee Mut Fire Ins Co	3,192,326	137,984	3,054,342
42376	Technology Ins Co Inc	915,522,331	708,752,279	206,770,052
37982	Tudor Ins Co	398,597,318	262,588,695	136,008,623
10815	Verlan Fire Ins Co MD	24,189,478	59,779	24,129,699
32778	Washington Intl Ins Co	116,966,667	47,554,411	69,412,256
	Weare Mutual Fire Ins Co	155,937	0	155,937
13196	Western World Ins Co	1,010,972,192	654,013,398	356,958,794



The 162nd Report

Appendix C

2012 Foreign Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	21st Century Centennial Ins Co	540,388,682	31,787,880	508,600,802
43974	21st Century Ind Ins Co	57,670,492	3,132,169	54,538,323
32220	21st Century N Amer Ins Co	569,023,204	51,680,019	517,343,185
23795	21st Century Pacific Ins Co	45,047,829	3,132,170	41,915,659
20796	21st Century Premier Ins Co	256,396,258	15,779,049	240,617,209
23833	21st Century Security Ins Co	196,895,775	12,671,706	184,224,069
80985	4 Ever Life Ins Co	187,173,923	102,780,714	84,393,209
77879	5 Star Life Ins Co	243,174,093	190,757,281	52,416,812
71854	AAA Life Ins Co	502,835,265	405,377,084	97,458,181
22896	Aca Fin Guar Corp	424,590,463	315,396,543	109,193,920
60038	Acacia Life Ins Co	1,485,413,091	1,171,851,081	313,562,010
63444	Accendo Ins Co	117,574,301	35,026,565	82,547,736
10349	Acceptance Cas Ins Co	52,334,118	15,317,775	37,016,343
12304	Accident Fund Gen Ins Co	181,997,737	144,062,426	37,935,311
10166	Accident Fund Ins Co of Amer	2,300,315,521	1,666,711,440	633,604,081
12305	Accident Fund Natl Ins Co	202,142,844	151,851,653	50,291,191
26379	Accredited Surety & Cas Co Inc	23,285,378	6,702,766	16,582,613
22667	Ace Amer Ins Co	11,040,642,831	8,614,827,579	2,425,815,252
20702	Ace Fire Underwriters Ins Co	106,619,710	36,895,033	69,724,677
60348	Ace Life Ins Co	36,251,462	27,426,678	8,824,784
20699	Ace Prop & Cas Ins Co	7,925,855,351	6,123,349,172	1,802,506,179
22950	Acstar Ins Co	68,803,463	40,029,989	28,773,474
40517	Advantage Workers Comp Ins Co	125,685,092	75,421,738	50,263,354
33898	Aegis Security Ins Co	89,125,777	44,607,725	44,518,052
72052	Aetna Hlth Ins Co	52,447,219	17,636,793	34,810,426
36153	Aetna Ins Co of CT	22,370,829	7,335,774	15,035,055
60054	Aetna Life Ins Co	21,175,477,645	17,843,136,946	3,332,340,698
10014	Affiliated Fm Ins Co	2,302,162,676	1,268,064,469	1,034,098,207
22837	AGCS Marine Ins Co	782,172,018	642,968,625	139,203,394
19399	AIU Ins Co	2,412,144,689	1,790,059,373	622,085,316
24899	Alea North America Ins Co	149,075,131	64,834,229	84,240,902
13285	Allegheny Cas Co	34,171,318	14,854,316	19,317,003
35300	Allianz Global Risks US Ins Co	3,099,834,952	2,232,934,043	866,900,909
90611	Allianz Life Ins Co Of N Amer	94,322,876,796	88,990,466,426	5,332,410,370
41840	Allmerica Fin Benefit Ins Co	30,945,392	11,687	30,933,705
70866	Allstate Assur Co	12,075,147	1,385,128	10,690,020
29688	Allstate Fire & Cas Ins Co	141,657,435	1,541,550	140,115,885



The 162nd Report

NAIC#	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
19240	Allstate Ind Co	148,231,297	4,604,679	143,626,618
19232	Allstate Ins Co	42,133,104,688	25,872,226,858	16,260,877,830
60186	Allstate Life Ins Co	51,808,172,624	48,425,241,299	3,382,931,325
17230	Allstate Prop & Cas Ins Co	204,398,932	6,561,044	197,837,888
37907	Allstate Vehicle & Prop Ins Co	22,705,655	161,134	22,544,521
21296	Alterra Amer Ins Co	145,424,095	51,593,483	93,830,612
10829	Alterra Reins USA Inc	1,299,208,139	627,581,314	671,626,825
60216	Amalgamated Life Ins Co	88,555,430	46,347,556	42,207,874
18708	Ambac Assur Corp	5,808,198,462	5,708,198,462	100,000,000
12548	American Agri Business Ins Co	738,114,605	713,404,726	24,709,879
19720	American Alt Ins Corp	464,716,934	308,484,553	156,232,382
21849	American Automobile Ins Co	188,047,076	27,534,673	160,512,402
10111	American Bankers Ins Co Of FL	1,707,524,560	1,201,055,685	506,468,875
60275	American Bankers Life Assur Co FL	553,798,165	486,463,780	67,334,385
20427	American Cas Co Of Reading PA	136,634,929	28,311	136,606,618
10391	American Centennial Ins Co	42,941,938	31,690,928	11,251,010
19941	American Commerce Ins Co	312,778,669	194,627,508	118,151,160
19690	American Economy Ins Co	1,219,734,253	1,033,436,358	186,297,895
92738	American Equity Invest Life Ins Co	28,078,993,081	26,420,063,750	1,658,929,332
60380	American Family Life Assur Co of Col	115,346,667,994	106,454,909,925	8,891,758,069
60410	American Fidelity Assur Co	4,358,084,068	4,049,169,023	308,915,043
60429	American Fidelity Life Ins Co	450,469,062	380,497,289	69,971,773
60488	American Gen Life Ins Co	149,627,538,167	138,113,053,483	11,514,484,684
26247	American Guar & Liab Ins	299,468,827	118,167,797	181,301,030
60534	American Heritage Life Ins Co	1,710,659,697	1,374,849,835	335,809,862
60518	American Hlth & Life Ins Co	971,996,766	737,344,686	234,652,080
19380	American Home Assur Co	24,302,299,692	18,297,957,433	6,004,342,259
60577	American Income Life Ins Co	2,518,322,969	2,298,578,571	219,744,398
21857	American Ins Co	370,082,939	57,826,030	312,256,909
31895	American Interstate Ins Co	1,001,760,532	677,828,469	323,932,063
81213	American Maturity Life Ins Co	59,952,386	13,103,094	46,849,292
67989	American Memorial Life Ins Co	2,345,820,596	2,242,927,724	102,892,872
23469	American Modern Home Ins Co	1,156,589,865	766,798,928	389,790,936
38652	American Modern Select Ins Co	236,597,358	200,350,308	36,247,050
12700	American Mut Share Ins Corp	223,033,328	39,689,621	183,343,707
60739	American Natl Ins Co	17,787,332,833	15,527,064,943	2,260,267,890
71773	American Natl Life Ins Co Of TX	133,495,579	94,315,259	39,180,320
28401	American Natl Prop & Cas Co	1,105,772,495	610,279,829	495,492,666
12190	American Pet Ins Co	17,504,158	5,709,697	11,794,461



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
80624	American Progressive L&H Ins Of NY	263,807,188	118,447,901	145,359,287
60801	American Public Life Ins Co	75,106,688	56,400,374	18,706,314
19615	American Reliable Ins Co	281,807,630	188,139,500	93,668,130
60836	American Republic Ins Co	522,675,061	236,313,478	286,361,583
88366	American Retirement Life Ins Co	5,669,908	233,104	5,436,804
19631	American Road Ins Co	482,831,752	268,794,815	214,036,937
41998	American Southern Home Ins Co	126,941,492	91,827,303	35,114,189
84697	American Specialty Hlth Ins Co	9,241,069	1,649,742	7,591,327
19704	American States Ins Co	1,659,490,650	1,410,873,074	248,617,576
31380	American Surety Co	13,784,111	2,795,460	10,988,651
60895	American United Life Ins Co	19,367,685,036	18,484,046,155	883,638,881
40142	American Zurich Ins Co	212,740,660	61,760,969	150,979,691
61999	Americo Fin Life & Ann Ins Co	3,777,829,350	3,375,542,879	402,286,471
19488	Amerisure Ins Co	690,525,912	478,255,880	212,270,032
23396	Amerisure Mut Ins Co	1,843,390,815	1,110,517,542	732,873,273
61301	Ameritas Life Ins Corp	7,997,932,030	6,699,515,218	1,298,416,812
10665	Ameritrust Ins Corp	126,511,062	99,129,212	27,381,850
27928	Amex Assur Co	269,206,023	72,462,985	196,743,038
42390	Amguard Ins Co	415,790,969	316,491,819	99,299,150
72222	Amica Life Ins Co	1,099,501,370	897,446,774	202,054,596
19976	Amica Mut Ins Co	4,391,182,068	2,013,649,424	2,377,532,644
15954	AmTrust Ins Co of KS Inc	29,184,739	16,198,103	12,986,635
93661	Annuity Investors Life Ins Co	2,693,806,433	2,515,301,389	178,505,044
53759	Anthem Hlth Plans of NH	297,867,920	131,341,006	166,526,914
28207	Anthem Ins Co Inc	2,638,304,103	1,740,210,835	898,093,268
61069	Anthem Life Ins Co	565,434,906	478,045,735	87,389,171
10017	Arbella Ind Ins Co	42,322,339	27,495,549	14,826,790
41360	Arbella Protection Ins Co	285,350,565	205,880,555	79,470,011
12151	Arcadian Hlth Plan Inc	143,338,719	71,264,081	72,074,638
30830	Arch Ind Ins Co	23,421,373	42,682	23,378,691
11150	Arch Ins Co	2,696,900,436	2,133,417,221	563,483,215
10348	Arch Reins Co	1,315,850,677	493,235,549	822,615,128
19801	Argonaut Ins Co	1,337,285,269	956,764,630	380,520,640
19828	Argonaut Midwest Ins Co	34,958,425	18,885,803	16,072,621
41459	Armed Forces Ins Exch	112,379,835	67,430,835	44,949,000
13374	Arrow Mut Liab Ins Co	43,226,749	14,234,422	28,992,327
24678	Arrowood Ind Co	1,554,883,177	1,281,440,830	273,442,347
43460	Aspen Amer Ins Co	277,922,904	105,887,625	172,035,279
21865	Associated Ind Corp	90,981,351	9,823,997	81,157,354
33758	Associated Industries Of MA Mut Ins	448,371,347	283,980,401	164,390,946
19305	Assurance Co Of Amer	36,530,774	17,077,553	19,453,222



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
30180	Assured Guar Corp	2,962,955,275	2,057,540,590	905,414,685
18287	Assured Guar Municipal Corp	4,498,509,986	2,718,458,492	1,780,051,494
71439	Assurity Life Ins Co	2,419,235,295	2,156,533,706	262,701,592
61492	Athene Annuity & Life Assur Co	10,481,219,285	10,204,304,458	276,914,827
20931	Atlanta Intl Ins Co	48,310,530	25,732,572	22,577,958
44326	Atlantic Charter Ins Co	153,998,427	112,256,711	41,741,716
27154	Atlantic Specialty Ins Co	2,248,366,088	1,531,628,172	716,737,916
22586	Atlantic States Ins Co	538,840,861	358,375,203	180,465,658
25422	Atradius Trade Credit Ins Co	84,489,724	21,854,181	62,635,543
19062	Automobile Ins Co Of Hartford CT	983,096,013	687,983,164	295,112,849
10367	Avemco Ins Co	101,851,841	38,445,432	63,406,409
61689	Aviva Life & Ann Co	51,044,172,224	48,175,627,794	2,868,544,431
29530	AXA Art Ins Corp	61,642,676	31,760,446	29,882,230
68365	AXA Corp Solutions Life Reins Co	1,174,333,057	975,227,285	199,105,772
62880	AXA Equitable Life & Ann Co	526,441,667	461,595,165	64,846,502
62944	AXA Equitable Life Ins Co	144,827,240,049	140,137,846,235	4,689,393,814
33022	AXA Ins Co	193,165,983	72,476,805	120,689,178
37273	Axis Ins Co	1,196,493,423	657,616,131	538,877,292
20370	AXIS Reins Co	2,501,184,513	1,744,382,633	756,801,880
15610	AXIS Specialty Ins Co	93,558,717	28,641,254	64,917,463
24813	Balboa Ins Co	580,822,086	139,257,024	441,565,062
68160	Balboa Life Ins Co	56,771,854	12,663,651	44,108,204
61212	Baltimore Life Ins Co	1,004,611,726	934,192,024	70,419,702
61239	Bankers Fidelity Life Ins Co	128,671,502	95,612,106	33,059,396
33162	Bankers Ins Co	128,694,785	73,553,090	55,141,695
61263	Bankers Life & Cas Co	14,941,303,395	14,026,677,951	914,625,444
18279	Bankers Standard Ins Co	426,020,942	307,624,802	118,396,140
94250	Banner Life Ins Co	1,703,819,121	1,244,819,227	458,999,894
10966	Bar Plan Surety & Fidelity Co	4,786,447	885,913	3,900,534
19763	Bay State Ins Co	361,350,677	143,923,319	217,427,359
38245	BCS Ins Co	254,500,945	102,622,199	151,878,746
37540	Beazley Ins Co Inc	237,009,995	117,628,525	119,381,470
41394	Benchmark Ins Co	136,882,441	86,747,838	50,134,603
61395	Beneficial Life Ins Co	3,090,327,857	2,544,343,468	545,984,389
32603	Berkley Ins Co	10,223,837,721	5,567,586,365	4,656,251,357
64890	Berkley Life & Hlth Ins Co	148,738,849	65,392,602	83,346,247
38911	Berkley Natl Ins Co	63,310,124	14,776,402	48,533,722
29580	Berkley Regional Ins Co	2,700,795,389	1,983,482,209	717,313,180
13070	Berkshire Hathaway Assur Corp	1,841,236,717	691,939,969	1,149,296,748
20044	Berkshire Hathaway Homestate Ins	1,082,981,359	345,942,019	737,039,340



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
62345	Berkshire Hathaway Life Ins Co NE	10,938,168,700	8,699,730,970	2,238,437,730
71714	Berkshire Life Ins Co of Amer	3,209,248,070	2,665,884,842	543,363,227
27081	Bond Safeguard Ins Co	77,995,429	48,650,428	29,345,000
61476	Boston Mut Life Ins Co	1,138,430,655	1,012,440,741	125,989,914
19658	Bristol W Ins Co	139,844,368	94,877,571	44,966,797
13528	Brotherhood Mut Ins Co	384,885,706	225,170,962	159,714,744
20117	California Cas Ind Exch	557,587,652	237,604,502	319,983,150
19771	Cambridge Mut Fire Ins Co	679,721,718	327,079,209	352,642,509
21946	Camden Fire Ins Assoc	16,658,166	547,224	16,110,942
36340	Camico Mut Ins Co	110,254,555	72,055,964	38,198,592
10464	Canal Ins Co	831,012,993	409,757,749	421,255,244
10472	Capitol Ind Corp	386,027,095	223,567,531	162,459,564
61581	Capitol Life Ins Co	231,146,432	211,425,636	19,720,796
10510	Carolina Cas Ins Co	317,738,389	75,041,878	242,696,511
25950	Casco Ind Co	25,613,870	18,285,280	7,328,590
69647	Catamaran Ins of Ohio Inc	8,881,028	273,392	8,607,636
11255	Caterpillar Ins Co	575,646,880	371,725,946	203,920,934
58130	Catholic Assn Of Foresters	13,115,397	6,878,680	6,236,717
56030	Catholic Financial Life	1,288,204,174	1,257,384,450	30,819,724
57487	Catholic Order Of Foresters	923,416,997	868,297,256	55,119,741
24503	Catlin Ind Co	96,506,701	19,958,620	76,548,081
19518	Catlin Ins Co	177,787,247	113,731,059	64,056,188
80799	Celtic Ins Co	99,966,561	56,218,054	43,748,507
20230	Central Mut Ins Co	1,184,196,877	673,740,060	510,456,804
20249	Central Natl Ins Co Of Omaha	23,773,891	12,585,525	11,188,366
61751	Central States H & L Co Of Omaha	371,957,081	260,957,591	110,999,490
34274	Central States Ind Co Of Omaha	335,051,415	49,516,244	285,535,171
61883	Central United Life Ins Co	301,985,796	242,308,607	59,677,189
34649	Centre Ins Co	96,159,547	70,825,413	25,334,133
80896	Centre Life Ins Co	1,815,075,124	1,716,319,383	98,755,742
62383	Centurion Life Ins Co	1,475,018,892	875,103,455	599,915,438
20710	Century Ind Co	967,526,793	942,526,793	25,000,000
61808	Charter Natl Life Ins Co	127,243,016	116,088,690	11,154,327
25615	Charter Oak Fire Ins Co	918,495,654	686,324,572	232,171,082
40258	Chartis Cas Co	44,748,491	2,096,885	42,651,606
19402	Chartis Prop Cas Co	3,475,695,782	2,395,527,332	1,080,168,450
61832	Chesapeake Life Ins Co	36,224,707	12,914,276	23,310,431
22810	Chicago Ins Co	63,599,241	8,865,489	54,733,752
50229	Chicago Title Ins Co	1,947,770,071	1,035,064,103	912,705,968
12777	Chubb Ind Ins Co	328,451,107	216,207,178	112,243,929
10052	Chubb Natl Ins Co	262,299,950	146,085,120	116,214,830



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
61875	Church Life Ins Corp	279,136,415	235,997,349	43,139,066
18767	Church Mut Ins Co	1,229,671,441	814,391,978	814,391,978
25771	CIFG Assur N Amer Inc	757,899,775	380,844,775	377,055,000
67369	Cigna Hlth & Life Ins Co	1,681,429,017	663,523,326	1,017,905,691
22004	CIM Ins Corp	17,526,944	663,285	16,863,659
28665	Cincinnati Cas Co	329,294,196	36,647,530	292,646,666
10677	Cincinnati Ins Co	9,767,259,501	5,853,661,523	3,913,597,978
76236	Cincinnati Life Ins Co	3,569,935,608	3,294,126,546	275,809,062
31534	Citizens Ins Co Of Amer	1,525,109,120	842,474,575	682,634,545
20532	Clarendon Natl Ins Co	656,017,159	395,765,096	260,252,063
25070	Clearwater Ins Co	1,200,675,508	851,779,081	348,896,427
93432	CM Life Ins Co	8,594,343,893	7,633,504,646	960,839,247
62626	CMFG Life Ins Co	14,664,179,396	13,206,169,887	1,458,009,511
40266	CMG Mortgage Ins Co	344,598,681	235,077,822	109,520,859
18686	Co Operative Ins Co	112,427,882	52,209,270	60,218,612
31887	Coface N Amer Ins Co	142,098,588	72,440,557	69,658,031
62049	Colonial Life & Accident Ins Co	2,651,418,963	2,116,489,755	534,929,208
62065	Colonial Penn Life Ins Co	736,604,302	665,976,262	70,628,040
10758	Colonial Surety Co	43,411,493	19,804,347	23,607,146
36927	Colony Specialty Ins Co	71,648,264	46,442,936	25,205,328
84786	Colorado Bankers Life Ins Co	232,476,528	205,007,266	27,469,262
76023	Columbian Life Ins Co	274,799,084	254,649,048	20,150,036
62103	Columbian Mut Life Ins Co	1,251,105,705	1,161,621,747	89,483,958
99937	Columbus Life Ins Co	3,011,214,902	2,796,441,624	214,773,278
62146	Combined Ins Co Of Amer	1,543,561,126	1,222,895,849	320,665,277
19410	Commerce & Industry Ins Co	7,350,738,899	5,309,274,946	2,041,463,953
34754	Commerce Ins Co	2,372,600,306	1,384,764,222	987,836,084
81426	Commercial Travelers Mut Ins Co	29,125,939	26,358,499	2,767,440
84824	Commonwealth Ann & Life Ins Co	9,089,777,331	8,762,382,778	327,394,553
10220	Commonwealth Ins Co Of Amer	23,875,509	7,724,960	16,150,549
50083	Commonwealth Land Title Ins Co	613,889,329	374,182,393	239,706,936
10794	Companion Commercial Ins Co	22,763,819	3,615,498	19,148,321
77828	Companion Life Ins Co	203,778,055	83,094,837	120,683,218
12157	Companion Prop & Cas Ins Co	863,319,670	621,400,735	241,918,935
21989	Compass Ins Co	11,634,630	1,508,118	10,126,512
34711	Computer Ins Co	24,519,875	-89,764	24,609,639
51268	Connecticut Attorneys Title Ins Co	61,463,654	25,802,840	35,660,814
62308	Connecticut Gen Life Ins Co	20,921,575,381	17,880,697,763	3,040,877,618
65900	Conseco Life Ins Co	3,957,196,087	3,905,766,854	51,429,233
32190	Constitution Ins Co	12,725,824	454,400	12,271,424
62359	Constitution Life Ins Co	57,442,496	29,033,610	28,408,886



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
71730	Continental Amer Ins Co	343,989,747	206,636,860	137,352,887
62413	Continental Assur Co	3,094,641,839	2,538,425,363	556,216,476
20443	Continental Cas Co	41,292,197,226	31,293,843,271	9,998,353,955
71404	Continental Gen Ins Co	231,874,753	211,399,906	20,474,847
28258	Continental Ind Co	91,927,903	49,282,070	42,645,833
35289	Continental Ins Co	2,708,481,005	1,385,519,881	1,322,961,124
68500	Continental Life Ins Co Brentwood	175,599,531	95,444,027	80,155,504
10804	Continental Western Ins Co	229,682,969	146,769,327	82,913,642
37206	Contractors Bonding & Ins Co	190,716,426	89,284,493	101,431,933
10499	Corepointe Ins Co	219,469,324	87,211,654	132,257,670
10022	Countryway Ins Co	27,078,242	5,075,375	22,002,867
26492	Courtesy Ins Co	627,178,337	362,141,617	265,036,720
10062	Covenant Ins Co	79,333,656	55,887,359	23,446,297
31348	Crum & Forster Ind Co	40,699,249	26,207,023	14,492,226
10847	Cumis Ins Society Inc	1,636,907,074	1,074,859,098	562,047,976
21164	Dairyland Ins Co	1,128,979,953	668,189,096	460,790,856
37346	Danbury Ins Co	14,479,791	7,808,269	6,671,522
16624	Darwin Natl Assur Co	737,041,380	368,619,364	368,422,011
16705	Dealers Assur Co	74,079,957	28,127,299	45,952,658
71129	Dearborn Natl Life Ins Co	2,620,983,857	2,218,223,466	402,760,391
73474	Dentegra Ins Co	33,302,434	10,260,934	23,041,500
12210	Dentegra Ins Co of New England	6,410,803	506,698	5,904,105
12718	Developers Surety & Ind Co	116,129,713	41,598,459	74,531,254
42048	Diamond State Ins Co	154,076,906	52,991,302	101,085,604
36463	Discover Prop & Cas Ins Co	148,799,527	85,614,620	63,184,907
34495	Doctors Co An Interins Exch	2,769,500,670	1,411,151,785	1,358,348,885
13692	Donegal Mut Ins Co	350,656,903	162,944,956	187,711,947
13706	Dorchester Mut Ins Co	62,006,285	28,078,388	33,927,897
13183	Eagle Life Ins Co	138,998,144	127,011,853	11,986,291
14702	Eastguard Ins Co	104,182,453	71,287,408	32,895,045
21261	Electric Ins Co	1,442,439,660	960,764,911	481,674,749
62928	EMC Natl Life Co	1,053,131,664	970,944,311	82,187,353
21407	Emcasco Ins Co	377,739,558	278,932,801	98,806,757
21326	Empire Fire & Marine Ins Co	110,898,846	57,927,549	52,971,297
21350	Empire Ins Co	33,236,270	16,759,574	16,476,696
20648	Employers Fire Ins Co	20,065,092	632,203	19,432,889
21458	Employers Ins of Wausau	3,940,708,266	2,710,973,904	1,229,734,362
21415	Employers Mut Cas Co	2,308,941,711	1,345,917,847	963,023,864
68276	Employers Reassur Corp	10,766,236,836	10,002,911,759	763,325,077
15130	Encompass Ind Co	25,852,379	1,341,805	24,510,574
10071	Encompass Ins Co Of Amer	20,651,253	537,012	20,114,241



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
10664	Endeavour Ins Co	5,441,309	18,648	5,422,661
10641	Endurance Amer Ins Co	1,305,183,484	1,074,181,107	231,002,377
12747	Envision Ins Co	237,780,833	215,751,332	22,029,501
62952	Equitable Life & Cas Ins Co	242,996,977	212,728,476	30,268,501
62510	Equitrust Life Ins Co	11,418,568,027	10,708,599,063	709,968,965
13634	Essent Guar Inc	246,202,760	82,413,177	163,789,583
37915	Essentia Ins Co	8,466,573	77,060	8,389,513
20516	Euler Hermes N Amer Ins Co	388,400,822	234,589,177	153,811,645
10120	Everest Natl Ins Co	836,112,931	716,161,837	119,951,094
26921	Everest Reins Co	9,046,691,136	6,433,696,095	2,612,995,041
12750	Evergreen Natl Ind Co	50,763,235	17,111,404	33,651,831
24961	Everspan Fin Guar Corp	211,708,103	7,211,880	204,496,223
10003	Excess Share Ins Corp	51,729,834	31,248,477	20,481,357
35181	Executive Risk Ind Inc	2,899,922,490	1,799,285,291	1,100,637,199
60025	Express Scripts Ins Co	80,589,512	62,607,359	17,982,153
21482	Factory Mut Ins Co	12,239,933,900	4,714,811,834	7,525,122,066
35157	Fair Amer Ins & Reins Co	291,833,027	40,904,370	250,928,659
24384	Fairmont Specialty Ins Co	143,634,366	75,199,400	68,434,966
77968	Family Heritage Life Ins Co Of Amer	571,062,288	508,918,004	62,144,284
63053	Family Life Ins Co	147,370,296	115,631,469	31,738,827
13803	Farm Family Cas Ins Co	984,605,663	676,308,280	308,297,383
63126	Farm Family Life Ins Co	1,196,434,237	1,062,206,718	134,227,519
21652	Farmers Ins Exch	15,530,166,955	11,779,367,292	3,750,799,663
13897	Farmers Mut Hail Ins Co Of IA	879,945,933	562,398,698	317,547,236
63177	Farmers New World Life Ins Co	6,995,432,509	6,416,859,077	578,573,432
41483	Farmington Cas Co	1,002,985,303	733,742,651	269,242,652
20281	Federal Ins Co	31,246,667,594	17,405,651,560	13,841,016,034
63223	Federal Life Ins Co	220,143,887	201,159,602	18,984,286
63258	Federated Life Ins Co	1,309,292,607	1,033,404,449	275,888,158
13935	Federated Mut Ins Co	4,233,760,432	1,868,319,414	2,365,441,018
11118	Federated Rural Electric Ins Exch	432,219,498	295,597,194	136,622,304
39306	Fidelity & Deposit Co Of MD	233,694,113	50,114,546	183,579,567
35386	Fidelity & Guar Ins Co	19,507,977	243,789	19,264,188
25879	Fidelity & Guar Ins Underwriters Inc	194,799,998	95,592,078	99,207,920
63274	Fidelity & Guar Life Ins Co	16,698,718,080	15,798,246,830	900,471,250
93696	Fidelity Investments Life Ins Co	18,981,352,578	18,426,904,625	554,447,953
63290	Fidelity Life Assn A Legal Reserve L	441,659,795	305,868,031	135,791,764
25180	Fidelity Natl Ins Co	278,973,135	141,397,617	137,575,518
16578	Fidelity Natl Prop & Cas Ins Co	112,175,445	7,565,221	104,610,224
51586	Fidelity Natl Title Ins Co	1,399,076,670	951,874,887	447,201,783
71870	Fidelity Security Life Ins Co	789,672,812	666,443,465	123,229,347



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
12815	Financial Guar Ins Co (In Liquidation)	2,020,836,491	4,631,749,595	-2,610,913,104
21660	Fire Ins Exch	2,204,004,831	1,541,786,575	662,218,256
21873	Firemans Fund Ins Co	11,835,782,853	9,313,649,661	2,522,133,192
21784	Firemens Ins Co Of Washington DC	82,489,218	52,541,748	29,947,470
69140	First Allmerica Fin Life Ins Co	2,898,256,141	2,772,898,400	125,357,741
37710	First Amer Prop & Cas Ins Co	87,915,605	45,500,972	42,414,633
50814	First Amer Title Ins Co	2,346,089,024	1,389,726,179	956,362,845
29980	First Colonial Ins Co	350,843,740	167,248,671	183,595,068
11177	First Fin Ins Co	507,216,419	152,495,016	354,721,403
90328	First Hlth Life & Hlth Ins Co	600,155,608	187,953,237	412,202,371
63495	First Investors Life Ins Co	1,341,125,230	1,294,599,834	46,525,396
33588	First Liberty Ins Corp	52,743,594	31,837,209	20,906,385
67652	First Penn Pacific Life Ins Co	1,897,267,995	1,639,769,440	257,498,555
27626	Firstcomp Ins Co	283,222,392	192,812,181	90,410,211
13943	Fitchburg Mut Ins Co	90,942,743	43,879,014	47,063,729
13978	Florists Mut Ins Co	159,759,783	118,178,608	41,581,175
11185	Foremost Ins Co Grand Rapids MI	1,774,411,860	780,873,669	993,538,191
11800	Foremost Prop & Cas Ins Co	54,041,659	36,956,880	17,084,779
91642	Forethought Life Ins Co	6,256,052,027	5,794,680,411	461,371,616
10801	Fortress Ins Co	65,912,447	36,295,054	29,617,393
10161	Fox Ins Co (In Rehabilitation)	3,628,314	0	3,628,314
13986	Frankenmuth Mut Ins Co	1,015,649,791	625,828,941	389,820,850
22209	Freedom Specialty Ins Co	25,296,472	13,718,123	11,578,349
63657	Garden State Life Ins Co	116,500,727	71,578,457	44,922,270
21253	Garrison Prop & Cas Ins Co	1,107,945,192	690,114,924	417,830,268
14138	GEICO Advantage Ins Co	249,134,354	40,888,600	208,245,754
41491	Geico Cas Co	1,712,582,816	1,050,756,065	661,826,751
14139	GEICO Choice Ins Co	248,518,076	35,646,229	212,871,847
35882	Geico Gen Ins Co	184,207,547	69,836,672	114,370,875
22055	Geico Ind Co	6,443,734,584	3,694,854,201	2,748,880,383
14137	GEICO Secure Ins Co	238,855,169	18,547,628	220,307,541
63665	General Amer Life Ins Co	11,865,748,904	10,992,815,680	872,933,224
24414	General Cas Co Of WI	1,024,950,372	576,844,447	448,105,925
30007	General Fidelity Ins Co	482,463,513	224,282,833	258,180,680
93521	General Fidelity Life Ins Co	230,488,277	24,710,196	205,778,081
22039	General Reins Corp	15,532,940,459	4,839,741,730	10,693,198,729
11967	General Star Natl Ins Co	250,653,902	69,463,924	181,189,978
11231	Generali Us Branch	62,166,061	34,371,494	27,794,567
38962	Genesis Ins Co	189,749,161	54,581,241	135,167,920
37095	Genworth Financial Assur Corp	13,142,636	2,877	13,139,759
65536	Genworth Life & Ann Ins Co	24,030,733,178	21,775,401,176	2,255,332,002



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
70025	Genworth Life Ins Co	36,783,835,408	33,373,300,173	3,410,535,235
38458	Genworth Mortgage Ins Corp	2,247,302,535	1,761,709,678	485,592,857
18759	Genworth Residential Mortgage Assur	93,126,355	11,864,441	81,261,914
29823	Genworth Residential Mortgage Ins Co	220,390,870	125,593,654	94,797,216
70939	Gerber Life Ins Co	2,306,672,494	2,068,769,934	237,902,560
21032	Global Reins Corp Of Amer	552,861,793	290,693,340	262,168,453
91472	Globe Life & Accident Ins Co	3,454,370,001	2,976,810,855	477,559,146
62286	Golden Rule Ins Co	782,483,247	490,190,818	292,292,429
22063	Government Employees Ins Co	19,089,625,624	11,072,034,707	8,017,590,917
63967	Government Personnel Mut Life Ins Co	833,747,400	728,904,592	104,842,808
14095	Granite Mut Ins Co	4,261,696	18,697	4,242,999
23809	Granite State Ins Co	42,447,858	3,176,623	39,271,235
25984	Graphic Arts Mut Ins Co	126,526,568	78,340,036	48,186,532
36307	Gray Ins Co	290,853,227	187,712,646	103,140,581
26832	Great Amer Alliance Ins Co	31,293,415	439,978	30,853,437
26344	Great Amer Assur Co	21,328,084	2,719,899	18,608,186
16691	Great Amer Ins Co	5,132,593,204	3,662,948,328	1,469,644,876
22136	Great Amer Ins Co of NY	46,837,412	1,606,247	45,231,164
63312	Great Amer Life Ins Co	16,508,610,432	15,233,864,320	1,274,746,112
31135	Great Amer Security Ins Co	20,915,745	1,697,782	19,217,963
25224	Great Divide Ins Co	234,287,025	169,009,299	65,277,726
18694	Great Midwest Ins Co	86,859,859	33,801,885	53,057,974
20303	Great Northern Ins Co	1,625,555,808	1,186,963,537	438,592,271
68322	Great W Life & Ann Ins Co	49,029,462,345	47,919,964,397	1,109,497,948
11371	Great West Cas Co	1,635,630,278	1,120,728,418	514,901,861
71480	Great Western Ins Co	503,809,347	451,773,670	52,035,678
22187	Greater NY Mut Ins Co	859,641,524	471,055,164	388,586,360
20680	Green Mountain Ins Co Inc	9,952,770	196,189	9,756,581
22322	Greenwich Ins Co	1,102,566,830	661,767,117	440,799,713
36650	Guarantee Co Of N Amer USA	214,272,135	72,548,698	141,723,437
11398	Guarantee Ins Co	323,044,908	279,113,999	43,930,909
64211	Guarantee Trust Life Ins Co	325,015,658	280,770,822	44,244,836
78778	Guardian Ins & Ann Co Inc	12,073,279,292	11,858,182,934	215,096,358
64246	Guardian Life Ins Co Of Amer	37,530,716,596	32,778,703,122	4,752,013,475
83607	Guggenheim Life & Ann Co	9,134,037,003	8,643,757,700	490,279,302
15032	Guideone Mut Ins Co	1,134,816,016	711,426,606	423,389,410
34037	Hallmark Ins Co	192,593,117	122,736,975	69,856,142
26433	Harco Natl Ins Co	309,557,015	166,916,141	142,640,874
23582	Harleysville Ins Co	153,353,864	126,674,042	26,679,822



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
64327	Harleysville Life Ins Co	405,508,894	383,858,964	21,649,930
35696	Harleysville Preferred Ins Co	830,787,439	674,011,627	156,775,812
26182	Harleysville Worcester Ins Co	954,712,409	763,102,501	191,609,908
22357	Hartford Accident & Ind Co	11,063,287,312	7,955,733,014	3,107,554,297
29424	Hartford Cas Ins Co	2,196,489,846	1,289,173,435	907,316,412
19682	Hartford Fire In Co	24,620,337,797	11,607,800,224	13,012,537,573
37478	Hartford Ins Co Of The Midwest	470,143,468	117,403,236	352,740,232
70815	Hartford Life & Accident Ins Co	14,404,772,034	8,637,475,747	5,767,296,287
71153	Hartford Life & Ann Ins Co	65,710,696,001	62,684,481,612	3,026,214,389
88072	Hartford Life Ins Co	140,501,384,777	135,485,877,275	5,015,507,502
11452	Hartford Steam Boil Inspec & Ins Co	1,353,891,212	704,672,194	649,219,018
29890	Hartford Steam Boil Inspec Ins Co CT	97,518,214	49,312,363	48,205,851
30104	Hartford Underwriters Ins Co	1,558,032,772	943,768,335	614,264,437
96717	Harvard Pilgrim Health Care New Eng	72,883,560	22,793,538	50,090,022
92711	HCC Life Ins Co	731,234,248	317,506,903	413,727,345
41343	HDI Gerling Amer Ins Co	320,042,817	188,424,593	131,618,226
66141	Health Net Life Ins Co	631,952,773	266,340,078	365,612,695
92908	HealthMarkets Ins Co	12,498,258	381,893	12,116,365
12902	Healthspring Life & Hlth Ins Co Inc	796,241,036	356,922,081	439,318,956
39527	Heritage Ind Co	206,882,135	101,924,512	104,957,624
64394	Heritage Life Ins Co	3,893,468,281	2,893,370,563	1,000,097,718
14192	Hingham Mut Fire Ins Co	70,999,228	35,197,261	35,801,966
10200	Hiscox Ins Co Inc	97,085,393	44,803,675	52,281,718
93440	HM Life Ins Co	491,291,850	241,310,783	249,981,067
14206	Holyoke Mut Ins Co In Salem	216,586,202	134,858,183	81,728,019
13927	Homesite Ins Co Of The Midwest	283,317,252	213,386,579	69,930,673
64505	Homesteaders Life Co	2,249,020,119	2,116,527,887	132,492,232
22578	Horace Mann Ins Co	414,446,305	247,546,880	166,899,425
64513	Horace Mann Life Ins Co	6,302,521,377	5,954,827,465	347,693,912
22756	Horace Mann Prop & Cas Ins Co	257,241,215	153,077,899	104,163,316
14027	Hospitality Ins Co	7,686,365	150,371	7,535,994
93777	Household Life Ins Co	432,055,983	366,581,228	65,474,755
10069	Housing Authority Prop A Mut Co	159,655,226	49,477,250	110,177,976
11206	Housing Enterprise Ins Co Inc	50,497,916	26,531,450	23,966,466
18975	HPHC Ins Co Inc	150,304,102	109,635,982	40,668,120
25054	Hudson Ins Co	821,135,558	422,234,329	398,901,229
73288	Humana Ins Co	5,421,296,898	2,765,199,052	2,656,097,846
70580	Humanadental Ins Co	120,362,571	59,659,952	60,702,619
91693	IA Amer Life Ins Co	205,549,541	99,231,897	106,317,638
97764	Idealife Ins Co	19,697,014	4,928,905	14,768,109



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
29068	IDS Prop Cas Ins Co	1,109,418,363	647,192,442	462,225,921
64580	Illinois Mut Life Ins Co	1,289,064,746	1,144,854,183	144,210,563
23817	Illinois Natl Ins Co	71,787,985	3,677,517	68,110,468
35408	Imperium Ins Co	384,220,986	249,182,609	135,038,378
43575	Indemnity Ins Co Of North Amer	376,972,967	280,845,828	96,127,139
11984	Independence Cas Ins Co	4,133,502	16,651	4,116,851
64602	Independence Life & Ann Co	128,478,108	64,292,045	64,186,063
58068	Independent Order Of Foresters Us Br	2,859,964,829	2,714,440,101	145,524,728
14265	Indiana Lumbermens Mut Ins Co	87,988,984	71,026,980	16,962,003
12599	Infinity Standard Ins Co	9,358,284	3,842,709	5,515,575
86509	Ing Life Ins & Ann Co	78,660,052,048	76,738,238,723	1,921,813,325
80942	ING USA Ann & Life Ins Co	68,101,419,480	65,927,323,773	2,174,095,707
22195	Insurance Co Of Greater NY	107,895,185	55,003,339	52,891,846
22713	Insurance Co of N Amer	831,827,124	636,240,380	195,586,744
19429	Insurance Co Of The State Of PA	3,393,263,870	2,441,306,136	951,957,734
27847	Insurance Co Of The West	1,032,332,100	614,841,246	417,490,854
29742	Integon Natl Ins Co	1,145,082,407	1,005,375,925	139,706,482
31488	Integon Preferred Ins Co	27,690,287	20,727,851	6,962,436
15598	Interins Exch Of The Automobile Club	7,253,995,767	2,644,325,583	4,609,670,184
11592	International Fidelity Ins Co	246,825,231	143,002,263	103,822,969
63487	Investors Life Ins Co N Amer	691,702,846	645,967,625	45,735,221
50369	Investors Title Ins Co	122,906,017	63,657,093	59,248,924
23647	Ironshore Ind Inc	232,984,013	135,451,811	97,532,202
65056	Jackson Natl Life Ins Co	136,820,411,122	132,524,253,162	4,296,157,960
11630	Jefferson Ins Co	48,760,850	15,076,153	33,684,697
64017	Jefferson Natl Life Ins Co	2,258,985,434	2,217,509,505	41,475,929
14354	Jewelers Mut Ins Co	261,713,898	108,477,067	153,236,831
89958	JMIC Life Ins Co	11,168,568	2,777,595	8,390,973
65080	John Alden Life Ins Co	410,726,789	328,137,958	82,588,831
93610	John Hancock Life & Hlth Ins Co	10,039,510,749	9,374,659,675	664,851,074
65838	John Hancock Life Ins Co USA	227,142,176,161	221,348,041,009	5,794,135,152
65110	Kanawha Ins Co	1,456,802,698	1,201,307,131	255,495,567
65129	Kansas City Life Ins Co	3,317,629,381	2,990,185,119	327,444,261
10885	Key Risk Ins Co	57,374,476	29,525,326	27,849,151
13722	Knightbrook Ins Co	125,410,868	85,918,560	39,492,308
58033	Knights Of Columbus	19,401,741,303	17,565,781,957	1,835,959,346
65242	Lafayette Life Ins Co	3,322,052,611	3,161,322,430	160,730,181
26077	Lancer Ins Co	444,033,485	294,176,948	149,856,537
37940	Lexington Natl Ins Corp	57,760,590	39,336,089	18,424,501



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
42404	Liberty Ins Corp	1,449,663,496	1,281,011,536	168,651,960
19917	Liberty Ins Underwriters Inc	217,790,106	100,821,420	116,968,686
23035	Liberty Mut Fire Ins Co	5,235,743,369	4,296,603,316	939,140,053
23043	Liberty Mut Ins Co	40,205,366,577	25,694,899,915	14,510,466,662
65331	Liberty Natl Life Ins Co	7,102,577,759	6,510,405,796	592,171,963
65498	Life Ins Co Of N Amer	6,089,359,206	5,204,985,732	884,373,474
65528	Life Ins Co Of The Southwest	10,952,026,727	10,326,794,483	625,232,244
97691	Life Of The South Ins Co	72,180,551	56,934,377	15,246,176
65595	Lincoln Benefit Life Co	2,008,920,941	1,684,978,118	323,942,823
33855	Lincoln Gen Ins Co	148,490,429	146,617,372	1,873,057
65927	Lincoln Heritage Life Ins Co	692,822,441	586,803,231	106,019,210
62057	Lincoln Life & Ann Co of NY	10,925,489,739	10,277,092,962	648,396,777
65676	Lincoln Natl Life Ins Co	180,025,470,878	173,625,890,034	6,399,580,844
36447	LM Gen Ins Co	47,125,213	38,592,787	8,532,426
33600	LM Ins Corp	175,447,982	65,372,993	110,074,989
32352	LM Prop & Cas Ins Co	79,072,084	43,557,944	35,514,140
76694	London Life Reins Co	424,557,412	357,337,759	67,219,653
65722	Loyal Amer Life Ins Co	283,319,643	198,007,712	85,311,931
56758	Loyal Christian Benefit Assn	182,672,580	177,927,473	4,745,107
23108	Lumbermens Underwriting Alliance	285,634,011	231,105,850	54,528,161
35769	Lyndon Prop Ins Co	395,931,982	211,961,410	183,970,572
65781	Madison Natl Life Ins Co Inc	689,695,023	617,390,666	72,304,357
29939	Main St Amer Assur Co	36,955,594	1,939,511	35,016,083
11149	Maine Employers Mut Ins Co	749,257,408	413,209,519	336,047,889
65870	Manhattan Life Ins Co	320,816,059	281,396,490	39,419,569
67083	Manhattan Natl Life Ins Co	188,760,839	176,961,865	11,798,974
36897	Manufacturers Alliance Ins Co	169,746,074	102,659,942	67,086,132
28932	Markel Amer Ins Co	422,023,051	310,844,339	111,178,712
38970	Markel Ins Co	1,019,515,844	746,745,033	272,770,811
12545	Martins Point Generations LLC	31,645,902	17,749,685	13,896,217
19356	Maryland Cas Co	192,631,805	31,042,974	161,588,831
65935	Massachusetts Mut Life Ins Co	155,648,727,921	142,961,844,283	12,686,883,638
10784	Maxum Cas Ins Co	54,308,891	39,355,694	14,953,196
12041	MBIA Ins Corp	1,012,739,613	47,653,694	965,085,919
69515	Medamerica Ins Co	733,679,958	705,026,351	28,653,607
63762	Medco Containment Life Ins Co	397,247,977	170,554,922	226,693,055
34231	Medical Liab Mut Ins Co	5,567,759,286	4,296,718,192	1,271,041,094
36277	Medical Mut Ins Co Of ME	257,406,399	132,767,685	124,638,714
11843	Medical Protective Co	3,013,477,213	1,938,084,420	1,075,392,793
31119	Medico Ins Co	55,131,094	23,585,288	31,545,806
22241	Medmarc Cas Ins Co	89,068,878	43,184,149	45,884,729



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
97055	Mega Life & Hlth Ins Co The	289,454,680	198,555,994	90,898,686
86126	Members Life Ins Co	19,804,319	2,809,735	16,994,585
31968	Merastar Ins Co	37,734,033	29,015,460	8,718,574
14494	Merchants Bonding Co a Mut	119,784,546	42,567,931	77,216,615
23329	Merchants Mut Ins Co	428,636,305	278,265,291	150,371,014
12901	Merchants Preferred Ins Co	63,322,095	39,153,331	24,168,764
23353	Meridian Security Ins Co	113,452,841	48,421,886	65,030,955
65951	Merit Life Ins Co	549,045,633	303,598,963	245,446,670
19798	Merrimack Mut Fire Ins Co	1,117,629,487	473,691,330	643,938,157
87726	Metlife Ins Co of CT	63,750,259,793	58,419,266,213	5,330,993,580
93513	MetLife Investors Ins Co	13,973,005,238	13,269,109,988	703,895,250
61050	MetLife Investors USA Ins Co	85,985,966,266	84,260,885,956	1,725,080,310
39950	Metropolitan Gen Ins Co	38,438,736	4,981,121	33,457,615
34339	Metropolitan Grp Prop & Cas Ins Co	555,783,399	250,274,443	305,508,956
65978	Metropolitan Life Ins Co	360,500,954,313	346,206,108,215	14,294,846,098
26298	Metropolitan Prop & Cas Ins Co	5,146,441,717	3,159,162,731	1,987,278,986
97136	Metropolitan Tower Life Ins Co	5,055,587,468	4,274,239,313	781,348,155
18740	MGIC Ind Corp	458,810,184	10,469,839	448,340,345
38601	MIC Prop & Cas Ins Corp	97,862,599	44,391,879	53,470,720
21687	Mid Century Ins Co	3,657,513,567	2,803,151,334	854,362,233
23434	Middlesex Ins Co	628,239,236	390,856,755	237,382,481
14532	Middlesex Mut Assur Co	271,825,623	167,187,891	104,637,732
66044	Midland Natl Life Ins Co	32,851,272,210	30,726,946,077	2,124,326,133
23612	Midwest Employers Cas Co	352,883,431	215,757,803	137,125,629
66109	Midwestern United Life Ins Co	242,107,858	122,038,428	120,069,430
26662	Milwaukee Cas Ins Co	30,079,540	16,659,321	13,420,219
42234	Minnesota Lawyers Mut Ins Co	143,670,285	76,286,321	67,383,964
66168	Minnesota Life Ins Co	28,414,957,859	26,233,128,662	2,181,829,196
20362	Mitsui Sumitomo Ins Co of Amer	789,763,989	491,538,554	298,225,435
22551	Mitsui Sumitomo Ins USA Inc	114,395,125	54,618,758	59,776,367
15997	MMG Ins Co	205,124,517	126,045,627	79,078,890
70416	MML Bay State Life Ins Co	4,489,157,158	4,292,929,657	196,227,501
57541	Modern Woodmen Of Amer	12,385,909,151	11,053,379,336	1,332,529,815
66265	Monarch Life Ins Co	753,487,745	748,459,158	5,028,585
66281	Monumental Life Ins Co	31,057,181,691	30,245,861,473	811,320,218
66370	Mony Life Ins Co	8,441,060,278	7,821,496,462	619,563,816
78077	Mony Life Ins Co Of Amer	3,935,955,401	3,654,025,968	281,929,433
29858	Mortgage Guar Ins Corp	4,355,038,466	3,665,933,600	689,104,866
16187	Mosaic Ins Co	22,437,642	2,507,852	19,929,790
13331	Motorists Commercial Mut Ins Co	322,787,524	194,204,657	128,582,867
22012	Motors Ins Corp	2,770,084,161	1,586,928,749	1,183,155,412



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITES	SURPLUS
26522	Mount Vernon Fire Ins Co	433,786,136	160,123,322	273,662,823
66427	MTL Ins Co	1,780,808,051	1,691,249,911	89,558,140
66346	Munich Amer Reassur Co	6,363,847,668	5,553,080,635	810,767,033
10227	Munich Reins Amer Inc	17,362,600,323	12,737,769,107	4,624,831,216
13559	Municipal Assur Cor	77,011,057	127,216	76,883,841
88668	Mutual Of Amer Life Ins Co	14,643,756,855	13,735,844,982	907,911,873
71412	Mutual Of Omaha Ins Co	5,549,777,861	3,143,752,143	2,406,025,718
61409	National Benefit Life Ins Co	489,127,195	313,177,504	175,949,691
11991	National Cas Co	277,226,440	154,612,070	122,614,370
10243	National Continental Ins Co	235,230,203	190,177,869	45,052,334
16217	National Farmers Union Prop & Cas	209,636,907	146,920,893	62,716,014
20478	National Fire Ins Co Of Hartford	112,942,403	1,110,434	111,831,969
23728	National Gen Ins Co	65,931,386	31,161,075	34,770,311
66583	National Guardian Life Ins Co	2,532,783,821	2,336,420,289	196,363,532
82538	National Hlth Ins Co	11,316,185	2,212,766	9,103,419
20087	National Ind Co	127,340,865,936	48,479,351,256	78,861,514,680
27944	National Ins Assn	12,857,930	2,703	12,855,227
75264	National Integrity Life Ins Co	4,758,792,784	4,457,110,368	301,682,416
32620	National Interstate Ins Co	1,017,470,693	747,774,754	269,695,939
20052	National Liab & Fire Ins Co	1,419,008,623	704,540,732	714,467,891
66680	National Life Ins Co	8,855,824,613	7,568,768,498	1,287,056,116
13695	National Mortgage Ins Corp	210,003,693	0	210,003,693
23825	National Public Finance Guar Corp	5,726,156,263	3,727,617,459	1,998,538,804
85472	National Security Life & Ann Co	257,732,481	232,766,897	24,965,583
22608	National Specialty Ins Co	50,784,337	20,575,281	30,209,056
21881	National Surety Corp	166,518,497	26,275,636	140,242,862
87963	National Teachers Assoc Life Ins Co	347,209,627	280,061,954	67,147,672
51020	National Title Ins Of NY Inc	102,685,485	63,859,042	38,826,442
19445	National Union Fire Ins Co Of Pitts	32,520,798,197	18,121,894,376	14,398,903,821
66850	National Western Life Ins Co	9,164,763,018	8,159,996,857	1,004,766,161
26093	Nationwide Affinity Co of Amer	306,104,667	293,705,862	12,398,805
28223	Nationwide Agribusiness Ins Co	320,901,757	259,460,008	61,441,749
10723	Nationwide Assur Co	134,610,019	77,017,150	57,592,869
23760	Nationwide Gen Ins Co	159,316,557	137,683,438	21,633,119
92657	Nationwide Life & Ann Ins Co	6,243,320,954	5,932,325,808	310,995,146
66869	Nationwide Life Ins Co	106,577,543,255	102,740,909,342	3,836,633,913
23779	Nationwide Mut Fire Ins Co	4,729,713,281	2,412,362,929	2,317,350,352
23787	Nationwide Mut Ins Co	29,551,792,548	18,207,794,359	11,343,998,189
37877	Nationwide Prop & Cas Ins Co	554,975,394	500,444,179	54,531,215
25240	NAU Country Ins Co	1,458,601,022	1,123,152,185	335,448,837
42307	Navigators Ins Co	2,102,436,631	1,419,555,675	682,880,956



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
15865	NCMIC Ins Co	583,108,074	364,880,800	218,227,274
25852	New England Guar Ins Co Inc	37,623,362	1,033,399	36,589,963
21830	New England Ins Co	53,024,397	7,391,722	45,632,675
91626	New England Life Ins Co	10,601,354,933	10,062,718,547	538,636,386
41629	New England Reins Corp	53,485,717	6,357,131	47,128,587
23841	New Hampshire Ins Co	3,254,819,767	2,332,095,199	922,724,568
91596	New York Life Ins & Ann Corp	109,510,240,524	103,111,603,356	6,398,637,168
66915	New York Life Ins Co	134,726,848,122	118,158,309,783	16,568,538,339
16608	New York Marine & Gen Ins Co	738,870,115	508,281,714	230,588,401
14788	NGM Ins Co	2,120,072,716	1,281,639,038	838,433,678
23965	Norfolk & Dedham Mut Fire Ins Co	305,516,093	144,541,117	160,974,976
31470	Norguard Ins Co	511,775,115	363,227,556	148,547,559
66974	North Amer Co Life & Hlth Ins	13,018,692,594	12,041,317,784	977,374,810
27740	North Pointe Ins Co	83,105,620	57,203,736	25,901,884
21105	North River Ins Co	869,652,681	592,615,264	277,037,417
36455	Northbrook Ind Co	38,574,417	991,159	37,583,258
38369	Northern Assur Co Of Amer	38,429,667	3,089,707	35,339,960
19372	Northern Ins Co Of NY	36,104,529	7,254,529	28,850,000
25992	Northern Security Ins Co Inc	8,058,854	117,074	7,941,780
24031	Northland Cas Co	102,448,996	69,807,712	32,641,284
24015	Northland Ins Co	1,150,634,059	626,012,721	524,621,339
69000	Northwestern Long Term Care Ins Co	1,861,552,902	1,586,835,624	274,717,278
67091	Northwestern Mut Life Ins Co	200,945,403,906	184,769,630,895	16,175,773,011
23914	Northwestern Natl Ins Co Milwaukee	39,714,147	35,196,026	4,518,121
42552	Nova Cas Co	95,290,538	329,631	94,960,907
81353	NYLife Ins Co Of AZ	197,130,101	138,112,041	59,018,060
23248	Occidental Fire & Cas Co Of NC	364,672,029	244,270,383	120,401,646
67148	Occidental Life Ins Co Of NC	246,878,345	218,915,927	27,962,418
23680	Odyssey Reins Co	8,171,574,189	5,016,783,227	3,154,790,962
26565	Ohio Ind Co	121,063,430	75,874,872	45,188,558
10202	Ohio Mut Ins Co	222,711,419	57,484,155	165,227,264
89206	Ohio Natl Life Assur Corp	3,315,253,786	2,997,854,278	317,399,510
67172	Ohio Natl Life Ins Co	21,631,247,430	20,582,931,858	1,048,315,575
67180	Ohio State Life Ins Co	13,339,335	3,489,611	9,849,724
67199	Old Amer Ins Co	242,973,952	222,998,970	19,974,986
40231	Old Dominion Ins Co	31,956,087	870,915	31,085,172
24139	Old Republic Gen Ins Corp	1,507,876,358	1,175,269,090	332,607,268
24147	Old Republic Ins Co	2,439,819,609	1,564,899,190	874,920,419
67261	Old Republic Life Ins Co	138,392,065	97,756,281	40,635,784
50520	Old Republic Natl Title Ins Co	808,548,286	464,993,185	343,555,101



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
35424	Old Republic Security Assur Co	5,253,853	1,168,054	4,085,799
37060	Old United Cas Co	522,523,803	260,516,164	262,007,639
20621	OneBeacon Amer Ins Co	88,514,868	13,447,896	75,066,972
21970	OneBeacon Ins Co	1,265,708,660	390,509,898	875,198,762
85286	OneNation Ins Co	83,040,133	1,260,751	81,779,382
56383	Order of United Commercial Travelers	22,915,216	12,175,279	10,739,937
76112	Oxford Life Ins Co	968,609,994	830,952,272	137,657,722
22748	Pacific Employers Ins Co	3,329,042,932	2,243,230,507	1,085,812,425
20346	Pacific Ind Co	6,465,841,502	3,969,643,554	2,496,197,948
97268	Pacific Life & Ann Co	5,329,839,965	4,841,273,279	488,566,686
67466	Pacific Life Ins Co	101,000,915,366	94,825,814,119	6,175,101,247
37850	Pacific Specialty Ins Co	334,181,897	149,370,747	184,811,148
70785	Pacificare Life & Hlth Ins Co	622,171,603	40,183,400	581,988,203
67539	Pan Amer Life Ins Co	1,444,407,080	1,217,843,370	226,563,710
60003	Park Avenue Life Ins Co	309,919,513	252,243,461	57,676,051
71099	Parker Centennial Assur Co	81,187,575	35,442,438	45,745,137
32069	Patriot Ins Co	96,132,571	71,260,344	24,872,227
67598	Paul Revere Life Ins Co	4,458,163,857	4,089,880,401	368,283,456
67601	Paul Revere Variable Ann Ins Co	53,552,782	15,069,707	38,483,075
14931	Pawtucket Ins Co	5,238,415	5,083,741	154,676
18333	Peerless Ind Ins Co	723,033,434	549,050,679	173,982,755
14958	Peninsula Ins Co	84,955,515	42,484,423	42,471,092
14982	Penn Millers Ins Co	159,708,871	89,517,531	70,191,340
67644	Penn Mut Life Ins Co	14,330,715,400	12,835,324,602	1,495,390,798
21962	Pennsylvania Ins Co	10,681,996	3,338	10,678,658
67660	Pennsylvania Life Ins Co	1,002,046,810	612,438,310	389,608,500
14974	Pennsylvania Lumbermens Mut Ins	364,751,061	258,155,561	106,595,500
12262	Pennsylvania Manufacturers Assoc Ins	730,552,713	505,114,713	225,438,000
41424	Pennsylvania Manufacturers Ind Co	190,100,338	112,543,941	77,556,397
85561	Perico Life Ins Co	55,174,530	5,093,651	50,080,879
12297	Petroleum Cas Co	32,045,828	7,927,576	24,118,252
13714	Pharmacists Mut Ins Co	228,715,948	150,500,743	78,215,205
67784	Philadelphia Amer Life Ins Co	197,617,731	171,518,141	26,099,590
18058	Philadelphia Ind Ins Co	6,047,269,601	4,030,090,982	2,017,178,619
93548	PHL Variable Ins Co	5,657,079,869	5,343,615,678	313,464,191
25623	Phoenix Ins Co	3,860,080,572	2,469,433,674	1,390,646,898
93734	Phoenix Life & Ann Co	48,203,894	24,086,077	24,117,817
67814	Phoenix Life Ins Co	13,837,170,968	13,043,549,208	793,621,760
72125	Physicians Life Ins Co	1,284,977,580	1,169,139,668	115,837,912
80578	Physicians Mut Ins Co	1,829,659,460	963,551,729	866,107,731



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
67911	Pioneer Mut Life Ins Co	492,207,698	451,062,951	41,144,747
26794	Plans Liab Ins Co	85,606,236	34,322,716	51,283,520
18619	Platte River Ins Co	122,254,095	84,509,136	37,744,959
18732	PMI Mortgage Assur Co	32,407,686	1,497,989	30,909,697
27251	PMI Mortgage Ins Co (In Rehabilitation)	2,327,847,234	4,473,912,963	-2,146,065,729
14460	Podiatry Ins Co Of Amer	333,929,937	232,686,207	101,243,730
57622	Polish Natl Alliance Us Of Na	431,443,786	419,424,639	12,019,147
56839	Polish Natl Union Of Amer	25,715,218	25,123,355	591,863
57630	Polish Roman Catholic Union Of Amer	188,191,047	183,099,941	5,091,106
37257	Praetorian Ins Co	1,109,428,693	793,140,655	316,288,038
15024	Preferred Mut Ins Co	456,393,373	290,002,124	166,391,249
36234	Preferred Professional Ins Co	402,712,991	225,497,012	177,215,979
10800	Premier Grp Ins Co Inc	50,205,207	22,647,164	27,558,042
15586	Preserver Ins Co	174,538,688	132,262,354	42,276,334
68039	Presidential Life Ins Co	3,454,840,557	3,239,315,011	215,525,546
65919	Primerica Life Ins Co	1,569,720,291	899,286,536	670,433,755
61271	Principal Life Ins Co	130,020,070,246	126,075,763,518	3,944,306,728
71161	Principal Natl Life Ins Co	84,920,031	14,147,891	70,772,141
29017	Professionals Advocate Ins Co	120,032,520	33,419,236	86,613,285
25585	Professionals Direct Ins Co	21,081,715	14,436	21,067,279
11851	Progressive Advanced Ins Co	296,875,460	179,454,676	117,420,784
24260	Progressive Cas Ins Co	5,332,134,450	3,883,660,271	1,448,474,179
16322	Progressive Direct Ins Co	4,541,611,515	3,178,328,322	1,363,283,193
24279	Progressive Max Ins Co	338,862,063	230,720,675	108,141,388
38628	Progressive Northern Ins Co	1,245,651,184	898,139,227	347,511,957
21727	Progressive Universal Ins Co	265,601,991	175,718,360	89,883,631
10638	Proselect Ins Co	76,674,260	52,014,661	24,659,599
12416	Protective Ins Co	680,093,297	342,606,697	337,486,600
68136	Protective Life Ins Co	36,355,340,886	33,371,461,031	2,983,879,855
15040	Providence Mut Fire Ins Co	177,237,124	82,318,504	94,918,620
24295	Providence Washington Ins Co	97,616,576	56,731,371	40,885,205
68195	Provident Life & Accident Ins Co	8,452,041,066	7,809,284,060	642,757,005
68209	Provident Life & Cas Ins Co	777,626,926	631,734,732	145,892,193
79227	Pruco Life Ins Co	81,001,994,356	78,791,416,323	2,210,578,033
86630	Prudential Ann Life Assur Corp	49,555,904,172	49,108,214,011	447,690,161
68241	Prudential Ins Co Of Amer	285,087,048,709	276,388,166,983	8,698,881,726
93629	Prudential Retirement Ins & Ann Co	69,265,265,484	68,193,245,509	1,072,019,975
15059	Public Serv Ins Co	526,482,668	346,628,879	179,853,789
39217	QBE Ins Corp	2,188,101,716	1,385,703,329	802,398,387
10219	QBE Reins Corp	1,545,611,956	602,480,863	943,131,093



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
15067	Quincy Mut Fire Ins Co	1,310,855,413	514,172,110	796,683,303
22705	R&Q Reins Co	195,143,783	175,337,699	19,806,084
36250	Radian Asset Assur Inc	1,676,047,514	531,935,507	1,144,112,008
33790	Radian Guar Inc	3,872,046,445	2,945,906,068	926,140,377
30872	Radian Mortgage Assur Inc	18,591,464	113,881	18,477,583
24449	Regent Ins Co	161,648,535	123,517,970	38,130,566
68357	Reliable Life Ins Co	20,908,743	8,020,160	12,888,583
68381	Reliance Standard Life Ins Co	5,186,942,148	4,625,408,600	561,533,548
67105	Reliastar Life Ins Co	21,526,134,646	19,241,487,449	2,284,647,197
61360	Reliastar Life Ins Co Of NY	3,232,374,805	2,891,756,805	340,618,000
61700	Renaissance Life & Hlth Ins Co of Am	53,323,883	15,254,798	38,069,085
12475	Republic Franklin Ins Co	89,615,579	47,946,083	41,669,496
28452	Republic Mortgage Ins Co	1,755,650,549	1,642,107,828	113,542,721
32174	Republic Mortgage Ins Co Of FL	36,471,442	27,722,012	8,749,430
31275	Republic Mortgage Ins Of NC	381,165,058	366,495,315	14,669,743
31089	Repwest Ins Co	243,987,736	149,703,657	94,284,079
61506	Resource Life Ins Co	28,978,631	15,924,560	13,054,071
43044	Response Ins Co	26,682,897	4,677,777	22,005,120
36684	Riverport Ins Co	124,172,605	86,288,158	37,884,446
65005	RiverSource Life Ins Co	96,669,081,788	93,556,460,668	3,112,621,120
28860	RLI Ind Co	43,188,713	944,419	42,244,294
13056	RLI Ins Co	1,423,901,416	739,829,235	684,072,181
12491	Rochdale Ins Co Of NY	191,543,962	142,379,166	49,164,796
42706	Roche Surety & Cas Co Inc	19,848,898	12,131,892	7,717,006
39039	Rural Comm Ins Co	5,421,077,494	4,840,761,029	580,316,465
23132	RVI Natl Ins Co	14,945,384	74,897	14,870,487
11123	Safety First Ins Co	17,353,445	3,310,135	14,043,310
33618	Safety Ind Ins Co	103,945,776	53,142,841	50,802,935
39454	Safety Ins Co	1,319,702,615	720,678,444	599,024,172
15105	Safety Natl Cas Corp	3,544,051,071	2,583,233,765	960,817,306
12808	Safety Prop & Cas Ins Co	38,446,554	22,109,682	16,336,872
40460	Sagamore Ins Co	149,019,114	28,856,371	120,162,743
38300	Samsung Fire & Marine Ins Co Ltd	132,365,222	66,887,883	65,477,339
60176	SBLI USA Mut Life Ins Co Inc	1,486,452,938	1,405,187,645	81,265,293
15563	SeaBright Ins Co	890,130,924	582,575,496	307,555,428
69914	Sears Life Ins Co	46,756,387	26,127,378	20,629,009
25763	Seaton Ins Co	90,696,105	82,450,082	8,246,019
37923	Seaworthy Ins Co	100,418,083	55,073,368	45,344,715
10054	Securian Cas Co	118,804,229	51,164,772	67,639,457
93742	Securian Life Ins Co	190,102,930	55,228,547	134,874,383



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
68675	Security Benefit Life Ins Co	15,392,594,076	14,618,627,337	773,966,739
68721	Security Life Ins Co Of Amer	79,072,643	57,461,286	21,611,354
68713	Security Life Of Denver Ins Co	16,427,380,563	14,967,507,170	1,459,873,393
68772	Security Mut Life Ins Co Of NY	2,624,983,288	2,504,903,382	120,079,906
19879	Security Natl Ins Co	232,736,748	181,542,370	51,194,378
50784	Security Title Guarantee Corp Baltim	12,420,105	9,969,865	2,450,240
11867	Selective Ins Co of New England	147,498,433	115,003,724	32,494,709
10936	Seneca Ins Co Inc	443,927,418	286,597,796	157,329,622
76325	Senior Hlth Ins Co of PA	3,080,745,346	2,975,278,318	105,467,028
11000	Sentinel Ins Co Ltd	201,618,882	70,374,461	131,244,420
28460	Sentry Cas Co	212,375,723	137,472,744	74,902,979
24988	Sentry Ins A Mut Co	6,248,130,004	2,610,975,480	3,637,154,525
68810	Sentry Life Ins Co	4,364,894,534	4,095,064,586	269,829,948
21180	Sentry Select Ins Co	620,790,668	399,336,850	221,453,818
22985	Sequoia Ins Co	233,646,999	159,956,270	73,690,729
97241	Settlers Life Ins Co	378,289,825	328,733,863	49,555,962
23388	Shelter Mut Ins Co	2,490,314,265	1,092,425,998	1,397,888,266
12575	SilverScript Ins Co	775,857,263	489,849,644	286,007,619
38776	Sirius Amer Ins Co	1,669,723,737	1,141,385,978	528,337,759
80055	Smart Ins Co	17,167,673	5,400,166	11,767,507
11126	Sompo Japan Ins Co of Amer	911,015,860	416,848,311	494,167,550
57142	Sons Of Norway	337,042,305	329,165,840	7,876,465
19216	Southern Ins Co	51,367,635	21,117,156	30,250,479
20613	Sparta Ins Co	535,398,235	281,130,247	254,267,988
24767	St Paul Fire & Marine Ins Co	18,761,764,152	12,761,100,471	6,000,663,680
24775	St Paul Guardian Ins Co	76,411,867	50,978,295	25,433,572
24791	St Paul Mercury Ins Co	353,863,098	224,841,268	129,021,830
19224	St Paul Protective Ins Co	506,799,820	282,596,621	224,203,198
19070	Standard Fire Ins Co	3,440,165,126	2,382,408,789	1,057,756,337
42986	Standard Guar Ins Co	188,937,295	94,860,550	94,076,745
69019	Standard Ins Co	17,250,279,968	16,060,014,389	1,190,265,579
69078	Standard Security Life Ins Co Of NY	239,503,850	123,222,124	116,281,726
18023	Star Ins Co	956,786,241	693,690,735	263,095,506
68985	Starmount Life Ins Co	45,317,596	25,789,145	19,528,451
40045	Starnet Ins Co	190,401,076	83,023,551	107,377,525
38318	Starr Ind & Liab Co	2,904,072,458	1,032,806,839	1,871,265,619
25135	State Automobile Mut Ins Co	2,093,759,910	1,345,059,337	748,700,573
25143	State Farm Fire & Cas Co	28,999,078,166	20,193,715,707	8,805,362,459
25151	State Farm Gen Ins Co	6,061,210,886	2,959,342,608	3,101,868,278
69108	State Farm Life Ins Co	56,865,393,399	49,327,151,614	7,538,241,785
25178	State Farm Mut Auto Ins Co	114,933,159,164	49,691,256,542	65,241,902,623



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITES	SURPLUS
69116	State Life Ins Co	4,597,488,459	4,291,302,222	306,186,237
12831	State Natl Ins Co Inc	206,885,936	59,076,954	147,808,982
77399	Sterling Life Ins Co	224,754,125	136,048,542	88,705,583
50121	Stewart Title Guar Co	1,000,512,173	571,345,437	429,166,736
10952	Stonebridge Cas Ins Co	304,317,000	198,664,455	105,652,545
65021	Stonebridge Life Ins Co	1,676,907,988	1,563,162,116	113,745,872
10340	Stonington Ins Co	76,174,651	20,156,391	56,018,260
80926	Sun Life & Hlth Ins Co	64,634,399	16,580,382	48,054,017
79065	Sun Life Assur Co Of Canada US	42,526,371,022	41,290,516,993	1,235,854,029
28479	Sunapee Mut Fire Ins Co	3,192,326	137,984	3,054,342
58181	Supreme Council The Royal Arcanum	100,376,521	86,150,217	14,226,304
69310	Surety Life Ins Co	13,830,267	1,246,044	12,584,224
82627	Swiss Re Life & Hlth Amer Inc	9,138,930,035	7,953,601,405	1,185,328,630
25364	Swiss Reins Amer Corp	12,061,077,985	7,087,902,871	4,973,175,114
68608	Symetra Life Ins Co	25,467,845,135	23,555,225,822	1,912,619,313
84549	Symphonix Hlth Ins Inc	41,418,014	730,858	40,687,156
20311	Syncora Guar Inc	1,099,854,007	589,195,320	510,658,687
12866	T H E Ins Co	177,689,689	122,258,167	55,431,523
69345	Teachers Ins & Ann Assoc Of Amer	237,037,712,063	207,728,732,440	29,308,979,623
22683	Teachers Ins Co	315,505,820	184,026,122	131,479,698
69396	Texas Life Ins Co	878,383,840	808,737,577	69,646,263
23280	The Cincinnati Ind Co	101,397,660	25,232,809	76,164,851
70435	The Savings Bank Life Ins Co Of MA	2,406,465,187	2,203,668,453	202,796,734
28240	The Serv Ins Co Inc	10,775,757	5,509,720	5,266,037
41769	The Travelers Cas Co	200,869,226	142,354,589	58,514,637
56014	Thrivent Financial For Lutherans	68,424,647,258	64,038,718,163	4,385,929,095
60142	TIAA Cref Life Ins Co	5,656,326,641	5,243,395,714	412,930,927
25534	TIG Ins Co	2,310,110,826	1,381,962,797	928,148,029
69477	Time Ins Co	645,369,685	439,617,747	205,751,938
13242	Titan Ind Co	262,311,457	85,118,534	177,192,923
32301	TNUS Ins Co	65,149,805	12,434,261	52,715,544
42439	Toa Re Ins Co Of Amer	1,670,280,788	1,071,186,591	599,094,197
12904	Tokio Marine & Nichido Fire Ins Co	1,387,396,694	888,331,392	499,065,302
25496	Torus Natl Ins Co	112,643,236	40,846,750	71,796,486
44300	Tower Ins Co Of NY	983,905,973	716,660,100	267,245,873
43702	Tower Natl Ins Co	49,537,674	37,749,366	11,788,308
37621	Toyota Motor Ins Co	411,610,997	234,603,527	177,007,470
79022	Transamerica Advisors Life Ins Co	10,031,805,127	9,395,646,899	636,158,228
82848	Transamerica Advisors Life Ins Co of	750,942,995	673,480,589	77,462,406
70688	Transamerica Financial Life Ins Co	26,958,733,787	26,122,718,589	836,015,198



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
86231	Transamerica Life Ins Co	105,497,250,961	100,026,687,947	5,470,563,014
28886	Transguard Ins Co Of Amer Inc	227,970,366	118,283,479	109,686,887
33014	Transport Ins Co	44,437,966	32,324,882	12,113,084
20494	Transportation Ins Co	86,318,532	51,348	86,267,184
28188	Travco Ins Co	217,622,410	151,502,610	66,119,799
19038	Travelers Cas & Surety Co	15,137,117,645	9,987,600,111	5,149,517,534
31194	Travelers Cas & Surety Co Of Amer	4,339,558,778	2,559,106,957	1,780,451,821
36170	Travelers Cas Co Of CT	318,933,010	230,544,257	88,388,753
19046	Travelers Cas Ins Co Of Amer	1,841,383,098	1,334,830,847	506,552,250
40282	Travelers Commercial Cas Co	321,694,253	232,733,169	88,961,084
41750	Travelers Constitution State Ins Co	199,264,120	140,291,161	58,972,959
27998	Travelers Home & Marine Ins Co	412,274,926	298,815,610	113,459,316
25658	Travelers Ind Co	21,295,148,223	14,175,862,147	7,119,286,075
25666	Travelers Ind Co Of Amer	638,950,805	458,215,582	180,735,223
25682	Travelers Ind Co Of CT	1,065,153,399	715,028,110	350,125,289
38130	Travelers Personal Ins Co	192,366,830	131,488,740	60,878,090
36145	Travelers Personal Security Ins Co	201,354,390	138,013,728	63,340,662
25674	Travelers Prop Cas Co Of Amer	841,745,403	391,666,450	450,078,953
34894	Trenwick Amer Reins Corp	94,723,430	59,622,916	35,100,514
31003	Tri State Ins Co Of MN	29,972,195	-278,479	30,250,674
41211	Triton Ins Co	554,442,970	335,082,975	219,359,995
21709	Truck Ins Exch	1,963,013,951	1,428,051,305	534,962,646
27120	Trumbull Ins Co	210,543,586	119,229,101	91,314,485
61425	Trustmark Ins Co	1,320,021,623	1,053,503,622	266,518,001
62863	Trustmark Life Ins Co	367,775,791	201,936,428	165,839,363
60117	Tufts Ins Co Inc	92,121,967	43,702,340	48,419,627
29459	Twin City Fire Ins Co Co	643,054,820	351,940,273	291,114,546
67423	UBS Life Ins Co USA	44,512,669	3,055,126	41,457,543
80314	Unicare Life & Hlth Ins Co	554,200,163	395,368,810	158,831,353
11121	Unified Life Ins Co	170,599,885	150,239,632	20,360,253
91529	Unimerica Ins Co	326,579,082	173,381,373	153,197,709
69701	Union Bankers Ins Co	310,530,930	264,927,110	45,603,820
80837	Union Central Life Ins Co	7,058,947,333	6,566,744,548	492,202,785
62596	Union Fidelity Life Ins Co	19,585,344,071	19,025,203,561	560,140,508
25844	Union Ins Co	92,820,469	65,825,522	26,994,947
21423	Union Ins Co Of Providence	101,816,337	51,958,858	49,857,479
69744	Union Labor Life Ins Co	2,905,907,751	2,809,030,776	96,876,975
25860	Union Mut Fire Ins Co	167,745,259	99,387,606	68,357,653
70408	Union Security Ins Co	5,015,492,121	4,576,644,057	438,848,064
92916	United Amer Ins Co	1,722,783,520	1,466,679,254	256,104,266
36226	United Cas & Surety Ins Co	9,706,034	5,253,461	4,452,573



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
85766	United Concordia Ins Co	56,919,468	23,168,432	33,751,036
69892	United Farm Family Life Ins Co	2,006,619,321	1,764,189,983	242,429,339
11770	United Financial Cas Co	1,815,880,253	1,424,534,184	391,346,069
51624	United Gen Title Ins Co	16,092,887	4,243,863	11,849,024
26999	United Guar Mortgage Ind Co	309,770,693	200,412,818	109,357,875
15873	United Guar Residential Ins Co	2,930,260,959	1,547,286,149	1,382,974,810
16667	United Guar Residential Ins Co of NC	472,210,262	152,408,128	319,802,134
69930	United Ins Co Of Amer	3,550,267,089	3,086,193,324	464,073,765
41335	United Natl Specialty Ins Co	78,480,951	18,852,112	59,628,839
69868	United Of Omaha Life Ins Co	16,698,149,290	15,670,972,917	1,027,176,373
13072	United Ohio Ins Co	250,629,073	126,950,941	123,678,132
25941	United Serv Automobile Assn	25,880,688,984	7,517,801,149	18,362,887,835
25887	United States Fidelity & Guar Co	4,797,215,673	2,169,748,101	2,627,467,572
21113	United States Fire Ins Co	2,924,116,005	2,042,399,670	881,716,335
70106	United States Life Ins Co In NYC	24,541,643,540	22,663,318,365	1,878,325,175
10656	United States Surety Co	46,762,146	17,995,804	28,766,342
29157	United WI Ins Co	344,373,055	276,472,489	67,900,566
72850	United World Life Ins Co	103,050,926	55,749,145	47,301,781
79413	UnitedHealthcare Ins Co	14,118,278,776	9,406,393,266	4,711,885,510
25909	Unitrin Preferred Ins Co	29,672,739	20,519,217	9,153,522
41181	Universal Underwriters Ins Co	385,427,601	43,733,137	341,694,464
70173	Universal Underwriters Life Ins Co	150,349,091	129,950,676	20,398,415
40843	Universal Underwriters Of TX Ins	11,879,684	2,217,224	9,662,460
62235	Unum Life Ins Co Of Amer	18,879,795,078	17,306,262,407	1,573,532,672
80705	US Br Great West Life Assur Co	86,729,745	63,870,780	22,858,965
80802	US Br Sun Life Assur Co of Canada	17,403,404,661	16,365,835,728	1,037,568,933
80659	US Business of Canada Life Assur Co	4,766,671,266	4,601,488,273	165,182,993
84530	US Financial Life Ins Co	628,907,455	565,749,243	63,158,212
29599	US Specialty Ins Co	2,055,971,992	1,503,459,395	552,512,597
25968	USAA Cas Ins Co	7,773,384,295	4,100,051,587	3,673,332,707
18600	USAA Gen Ind Co	1,676,156,295	1,095,326,320	580,829,975
69663	USAA Life Ins Co	19,647,069,853	17,812,771,786	1,834,298,067
94358	USable Life	381,176,447	224,903,718	156,272,729
25976	Utica Mut Ins Co	2,110,616,883	1,367,948,006	742,668,877
26611	Valiant Ins Co	39,265,243	7,005,537	32,259,706
20508	Valley Forge Ins Co	74,592,466	28,461	74,564,005
21172	Vanliner Ins Co	302,709,883	191,856,303	110,853,580
68632	Vantis Life Ins Co	899,707,060	829,383,195	70,323,865
70238	Variable Ann Life Ins Co	70,614,321,051	66,378,800,990	4,235,520,061
13110	Vermont Accident Ins Co Inc	6,771,186	264,018	6,507,168



The 162nd Report

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
26018	Vermont Mut Ins Co	614,239,649	330,394,616	283,845,033
20397	Vigilant Ins Co	451,265,663	204,499,436	246,766,227
40827	Virginia Surety Co Inc	978,940,010	686,889,661	292,050,349
39616	Vision Serv Plan Ins Co	228,314,494	94,047,281	134,267,213
70319	Washington Natl Ins Co	5,247,572,006	4,778,191,604	469,380,402
26069	Wausau Business Ins Co	198,818,427	151,827,735	46,990,692
26042	Wausau Underwriters Ins Co	286,810,522	192,542,721	94,267,801
10155	Wellcare Prescription Ins Inc	274,840,462	126,697,913	148,142,549
25011	Wesco Ins Co	505,245,034	390,741,078	114,503,956
44393	West Amer Ins Co	331,118,934	68,267,095	262,851,839
70335	West Coast Life Ins Co	4,210,251,334	3,738,497,248	471,754,086
10030	Westchester Fire Ins Co	2,119,270,815	1,305,567,622	813,703,193
91413	Western Reserve Life Assur Co of OH	8,600,826,766	8,281,591,592	319,235,174
13188	Western Surety Co	1,732,544,110	680,145,567	1,052,398,543
39845	Westport Ins Corp	5,331,348,237	3,604,842,030	1,726,506,207
51152	WFG Natl Title Ins Co	36,786,691	18,935,747	17,850,944
60704	Wilton Reassur Life Co of NY	883,962,538	765,640,054	118,322,479
56170	Womans Life Ins Society	192,093,609	166,911,306	25,182,304
57320	Woodmen World Life Ins Soc	9,517,446,944	8,655,215,304	862,231,640
70629	World Ins Co	322,211,619	206,612,351	115,599,268
11523	Wright Natl Flood Ins Co	30,980,971	12,867,639	18,113,332
20273	WRM Amer Ind Co Inc	69,907,995	8,632,458	61,275,536
40193	X L Ins Co Of NY	221,662,447	137,980,198	83,682,249
24554	XL Ins Amer Inc	775,649,359	522,650,606	252,998,753
88080	XL Life Ins & Ann Co	14,480,253	269,890	14,210,363
20583	XL Reins Amer Inc	5,413,040,894	3,175,206,872	2,237,834,022
37885	XL Specialty Ins Co	440,703,057	272,035,448	168,667,609
31267	York Ins Co of ME	45,009,605	33,263	44,976,342
26220	Yosemite Ins Co	353,444,265	90,029,891	263,414,374
30325	Zale Ind Co	36,335,367	20,310,237	16,025,130
71323	Zale Life Ins Co	10,871,446	2,136,458	8,734,988
13269	Zenith Ins Co	1,646,334,188	1,202,624,840	443,709,348
16535	Zurich Amer Ins Co	30,011,078,824	22,368,818,502	7,642,260,323
27855	Zurich Amer Ins Co Of IL	41,384,951	6,438,003	34,946,948
90557	Zurich Amer Life Ins Co	12,767,356,282	12,598,756,487	168,599,795



The 162nd Report

Appendix D

2012 Surplus Lines Insurers

NAIC #	COMPANY NAME
20010	Acceptance Indemnity Insurance Company
24856	Admiral Insurance Company
10389	Agent Alliance Insurance Company
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
33189	Alterra Excess & Surplus Insurance Company
35351	American Empire Surplus Lines Ins Co
25433	American Safety Indemnity Company
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
27189	Associated International Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	Axis Surplus Insurance Company
39462	Berkley Assurance Company
31295	Berkley Regional Specialty Insurance Co
13578	Bracken Hill Specialty Insurance Co Inc
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
26883	Chartis Specialty Insurance Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co
43095	Clarendon America Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
24319	Darwin Select Insurance Company



The 162nd Report

NAIC #	COMPANY NAME
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
39020	Essex Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
18376	Hermitage Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
37079	Hudson Specialty Insurance Company
27960	Illinois Union Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
37745	Maiden Specialty Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Ins Co
37974	Mt. Hawley Insurance Company
20079	National Fire & Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
17400	Noetic Specialty Insurance Company
25038	North American Capacity Insurance Company



The 162nd Report

NAIC #	COMPANY NAME
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
35114	PMSLIC Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10729	Seneca Specialty Insurance Company
13815	SPARTA Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
26387	Steadfast Insurance Company
23850	Tokio Marine Specialty Insurance Company
44776	Torus Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
40428	Voyager Indemnity Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company



The 162nd Report

AA#	COMPANY NAME
AA-1120810	Ace European Group Limited
AA-1320065	Allianz Global Corporate & Specialty (France)
AA-1344102	Allianz Global Corporate & Specialty AG
AA-1780074	AmTrust International Underwriters Limited
AA-1120053	Arch Insurance Company (Europe) Limited
AA-3190873	Ariel Reinsurance Company Limited
AA-1120337	Aspen Insurance UK Limited a/k/a Aspen Re
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-1120290	British Aviation Insurance Company Limited
AA-1560210	Commonwealth Insurance Company
AA-3194130	Endurance Specialty Insurance Ltd.
AA-3194231	Gard Marine & Energy Limited
AA-1360015	Generali, Assicurazioni Generali, S.p.A. a/k/a Assicurazioni Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-3190600	Glencoe Insurance Ltd.
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1120757	Heddington Insurance (UK) Limited
AA-1120822	Interntional Insurance Company of Hannover
AA-3190917	Ironshore Insurance Ltd
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
	Lloyds Underwriters at London
AA-1121276	Marine Insurance Company Limited
AA-1121425	Markel International Insurance Company Limited
AA-1121410	Mitsui Sumitomo Insurance Company (Europe) Limited
AA-1120481	QBE Insurance (Europe) Limited
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1125000	Sunderland Marine Mutual Insurance Company Limited
AA-1120093	Torus Insurance (UK) Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited

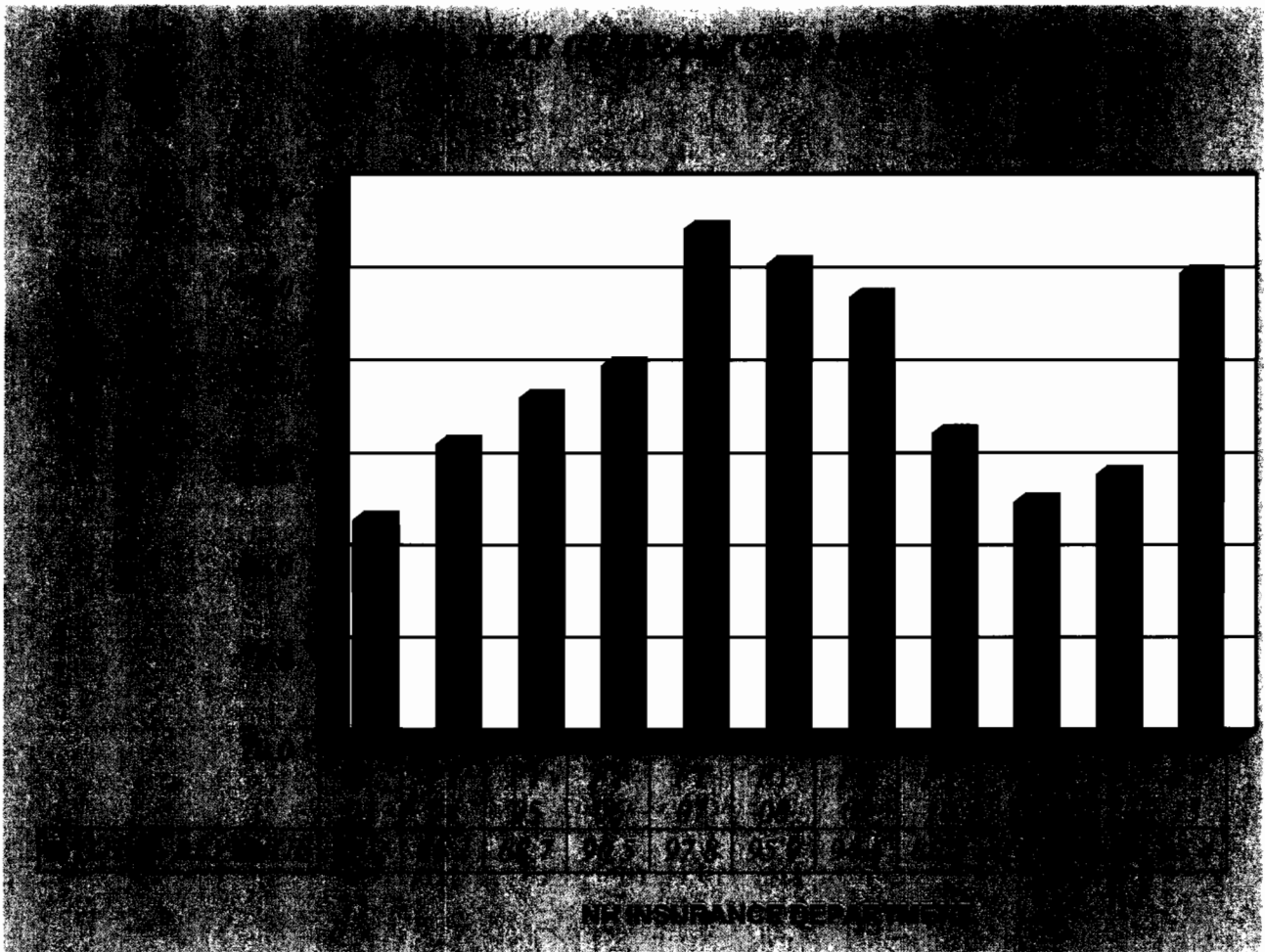


The 162nd Report

Appendix E

General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2003 through 2013. 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 2013, premium tax produced \$81.4 million of revenue (85.3 %) while producer and other fees produced \$14.0 million in revenue (14.7 %). The increase in FY 2013 general fund revenue compared to FY 2012, is attributed to the moderate increase in the tax base, an increase in retaliatory taxes collected and a decrease in the Business Enterprise Tax credit applied against the premium taxes.





The 162nd Report



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