



APR 26 '18 AM 11:13 DAS  
**THE STATE OF NEW HAMPSHIRE**  
**INSURANCE DEPARTMENT**

21 SOUTH FRUIT STREET SUITE 14  
CONCORD, NEW HAMPSHIRE 03301

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3D

Roger A. Sevigny  
Commissioner

Alexander K. Feldvebel  
Deputy Commissioner

April 20, 2018

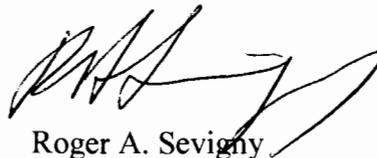
His Excellency, Governor Christopher T. Sununu  
and the Honorable Council  
State House  
Concord, New Hampshire 03301

RE: Annual Report – Fiscal Year 2015

Dear Governor Sununu and the Executive Council:

Pursuant to the provision of RSA 400-A:26, the Insurance Department respectfully submits the One Hundred Sixty Fourth Annual Report for fiscal year 2015. This report highlights accomplishments of the Department in regulating the insurance industry during the last fiscal year. It was another successful year in promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. The Department is committed to treat all its constituencies in an open, fair and respectful manner and to uphold the highest professional, ethical and quality standards in serving the consumers and the general public on the whole.

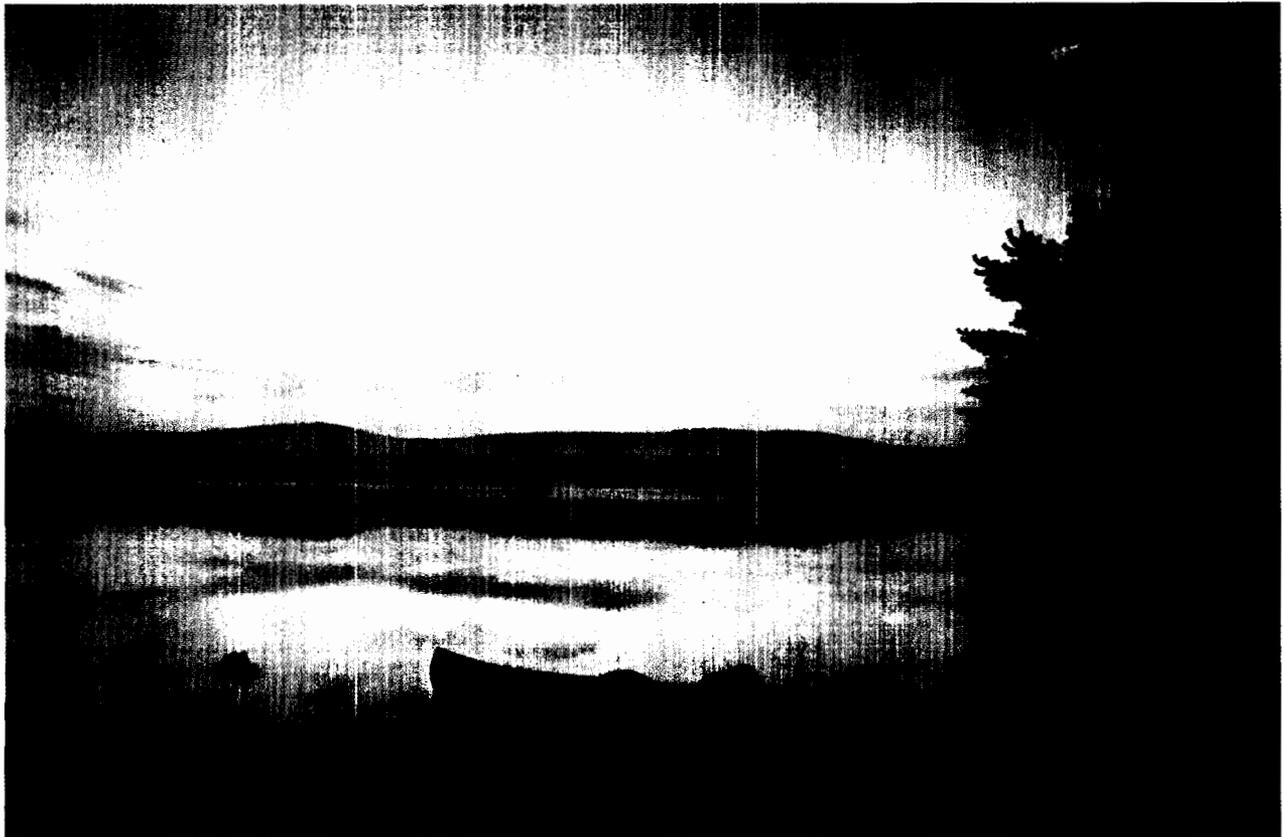
Respectfully submitted,



Roger A. Sevigny

STATE OF  
NEW  
HAMPSHIRE

**NEW HAMPSHIRE INSURANCE DEPARTMENT**  
**2015 ANNUAL REPORT**



**164th Annual Report**  
**(Fiscal Year 2015: July 1, 2014 – June 30, 2015)**



The 164th Report  
*of the New Hampshire Insurance Department*

Roger A. Seigny  
*Insurance Commissioner*

Her Excellency, Governor Margaret Wood Hassan

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

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

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

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

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



# The 164th Report

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## Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2015. During Fiscal Year 2015, the Department had 82 full time staff positions and collected total General Fund revenues of \$115 million. The Department's operating budget may be found at <http://www.gencourt.state.nh.us/LBA/Budget/OperatingBudget.aspx>.

## Insurance Department Organization and Function

The Department was established in 1851 as the first insurance regulator in the nation. The laws that govern the responsibilities of the Department are set forth in Title XXXVII, codified at RSA 400 through RSA 420-N. The Insurance Commissioner is charged under Title XXXVII with the enforcement and execution of the insurance laws of New Hampshire, with the collection of premium taxes and fees, and the regulation of the insurance marketplace to ensure fair treatment of policyholders and claimants. The Department also is charged with promoting competitive and safe insurance markets.

## Mission Statement

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

## INSURANCE DEPARTMENT STAFF BY DIVISION

### Executive Office

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

Alexander Feldvebel.....Deputy Insurance Commissioner

Sandra Barlow.....Program Specialist I

Karen Cassin..... Program Specialist I

Danielle Barrick.....Product Marketing Manager

Frances DeCinto.....Human Resources Administrator

### Operations

**Barbara Richardson.....Director of Operations**

#### Premium Tax Unit

Norma Stallings.....Insurance Company Examiner IV

Donna Arcand.....Tax Auditor VI

#### Business Unit

Ted Perkins .....Business Administrator III



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Mary Tarbell.....Program Assistant II  
 Linda Hemeon.....Senior Accounting Technician  
 Paula Cook.....Senior Clerk Interviewer

## **Fraud Unit**

Brendhan Harris.....Senior Insurance Fraud Investigator  
 Thomas Wickey.....Supervisor V

## **Producer Licensing**

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

## **Administrative Support**

Christine Blais.....Program Assistant I  
 Marlene Sawicki.....Research Assistant  
 Heather Boulanger.....Secretary II  
 Jennifer Goodwin .....Program Assistant I

## **Legal**

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

### **Legal Unit**

James Fox.....Insurance Company Examiner III  
 Heather Silverstein.....Attorney IV  
 Deborah O'Loughlin....Legal Coordinator  
 Sarah Prescott.....Paralegal II

### **Enforcement Unit**

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

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

Tyler Brannen.....Health Care Policy Analyst  
 Maureen Mustard.....Healthcare Statistician  
 David Sky.....Actuary  
 Jennifer Patterson.....Attorney IV

Alain Couture.....Health Reform Coordinator  
 Diedre Collins..... Bookkeeper (part-time)



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## Financial Regulation

**Deborah Stone.....Director of Financial Regulation**

### Financial Analysis

Patricia Gosselin.....Chief Financial Analyst  
Mary Verville.....Senior Financial Analyst  
Christopher Jewell .....Analyst I  
Cynthia Ginsberg.....Financial Analyst I  
Diane Cygan.....Financial Records Auditor

### Financial Examiners

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

## Market Regulation

**Vacant..... Director of Market Regulation**

### Market Analysis and Actuarial

Sally MacFadden.....Actuary  
Christian Citarella.....Assistant Actuary  
Ruju Dave.....Insurance Company Examiner II  
Denise Lamy.....Administrator of Industry Regulation and Licensing  
Charles Vanasdalan.....Insurance Company Examiner II

### Market Conduct

Edwin Pugsley.....Insurance Company Examiner IV  
Property and Casualty  
James Young.....Insurance Company Examiner III  
Andre Gagne.....Insurance Company Examiner II  
Ellen Walsh.....Insurance Company Examiner II  
Life, Accident and Health Market Conduct  
Joelien Atwater.....Insurance Company Examiner III  
Vacant.....Insurance Company Examiner II  
Doug Rees .....Insurance Company Examiner II  
Karen McCallister.....LAH Insurance Examiner  
Vacant.....Insurance Company Examiner III



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## Compliance and Consumer Services

**Michael Wilkey.....Insurance Company Examiner IV**

### Compliance

Sonja Barker.....Insurance Company Examiner III  
Tom Weston.....Life, Accident and Health Examiner  
David Schechtman.....Life and Health Insurance Examiner  
Diana Lavoie.....Insurance Company Examiner II  
Ingrid Marsh .....Life, Accident and Health Examiner  
Gail Matson.....Casualty Insurance Examiner  
Steve Towne.....Casualty Insurance Examiner  
Frank Cardamone.....Casualty Insurance Examiner

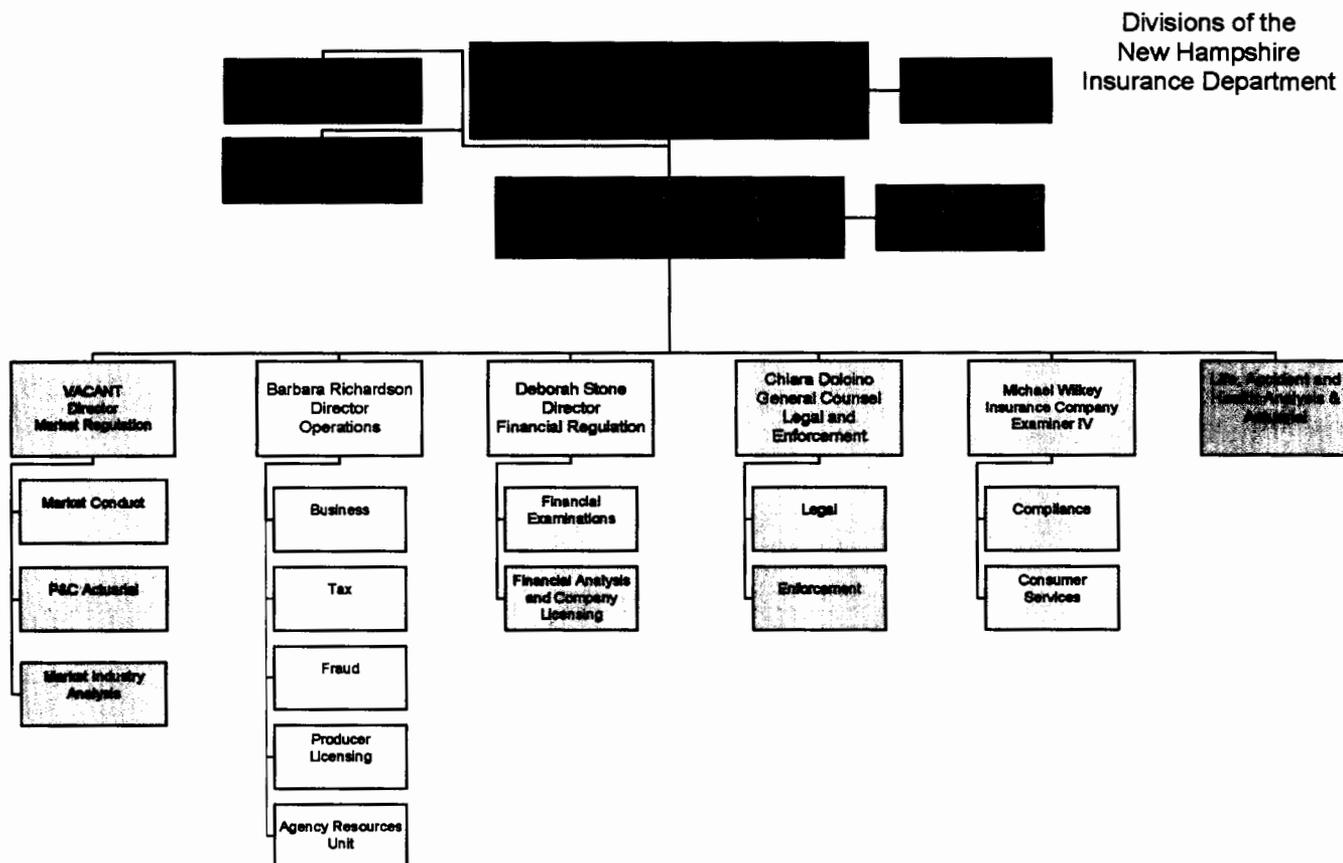
### Consumer Services

Keith Nyhan.....Insurance Company Examiner III  
Barbara Anderson.....Claims and Hearings Officer  
Catherine Drew.....Claims and Hearings Officer  
Lisa Cotter .....Insurance Claim Representative  
Claire LaPointe.....Claims and Hearings Officer  
Robin Perry.....Insurance Claims Representative



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## VHID Organizational Chart



## Financial Regulation Division

The Financial Regulation Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing /registering all domestic and foreign companies. The New Hampshire Insurance Department currently licenses 1,083 insurance companies to conduct business in the State, 59 of which are domiciled in New Hampshire. Of these companies, 377 are licensed to write life and health insurance, and the remaining 706 companies are licensed in various property and casualty lines.

The division processed and issued 15 new company licenses during Fiscal Year 2015. Nine were life and health insurance companies, 6 property and casualty insurance companies. (See Appendix A) Eighteen companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2014 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.



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

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

As of June 30, 2015, one hundred fifty-one (151) unauthorized insurers qualified as eligible surplus lines carriers in Appendix D and E.

Financial examinations of the following domestic companies were completed during Fiscal Year 2015:

Acadia Insurance Company	Mountain Valley Indemnity Company
Anthem Health Plans of NH	NH Employers Insurance Company
Delta Dental Plan of NH	Phenix Mutual Fire Insurance Co
Matthew Thornton Health Plan	Red Tree Insurance Company, Inc.
Merchants National Insurance Co	Technology Insurance Company

### Liberty Insurance Group:

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

Financial examinations in progress as of fiscal year-end 2015 include:

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



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

### Market Regulation Division

#### Actuarial and Market Regulation Division

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

#### Market Conduct Unit

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

#### Life, Accident and Health

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

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

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

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



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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 is the 2015 FY significant market conduct actions performed by the LAH unit.

## Market Regulation Actions and Results for Fiscal Year 2015

### 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
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### Market Conduct Examination Closed During Fiscal Year 2015

Collaborative Examinations:	1	Sun Life Assurance Company of Canada Group	549	Yes	\$87,457	
	1	White Mountains Group	84	Yes	\$26,314	
	1	Allianz Insurance Group	968	Yes	\$109,284	
	1	Guardian Life Group	429	Yes	\$53,155	
	1	Pacific Life Group	709	Yes	\$60,565	
<b>Examinations Total</b>	<b>5</b>				<b>\$336,775</b>	



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## Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2015 fiscal year, the P&C Market Conduct unit focused on target examinations pursuant to provisions of the New Hampshire Workers Compensation Assigned Risk Plan servicing carrier agreement. Examinations also continued on completing two target examinations initiated in collaboration with the Department of Labor regarding workers compensation written in the voluntary market.

### Market Regulation Actions and Results for Fiscal Year 2015

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/ Providers Reported Receiving a Policy Refund or Credit
<b>Market Conduct Examination Closed During Fiscal Year 2015</b>							
Insurance Company Examinations	1	National Union Fire Insurance Company Of Pittsburgh	19445	Yes		\$299.67	1
	1	Insurance Company Of The State Of PA	19429	Yes			
	1	New Hampshire Insurance Company	23841	Yes			
	1	Commerce & Industry Insurance Company	19410	Yes			
	1	Chartis Casualty Company	40258	Yes			
	1	Peerless Insurance Company	24198	Yes		\$1,086.00	1
	1	Liberty Insurance Corporation	42404	Yes		\$12,926.98	1
	1	The Netherlands Insurance Company	24171	Yes			
	1	Excelsior Insurance Company	11045	Yes			
	1	Liberty Mutual Fire Insurance Company	23035	Yes			
	1	Wausau Underwriters Insurance Company	26042	Yes			
	1	Liberty Mutual Insurance Company	23043	Yes			
<b>Examinations Total</b>	<b>12</b>					<b>\$14,312.65</b>	<b>3</b>



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Type of Action	Count	Licensed Entity	NAIC Company or Group Code	Line of Business	Corrective Action Required?	Consumer and/or Provider Restitution	Number of NH Policyholders/ Providers Reported Receiving a Policy Refund or Credit
<b>Market Conduct Analysis Completed During Fiscal Year 2015</b>							
Insurance Company Market Analysis	1	Allmerica Financial Benefit Insurance Company	41840	Auto			
	1	Massachusetts Bay Insurance Company	22306	HO			
	1	Safeco Insurance Company of America	24740	Auto & HO			
	1	Hartford Fire Insurance Company	19682	Auto			
	1	Hartford Insurance Company of the Midwest	37478	Auto & HO	Yes	\$26,409 (HO)	286
	1	Hartford Underwriters Insurance Company	30104	Auto & HO	Yes	\$12,996 (HO)	72
	1	Hartford Accident and Indemnity Company	22357	Auto & HO	Yes	\$1,042 (HO)	8
	1	Hartford Casualty Insurance Company	29424	Auto & HO	Yes	\$232 (HO)	1
	1	Twin City Fire Insurance Company	29459	Auto & HO	Yes	\$77 (HO)	2
	1	Sentinel Insurance Company, LTD	11000	Auto			
	1	Trumbull Insurance Company	27120	HO	Yes	\$2,737	45
	1	Excelsior Insurance Company	11045	CL			
	1	The Netherlands Insurance Company	24171	CL			
	1	Mt. Washington Assurance Corporation	43982	Auto & HO			
	1	The Travelers Home and Marine	27998	Auto		\$560,050.32	3846



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	Insurance Company			Yes		
1	TravCo Insurance Company	28188	Auto	Yes	\$95,485.61	731
1	Travelers Indemnity Company	25658	Auto	Yes	\$910.59	6
1	Progressive Northern Insurance Company	38628	Auto			
1	Progressive Universal Insurance Company	21727	Auto			
1	Peerless Insurance Company	24198	CL			
1	Ohio Security Insurance Company	24082	CL			
1	National General Insurance Company	23728	Auto			
1	Concord General Mutual Insurance Company	20672	Auto & HO			
<b>Examinations</b>						
<b>Total</b>	<b>33</b>				<b>\$499,939.52</b>	<b>4997</b>

For the majority of these Level-1 reviews, no further analysis is required. For a few, further analysis or possible regulatory action will be undertaken as required at a future time.

### 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. The unit also 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



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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 2013 and 2014 data, were completed on 26 companies.

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 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.

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

The Property and Casualty Actuarial Unit is responsible for general market and industry analysis, evaluation of the competitiveness of New Hampshire's insurance markets, and review of all P&C rate, rating rule, and predictive model filings. This unit also provides legislative testimony, analysis and research, and provides consumer assistance on rate related issues and all Workers' Compensation (WC) related complaints.

During Fiscal Year 2015, the Actuarial Unit received 1,818 loss cost, rate, or rate/rule filings for various P&C lines of business, of which more than 90% were resolved in the same period. Of this group, 75 were related to workers compensation, and the remainder was split between personal lines (approximately 20%) and commercial lines (approximately 80%). As insurance company pricing models become more sophisticated, the actuaries have additionally become involved in evaluating many new and complex types of models that impact insurance cost, such as credit scoring models, catastrophe models, usage-based insurance programs, and highly complex predictive models that incorporate non-traditional pricing variables. The actuaries have also followed the industry-wide debate on price optimization and monitored the NAIC working group recommendations in order to devise a strategy for NH and ensure that NH consumers are not being adversely impacted.

The Unit manages support and analysis for workers compensation in New Hampshire. The Workers' Compensation Analyst provides information, technical assistance, and analysis to consumers who have inquiries or complaints about their WC coverage. During Fiscal Year 2015, the Unit responded to 170 requests from both agents and consumers. The Unit also compiles and analyzes WC data as needed. The Unit provides data to the Oregon study: a ranking of all states' WC premium costs.

The P&C Actuarial Unit is responsible for the review and approval of all 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 testifies at the associated rate hearing.

In 2015, the Unit selected 3 companies to be WC Residual Market Servicing Carriers for the 3 year period beginning 1/1/2016. The analysis involved a review of Market Conduct examinations, NCCI audit scores, bid questionnaires and proposed plans of operation submitted by the bid participants, as well as a review of internal complaint data and an evaluation of the potential for market disruption.



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The P&C Actuarial Unit provides legislative testimony and analysis on WC related bills and other bills that impact insurance coverage or cost. In Fiscal Year 2015, data was provided to the House Labor Committee that showed that WC medical costs are substantially more expensive than other states in the region and nationally, as well as providing estimates of the cost impact of various WC fee schedule and medical cost reform bills proposed to reduce the high cost of WC medical in NH. In FY 2015, the Actuarial Unit also worked with the Labor Committee to provide a non-legislative solution to an issue raised in HB465, which was an effort to provide affordable WC coverage to caretakers of elderly and infirm people trying to remain in their own homes.

In 2015, RSA 412:37-b (2015 Senate Bill 133) charged the NHID with identifying options for comparing WC medical data to health care claims from the NH Comprehensive Healthcare Information System (CHIS). The P&C Actuarial Unit worked closely with an outside consultant to produce a comprehensive report including clear recommendations for collecting WC data to address the high cost of WC medical payments and increase transparency.

The P&C Actuarial Unit maintains the online premium comparisons for personal automobile and homeowners insurance that are published regularly throughout the year. Both comparisons were updated to reflect current premium levels based on filings made through 2014. Since the first publication of these comparisons, thousands of 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.

RSA 412:14 calls for the Insurance Commissioner to monitor the degree of competition in insurance markets in the state. The actuaries perform an annual analysis, including information on each line of business at the state level, the New England regional level and also countrywide. This information is an important factor in determining whether a reasonable degree of competition exists in each line of insurance, and thus whether there are particular regulatory issues to be considered.

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

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

Members of the unit act as the Commissioner's designee to the NH Workers' Compensation Advisory Council, the Workers' Compensation Classification and Rating Appeals Board, and the Joint Agency Task Force on Employee Misclassification Enforcement. The Unit also represents the Department on various legislative study committees, such as the commission to study soft tissue injuries under workers compensation.



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### Compliance Unit

The Compliance Unit is divided into two areas: Property & Casualty (P&C) and Life, Accident and Health (LAH). Each examines insurance forms, including policies, riders, endorsements, amendments, and applications that have been submitted for approval to ensure conformity with the state's laws and rules.

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

### Property & Casualty

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

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

#### Fiscal Year 2015 P&C Rate and Form Filings

##### Received

P&C Rate and Form Filings	5,392
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##### Closed - Disposition

P&C Filings Closed-Disposition	5,284
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### Life, Accident and Health

The Life, Accident and Health Forms area has responsibilities that include the review and analysis of all individual and group health policies, including Affordable Care Act-compliant Qualified Health Plans, life insurance products, disability policies, Medicare supplement policies, Health Maintenance Organizations,



## The 164th Report

advertising, long-term care, annuity, credit life and disability coverages, life settlements, and continuing care retirement communities.

The ACA created a multitude of changes to the health insurance marketplace in New Hampshire as well as in direct regulatory requirements for the NHID. From 2011 to the present, NHID has adapted its regulation of the New Hampshire health insurance industry to accommodate these marketplace changes.

With the passage of the ACA, there are many reforms that the Department continues to implement and enforce. The significant and structural changes that have taken effect over the past three years have required a more robust framework of legal and policy support within the NHID using contractors. This extra support has helped the Department effectively work toward implementation of the federal reform requirements, integrate federal and state changes to the marketplace, increase coordination across state agencies, and actively represent New Hampshire insurance consumers with the federal government and the NAIC, which has been delegated the responsibility by the federal government to assist states with ACA implementation and guidance.

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

### **Fiscal Year 2015 LAH Rate and Form Filings**

#### **Received**

LAH Rate and Form Filings	2,119
Interstate Compact Filings Received	516
Total Filings Received	2,635

#### **Closed - Disposition**

LAH Filings Closed - Disposition	2,132
Interstate Compact Filings - Disposition	548
Total Filings Closed	2,680

#### **Qualified Health Plans Under ACA**

Qualified Health Plans Recommended for Certification	161
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### **Consumer Services Unit**

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



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to ensure that licensees, including companies and producers (aka insurance agents), comply with NH insurance laws and rules.

In Fiscal Year 2015, Consumer Services assisted consumers with 1,068 formal complaints and responded to 5,166 consumer inquiries. During the fiscal year, Consumer Services recovered about \$1,985,000 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 during catastrophic weather events. During Fiscal Year 2015, the unit responded to 635 formal complaints and 1,733 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$844,000.

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

In Fiscal Year 2015, the LAH sub-unit responded to 433 formal complaints and 3,433 requests for assistance. The LAH Consumer Services Officers responded to consumer complaints and inquiries on a variety of life accident and health insurance topics, including coverage issues, the impact of legislation, suitability of annuity sales to seniors, and claims concerns. On behalf of NH consumers, the sub-unit facilitated the recovery of approximately \$1,142,000.

The Insurance Department is responsible for administering the appeals process for adverse health insurance claim decisions under RSA 420-J:5 and for certifying independent review organizations, which render the decisions in these appeals. The Department also certifies long term care insurance independent review organizations under Department rule Ins. 3601.

During Fiscal Year 2015, 75 applications for external review were received. Of those, 36 met the legal requirements to qualify for external review and 6 health insurance company decisions were overturned or partially overturned by the certified external review organizations.

### **Public Information**

The Insurance Department's communications director is responsible for the Department's public information and outreach strategies. The Department's primary outreach platforms include:

The Department's **website**: [www.nh.gov/insurance](http://www.nh.gov/insurance)

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

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

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

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

The Department's website contains an archive of reports, forms, checklists and links to a variety of insurance-



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related websites, such as state agencies, related non-profits and federal programs, including Medicare and Medicaid.

In FY15, the Department responded to dozens of press inquiries and issued 27 press releases to inform the public about important insurance-related issues on a range of topics. The Department also responded to 48 "Right to Know" requests.

### Operations Division

#### Premium Tax Unit

The Premium Tax Unit is responsible for the accounting and auditing of all general funds and restricted revenue received by the Department. Upon request, revenue and tax related information is provided to the legislative committees.

The Department received total general fund revenue of \$114.6 million in fiscal year 2015. The Unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources - a premium tax on premiums written, and fees from companies, producers, and other sources. Premium tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.

In fiscal year 2015, the Unit reported \$99.4 million in premium tax revenue and \$15.2 million in licensing and other fee revenue, totaling \$114.6 million that was credited to the general fund. Also see Appendix E – General Fund Revenue.

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

#### Insurance Fraud Unit

In 1993, the Legislature enacted RSA 417:23, which authorized the Insurance Department to establish the New Hampshire Insurance Fraud Investigation Unit ("Fraud Unit"). The Fraud Unit investigates and prosecutes insurance fraud and other insurance-related crimes. The Fraud Unit is composed of a director, two investigators, a prosecutor, and an administrative assistant. If a company has reason to believe that fraud has been committed, there is a statutory requirement that it refer the issue(s) to the Fraud Unit for review. The unit also accepts referrals from all sources. It has established a referral form online but will accept referrals in writing, in person, or by telephone.

In fiscal year 2015, the Fraud Unit received 224 referrals of suspected fraud or other insurance related crimes. Of these referrals, the unit conducted 148 criminal investigations, of which 11 were prosecuted either by the County Attorney's office, the NH Attorney General's office, or the United States Attorney.

The Fraud Unit has unique powers of authority granted to it by the Commissioner allowing the unit to secure evidence far more quickly than most law enforcement agencies. In its efforts to take a proactive stance against insurance crimes, the Fraud Unit works jointly with the National Insurance Crime Bureau ("NICB") and other



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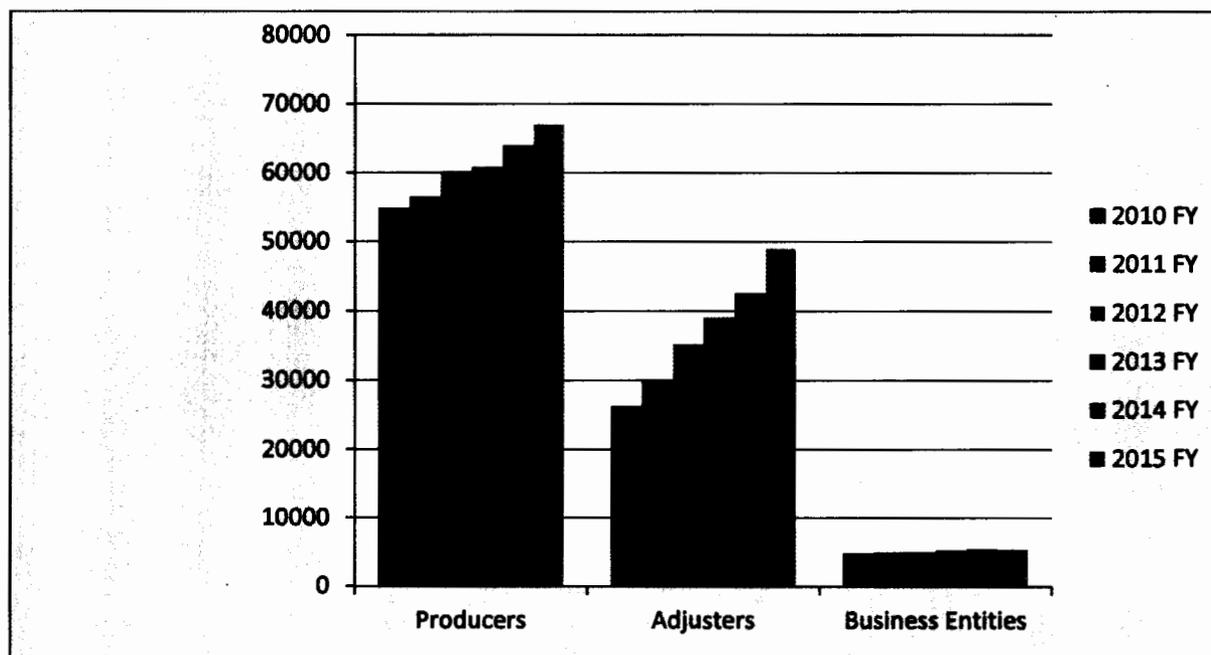
local, state, and federal law enforcement agencies conducting undercover operations. Although most of these operations generally target suspected healthcare fraud by providers and/or clinics, the undercover operations can expand as far as necessary to combat all lines of fraud.

### Producer Licensing Unit

The Licensing division has seen continued growth in the number of licenses issued and maintained. As of June 30, 2015, there were more than 67,000 active individual producers (individuals licensed to sell insurance in the state) and 5,500 business entity producers licensed in New Hampshire. Those producers are authorized to sell insurance products the state. The state currently has 49,000 claims adjusters, who are licensed to adjust workers' compensation and property & casualty claims.

The steady growth in New Hampshire license holders is directly related to online technology. New Hampshire licensees can process a range of requests through the Insurance Department's electronic systems, including license applications, license verifications, license printing, and continuing education. Licensees are able to manage and maintain their licenses electronically. The Insurance Department's partnerships with the NAIC affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services, securities, and efficiencies.

Licensed producers and adjusters in New Hampshire



Fiscal year 2015, saw the continuation of the Federal Affordable Care Act Marketplace. The Licensing Division has made available to the public a list of the 266 federally trained and registered resident producers qualified to sell the products through the Federal Marketplace.



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

NH citizens, the insurance consumer and the insurance industry can verify license information through online options on our website. The electronic online systems provides the most accurate up to date information available.

### 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 2015 include:

Total adjudicatory hearings conducted: 7

Total consent orders executed: 5

Total licenses revoked: 8

Total licenses suspended: 1

Total licenses denied: 1

Total licenses surrendered: 1

Hearings resulting in finding for respondent: 0

Order by hearing officer:	\$8,750.00
Consent orders:	\$11,000.00
<b>Total amount of administrative fines assessed:</b>	<b>\$19,750.00</b>
<b>Total amount of consumer restitution:</b>	<b>\$114,945.32</b>

### Rehabilitations & Liquidations

#### 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 ongoing and all court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at [www.hicilclerk.org](http://www.hicilclerk.org).



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### **New Hampshire Medical Malpractice Joint Underwriting Association**

During December 2014, a legislative committee asked the New Hampshire Insurance Department to determine whether there was still a need for a government risk-sharing plan to provide medical malpractice insurance. After a public hearing with testimony from all interested stakeholders, the Insurance Department determined that medical malpractice coverage was readily available from private insurers. As a result of the Department's determination, the Legislature passed House Bill 508, calling for an orderly wind-down of the JUA.

As required by this bill, the Insurance Department filed pleadings with the Merrimack County Superior Court to begin the court's supervision of the closure of the JUA. The court's order establishes the Commissioner as receiver and approves the appointment of a special deputy, who will oversee the wind-down effort. Commissioner Sevigny said "Policyholders and patients alike can be assured that the Department and the special deputy will act under the court's supervision to have an orderly wind down of the business of the JUA and resolution of all claims." The court order may be found on the Insurance Department's website: [http://www.nh.gov/insurance/legal/nhid\\_nhmmjua\\_recvrshp.htm](http://www.nh.gov/insurance/legal/nhid_nhmmjua_recvrshp.htm).

## **Insurance Legislation & Rulemaking**

### **Legislation**

The following is a brief overview of the disposition of the Department's legislative initiatives in the 2015 Legislative Session:

#### **HB 195:** Relative to continuing care communities

This bill clarifies the procedures for liquidating or rehabilitating a continuing care community.

**Senate Action:** Interim Study, MA, VV; 01/21/2016

#### **HB 223:** Relative to external review under the managed care law

This bill clarifies the right to external review for persons enrolled in the marketplace premium assistance program.

**Governor's Action:** Signed 06/02/15; Effective 08/01/15; CHAPTER 64

#### **HB 390:** Relative to stop-loss insurance

This bill adjusts the group size for purposes of stop loss insurance.

**House Action:** Inexpedient to Legislate 03/04/15

#### **HB 478:** Relative to rulemaking for market conduct record retention and production

This bill authorizes the insurance commissioner to adopt rules under RSA 541-A for the purposes of the law governing market conduct record retention and production.

**Governor's Action:** Signed 06/05/15; Effective 08/04/15; CHAPTER 91



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**HB 479:** Relative to uninsured or hit-and-run motor vehicle coverage and relative to the New Hampshire excellence in higher education endowment trust fund

This bill clarifies minimum requirements uninsured or hit-and-run motor vehicle coverage.

**Governor's Action:** Signed 07/13/15; Effective 09/11/15; CHAPTER 237

**HB 480:** Relative to policies for property and casualty insurance

This bill declares that a property and casualty policy shall not contain coverage for payment of a fine or penalty for a criminal offense but may provide coverage or defense costs and restitution to injured parties.

**Governor's Action:** Signed 06/02/15; Effective 08/01/15; CHAPTER 70

**HB 481:** Relative to commercial insurance

This bill clarifies the scope of RSA 417-C relative to procedures for cancellation or refusal to renew commercial insurance policies.

**Governor's Action:** Signed 06/05/15; Effective 08/04/15; CHAPTER 92

**HB 482:** Relative to the insurance claims adjuster definition

This bill clarifies the home state of an insurance claims adjuster.

**Governor's Action:** Signed 06/05/15; Effective 08/04/15; CHAPTER 93

**HB 508:** Relative to the dissolution of the New Hampshire medical malpractice joint underwriting association and relative to cost-sharing parity for oral anti-cancer therapies

This bill establishes a procedure for the dissolution of the New Hampshire medical malpractice joint underwriting association. Non-germane amendment: oral anti-cancer therapy.

**Governor's Action:** Signed 07/20/15; Effective 07/20/15; 01/01/17; 01/01/21; CHAPTER 263

**SB 111:** Making changes to the life and health insurance guaranty association

This bill makes certain changes to the law governing the life and health insurance guaranty association.

**Governor's Action:** Signed 07/06/15; Effective 09/04/15; CHAPTER 205

**SB 110-FN:** Establishing the administrative supervision act

This bill authorizes the Commissioner to supervise an insurance company, with the insurer's consent, for the protection of policyholders or the general public.

**House Action:** Bill retained for further consideration.

### Rulemaking

During the period of this Annual Report (July 1, 2014 through June 30, 2015), the Department commenced or completed administrative rulemaking proceedings on the following:

#### **Ins 1100 – Confidentiality of HIV Tests**

This rule establishes the standards under which all HIV test results and records are maintained as confidential. The rule makes changes to the former disclosure statement and consent form.

Adopted: 06/24/15

Effective: 07/01/15

#### **Ins 1300 – Producers and Adjusters**



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This rule provides the criteria and requirements for continuing education for agents and brokers (producers) and adjusters. The amendments clarify the rule's applicability; prohibit duplicative course work in the same renewal period; and correct the name of a producer association.

Adopted: 06/24/15                      Effective: 08/01/15

### **Ins 3601 – Long-Term Care Insurance**

This proceeding adopted amendments to the rate review standards.

Adopted: 02/11/15                      Effective: 02/13/15

### **Ins 3902 – Individual Supplemental Unemployment Insurance**

This proceeding changes the chapter heading of Ins 3900 and adopts a new Part Ins 3902 Individual Supplemental Unemployment Insurance, which permits the sale of individual supplementary insurance against the loss of income due to involuntary loss of employment.

Adopted: 06/24/15                      Effective: 08/01/15

### **Ins 4700 – Accident and Health Travel Insurance**

This new rule establishes standards for insurers to write travel policies covering loss of property, or personal injury or illness, while an individual is travelling. The rule defines terms, delineates filing requirements, and provides minimum policy and coverage requirements. It specifies policy provisions that are prohibited, and it provides for consumer disclosures.

Adopted: 10/01/14                      Effective: 11/03/14

## **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 director of health care analytics. The division works as a team in conjunction with the Department's deputy commissioner, life, accident and health legal counsel, director of compliance and consumer services, and life and health project manager.

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

Initiatives include:

- The widely acclaimed transparency website [NHHealthCost.org](http://NHHealthCost.org), which uses paid claims data collected by the state to help NH resident get an accurate estimate of a range of health care procedures at hospitals across the state.
- The team also holds an annual hearing on premium rates in the state:  
<https://www.youtube.com/watch?v=0amczGDbczc>
- It created a public working group to revise the state's network adequacy rules:  
[http://www.nh.gov/insurance/legal/nhid\\_nwadequacy\\_wg.htm](http://www.nh.gov/insurance/legal/nhid_nwadequacy_wg.htm)



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- In 2015, it held a forum on health care provider payment reform:  
<https://www.youtube.com/watch?v=iUhmy6QZVAg>

### **APPENDIX A**

#### **COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2015**

##### Life & Health Companies

Sierra Health and Life Insurance Company	August 21, 2014
UnitedHealthcare Life Insurance Company	August 27, 2014
Aetna Health and Life Insurance Company	December 10, 2014
DentaQuest USA Insurance Company, Inc.	December 16, 2014
Mid-West National Life Insurance Co of Tennessee	December 22, 2014
Coventry Health and Life Insurance Company	February 24, 2015
American Family Life Insurance Company	February 24, 2015
Merit Health Insurance Company	March 12, 2015
Tufts Health Freedom Insurance Company	April 27, 2015

##### Property & Casualty Companies



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Westfield Insurance Company  
 Main Street America Protection Ins Company  
 American Modern Property & Casualty Ins Co  
 Triumphe Casualty Company  
 Berkshire Hathaway Specialty Insurance Company  
 Great American Spirit Insurance Company

August 21, 2014  
 August 21, 2014  
 December 10, 2014  
 March 26, 2015  
 March 31, 2015  
 April 1, 2015

### Appendix B

#### Domestic Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL & SURPLUS
31325	Acadia Ins Co	153,271,937	101,984,725	51,287,21
22730	Allied World Ins Co	1,727,155,179	634,229,637	1,092,925,54
10690	Allied World National Assur Co	270,261,736	140,605,100	129,656,63
10212	Allmerica Fin Alliance Ins Co	19,422,774	15,961	19,406,81
12696	America First Ins Co	14,103,865	23,537	14,080,32
23337	American European Ins Co	148,002,238	78,821,141	69,181,09
24066	American Fire & Casualty Co	40,756,664	1,729,802	39,026,86
53759	Anthem Health Plans of NH	327,666,930	169,738,273	157,928,65
15316	Bow Mutual Fire Ins Co	6,011	0	6,01
12260	Campmed Casualty & Indemnity Co	20,335,197	278,192	20,057,00
95493	Cigna Healthcare NH Inc	7,787,737	50,183	7,737,55
41785	Colorado Casualty Ins Co	24,035,889	3,568	24,032,32
20672	Concord Gen Mutual Ins Co	449,461,673	223,234,846	226,226,82



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13027	Covington Specialty Ins Co	95,585,403	47,070,575	48,514,828
47079	Delta Dental Plan of NH	52,099,641	11,852,006	40,247,635
11045	Excelsior Ins Co	36,266,721	1,593,393	34,673,328
24724	First National Ins Co Of America	55,202,966	888,612	54,314,354
24732	General Ins Co Of America	110,892,523	5,831,392	105,061,131
10836	Golden Eagle Ins Corp	64,315,373	10,014,419	54,300,954
14228	Granite Care Meridian Hlth	11,511,453	5,894,660	5,616,793
23809	Granite State Ins Co	34,374,358	3,500,166	30,874,192
36064	Hanover American Ins Co	29,232,042	45,045	29,186,997
22292	Hanover Ins Co	6,482,091,183	4,429,675,903	2,052,415,280
13147	Hanover National Ins Co	12,041,990	21,190	12,020,800
11705	Hanover NJ Ins Co	30,807,571	4,254	30,803,317
65315	Liberty Life Assur of Boston	14,528,340,838	13,625,899,952	902,440,886
11746	Liberty Personal Ins Co	16,840,269	1,440,598	15,399,671
10725	Liberty Surplus Ins Corp	148,064,173	50,499,564	97,564,609
22306	Massachusetts Bay Ins Co	62,749,834	22,923	62,726,911
95527	Matthew Thornton Health Plan Inc.	230,260,446	123,353,949	106,906,497
14164	Memic Casualty Co	30,545,651	11,527,396	19,018,255
11030	Memic Indemnity Co	328,122,745	200,644,385	127,478,360
12775	Merchants National Ins Co	111,255,812	74,139,085	37,116,727
23507	Mid-American Fire & Casualty Co	8,206,555	20,061	8,186,494
23515	Midwestern Indemnity Co	27,104,390	42,377	27,062,013
43982	Mount Washington Assur Corp	5,571,762	2,420,064	3,151,698
10135	MVP Health Ins Co of NH Inc.	6,589,724	681,068	5,908,656
24171	Netherlands Ins Co The	91,795,527	6,819,835	84,975,692
13083	New Hampshire Employers Ins Co	3,902,406	492,447	3,409,959
25038	North American Capacity Ins Co	109,055,453	60,505,878	48,549,575
29700	North American Elite Ins Co	141,450,009	105,731,792	35,718,217
29874	North American Specialty Ins Co	547,290,661	163,069,988	384,220,673
24074	Ohio Cas Ins Co	5,408,162,296	3,878,379,246	1,529,783,050
24082	Ohio Security Ins Co	16,035,806	854,009	15,181,797
24198	Peerless Ins Co	12,800,884,898	9,741,967,989	3,058,916,909
23175	Phenix Mutual Fire Ins Co	59,914,748	36,723,055	23,191,693
13646	Red Tree Ins Co Inc.	2,555,957	236,933	2,319,024
22314	RSUI Indemnity Co	3,286,793,888	1,820,655,444	1,466,138,444
24740	Safeco Ins Co Of America	4,233,251,417	2,954,334,281	1,278,917,136
24759	Safeco National Ins Co	16,492,945	2,138,533	14,354,412
11100	Safeco Surplus Lines Ins Co	40,811,923	405,224	40,406,699
40436	Stratford Ins Co	163,938,064	83,777,767	80,160,296
28479	Sunapee Mutual Fire Ins Co	3,989,102	367,776	3,621,326
42376	Technology Ins Co Inc.	1,502,380,648	1,022,944,128	479,436,520
37982	Tudor Ins Co	359,624,286	187,203,414	172,420,872



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15737	Tufts Health Freedom Ins Co	16,001,690	686,095	15,315,59
10815	Verlan Fire Ins Co MD	25,407,221	33,334	25,373,88
32778	Washington International Ins Co	104,291,998	29,797,036	74,494,96
15317	Weare Mutual Fire Ins Co	157,602	0	157,60
13196	Western World Ins Co	1,047,618,295	595,529,295	452,089,00

## Appendix C

### Foreign Insurance Companies

NAIC #	COMPANY NAME	ASSETS	LIABILITIES	CAPITAL & SURPLUS
34789	21st Century Centennial Ins Co	574,071,755	11,318,358	562,753,398
43974	21st Century Ind Ins Co	65,933,507	1,062,854	64,870,653
32220	21st Century N Amer Ins Co	577,638,236	32,616,304	545,021,933
23795	21st Century Pacific Ins Co	44,344,824	1,120,628	43,224,196
20796	21st Century Premier Ins Co	275,700,295	5,056,839	270,643,456
23833	21st Century Security Ins Co	196,367,240	4,500,748	191,866,492
80985	4 Ever Life Ins Co	198,537,762	106,272,512	92,265,250
77879	5 Star Life Ins Co	268,587,888	227,793,496	40,794,392
71854	AAA Life Ins Co	575,090,689	452,388,585	122,702,103



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22896	Aca Fin Guar Corp	370,865,469	303,963,343	66,902,126
63444	Accendo Ins Co	15,817,216	7,009,102	8,808,114
10349	Acceptance Cas Ins Co	71,503,259	22,076,756	49,426,503
12304	Accident Fund Gen Ins Co	172,817,199	113,532,056	59,285,143
10166	Accident Fund Ins Co of Amer	2,387,026,798	1,636,090,648	750,936,150
12305	Accident Fund Natl Ins Co	189,976,458	129,042,545	60,933,913
62200	Accordia Life & Ann Co	7,754,848,161	7,258,103,918	496,744,243
26379	Accredited Surety & Cas Co Inc	24,347,094	3,470,217	20,876,877
22667	Ace Amer Ins Co	12,150,666,209	9,157,758,998	2,992,907,211
20702	Ace Fire Underwriters Ins Co	100,108,832	27,083,861	73,024,971
60348	Ace Life Ins Co	37,365,647	30,146,471	7,219,176
20699	Ace Prop & Cas Ins Co	7,360,749,029	5,296,323,459	2,064,425,570
22950	Acstar Ins Co	60,506,600	32,455,122	28,051,478
40517	Advantage Workers Comp Ins Co	107,859,928	57,057,333	50,802,595
33898	Aegis Security Ins Co	101,270,992	47,870,227	53,400,765
78700	Aetna Hlth & Life Ins Co	2,254,618,361	1,934,881,375	319,736,987
72052	Aetna Hlth Ins Co	59,122,912	20,263,735	38,859,177
36153	Aetna Ins Co of CT	15,774,357	647,034	15,127,323
60054	Aetna Life Ins Co	22,795,394,563	18,923,493,871	3,871,900,692
10014	Affiliated Fm Ins Co	2,528,717,670	1,131,067,901	1,397,649,769
22837	AGCS Marine Ins Co	328,306,416	163,715,848	164,590,567
40258	AIG Assur Co	33,184,342	1,250,672	31,933,670
19402	AIG Prop Cas Co	5,025,917,295	3,438,785,517	1,587,131,778
19399	AIU Ins Co	234,596,960	325,933	234,271,027
10957	Alamance Ins Co	488,090,233	118,598,698	369,491,535



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24899	Alea North America Ins Co	145,812,539	48,131,621	97,680,918
82406	All Savers Ins Co	61,591,282	30,445,392	31,145,890
13285	Allegheny Cas Co	37,646,377	14,611,762	23,034,615
35300	Allianz Global Risks US Ins Co	3,322,664,851	2,563,583,921	759,080,930
90611	Allianz Life Ins Co Of N Amer	116,205,628,297	110,950,448,016	5,255,180,281
10127	Allied Ins Co of Amer	13,978,147	57,918	13,920,229
42579	Allied Prop & Cas Ins Co	357,918,666	298,877,589	59,041,077
16624	Allied World Specialty Ins Co	752,009,860	354,614,343	397,395,510
10212	Allmerica Fin Alliance Ins Co	19,422,774	15,961	19,406,813
70866	Allstate Assur Co	12,192,804	1,452,359	10,740,445
29688	Allstate Fire & Cas Ins Co	175,306,065	1,438,186	173,867,879
19240	Allstate Ind Co	144,973,774	3,498,484	141,475,290
19232	Allstate Ins Co	43,246,270,304	26,980,707,561	16,265,562,743
60186	Allstate Life Ins Co	34,120,938,338	31,408,683,049	2,712,255,289
36455	Allstate Northbrook Ind Co	39,697,773	197,671	39,500,103
17230	Allstate Prop & Cas Ins Co	215,540,942	9,585,096	205,955,846
37907	Allstate Vehicle & Prop Ins Co	24,311,712	748,832	23,562,880
32450	ALPS Prop & Cas Ins Co	100,731,326	64,584,144	36,147,182
21296	Alterra Amer Ins Co	246,466,179	81,018,812	165,447,367
10829	Alterra Reins USA Inc	1,491,632,398	742,260,384	749,372,014
60216	Amalgamated Life Ins Co	111,781,088	60,781,898	50,999,190
18708	Ambac Assur Corp	4,464,307,527	4,364,307,527	100,000,000
12548	American Agri Business Ins Co	725,792,178	697,336,745	28,455,433
19720	American Alt Ins Corp	526,391,380	357,470,046	168,921,334
21849	American Automobile Ins Co	189,186,573	24,868,503	164,318,070



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10111	American Bankers Ins Co Of FL	1,967,504,415	1,403,566,495	563,937,920
60275	American Bankers Life Assur Co Of FL	489,614,860	433,698,312	55,916,548
20427	American Cas Co Of Reading PA	146,336,202	44,319	146,291,883
19941	American Commerce Ins Co	310,456,683	206,772,475	103,684,208
19690	American Economy Ins Co	73,789,878	7,081,901	66,707,977
92738	American Equity Invest Life Ins Co	36,129,668,298	33,957,213,592	2,172,454,706
60380	American Family Life Assur Co of Col	100,966,070,689	90,126,951,437	10,839,119,252
60410	American Fidelity Assur Co	4,958,979,797	4,578,606,502	380,373,295
60429	American Fidelity Life Ins Co	433,113,521	364,967,871	68,145,650
60488	American Gen Life Ins Co	161,875,759,132	152,709,015,447	9,166,743,685
26247	American Guar & Liab Ins	263,514,735	82,577,646	180,937,089
60534	American Heritage Life Ins Co	1,799,723,020	1,446,467,236	353,255,784
60518	American Hlth & Life Ins Co	912,753,300	724,136,823	188,616,477
19380	American Home Assur Co	26,376,943,831	19,129,040,400	7,247,903,431
60577	American Income Life Ins Co	2,898,631,113	2,669,768,131	228,862,982
21857	American Ins Co	323,726,213	34,026,054	289,700,159
31895	American Interstate Ins Co	1,185,591,641	807,849,633	377,742,008
81213	American Maturity Life Ins Co	61,674,434	14,404,361	47,270,073
67989	American Memorial Life Ins Co	2,655,547,582	2,543,114,446	112,433,136
15911	American Mining Ins Co	35,726,908	10,789,199	24,937,709
23469	American Modern Home Ins Co	1,286,171,803	905,710,700	380,461,103
42722	American Modern Prop & Cas Ins Co	21,184,279	4,895,467	16,288,812
38652	American Modern Select Ins Co	288,491,912	243,612,843	44,879,069
12700	American Mut Share Ins Corp	230,350,794	28,040,074	202,310,720
60739	American Natl Ins Co	18,112,985,349	15,233,831,008	2,879,154,341



## The 164th Report

71773	American Natl Life Ins Co Of TX	136,259,315	99,508,589	36,750,726
28401	American Natl Prop & Cas Co	1,218,493,924	621,562,749	596,931,175
12190	American Pet Ins Co	38,917,013	15,255,824	23,661,189
80624	American Progressive L&H Ins Of NY	227,682,737	111,289,840	116,392,896
60801	American Public Life Ins Co	83,209,412	61,583,935	21,625,477
19615	American Reliable Ins Co	312,690,762	241,494,324	71,196,438
60836	American Republic Ins Co	802,461,386	334,400,094	468,061,292
88366	American Retirement Life Ins Co	55,701,547	24,690,202	31,011,345
19631	American Road Ins Co	556,896,758	310,308,085	246,588,673
41998	American Southern Home Ins Co	146,569,180	107,863,678	38,705,502
84697	American Specialty Hlth Ins Co	8,119,190	590,628	7,528,562
19704	American States Ins Co	144,241,669	20,250,832	123,990,837
31380	American Surety Co	14,979,897	4,147,697	10,832,200
60895	American United Life Ins Co	23,401,515,600	22,384,506,344	1,017,009,256
40142	American Zurich Ins Co	264,457,506	106,992,567	157,464,939
61999	Americo Fin Life & Ann Ins Co	3,921,857,768	3,463,158,911	458,698,857
19488	Amerisure Ins Co	752,182,243	527,674,318	224,507,925
23396	Amerisure Mut Ins Co	2,069,743,432	1,226,736,303	843,007,129
61301	Ameritas Life Ins Corp	16,822,004,590	15,198,546,412	1,623,458,178
10665	Ameritrust Ins Corp	131,385,955	99,545,061	31,840,893
27928	Amex Assur Co	280,226,874	91,391,256	188,835,622
42390	Amguard Ins Co	419,651,716	309,692,970	109,958,746
72222	Amica Life Ins Co	1,196,382,593	936,068,945	260,313,648
19976	Amica Mut Ins Co	5,061,654,429	2,301,898,943	2,759,755,486
15954	AmTrust Ins Co of KS Inc	50,125,469	30,821,785	19,303,684



## The 164th Report

93661	Annuity Investors Life Ins Co	2,994,759,275	2,767,668,799	227,090,476
28207	Anthem Ins Co Inc	3,231,715,945	2,398,773,634	832,942,311
61069	Anthem Life Ins Co	582,363,060	473,225,028	109,138,032
10017	Arbella Ind Ins Co	46,356,591	29,940,849	16,415,742
41360	Arbella Protection Ins Co	301,643,094	203,826,134	97,816,960
12151	Arcadian Hlth Plan Inc	69,112,690	11,234,631	57,878,059
30830	Arch Ind Ins Co	33,518,519	9,150,652	24,367,867
11150	Arch Ins Co	3,200,859,275	2,422,491,339	778,367,936
18732	Arch Mortgage Guar Co	50,579,613	1,459,819	49,119,794
40266	ARCH Mortgage Ins Co	399,604,496	247,122,247	152,482,249
10348	Arch Reins Co	1,736,857,781	632,905,670	1,103,952,111
19801	Argonaut Ins Co	1,280,403,500	889,638,529	390,764,971
19828	Argonaut Midwest Ins Co	31,893,673	15,740,759	16,152,915
41459	Armed Forces Ins Exch	136,390,541	65,653,912	70,736,629
13374	Arrow Mut Liab Ins Co	46,150,332	15,200,608	30,949,724
24678	Arrowood Ind Co	1,473,661,724	1,224,614,182	249,047,542
43460	Aspen Amer Ins Co	502,270,089	239,456,878	262,813,211
21865	Associated Ind Corp	95,308,190	11,078,819	84,229,371
33758	Associated Industries Of MA Mut Ins	530,920,261	350,273,318	180,646,942
19305	Assurance Co Of Amer	24,431,675	3,954,086	20,477,588
30180	Assured Guar Corp	2,539,243,653	1,453,105,381	1,086,138,272
18287	Assured Guar Municipal Corp	5,961,221,953	3,694,371,523	2,266,850,430
71439	Assurity Life Ins Co	2,463,612,964	2,163,065,748	300,547,225
68039	Athene Ann & Life Assur Co of NY	3,382,915,134	3,214,768,038	168,147,096
61689	Athene Ann & Life Co	44,405,332,951	43,365,306,514	1,040,026,437



## The 164th Report

61492	Athene Annuity & Life Assur Co	11,159,891,851	10,005,803,074	1,154,088,777
20931	Atlanta Intl Ins Co	44,550,393	24,640,024	19,910,369
44326	Atlantic Charter Ins Co	171,870,996	122,776,888	49,094,108
27154	Atlantic Specialty Ins Co	2,550,903,113	1,829,388,399	721,514,714
22586	Atlantic States Ins Co	636,417,699	445,222,390	191,195,309
25422	Atradius Trade Credit Ins Co	116,266,336	52,034,652	64,231,684
19062	Automobile Ins Co Of Hartford CT	1,013,208,296	692,425,939	320,782,357
10367	Avemco Ins Co	109,546,041	32,958,468	76,587,573
29530	AXA Art Ins Corp	44,433,171	9,895,350	34,537,820
68365	AXA Corp Solutions Life Reins Co	490,894,696	71,426,280	419,468,416
62880	AXA Equitable Life & Ann Co	468,631,368	447,678,504	20,952,864
62944	AXA Equitable Life Ins Co	165,941,801,748	160,771,788,444	5,170,013,304
33022	AXA Ins Co	254,302,377	142,178,569	112,123,808
37273	Axis Ins Co	1,483,774,009	905,626,479	578,147,530
20370	AXIS Reins Co	2,872,772,623	2,007,887,467	864,885,156
15610	AXIS Specialty Ins Co	75,416,117	17,123,251	58,292,866
24813	Balboa Ins Co	243,612,524	44,217,453	199,395,071
61212	Baltimore Life Ins Co	1,140,445,883	1,065,703,989	74,741,894
61239	Bankers Fidelity Life Ins Co	139,087,086	105,082,657	34,004,429
33162	Bankers Ins Co	162,666,764	93,562,781	69,103,983
61263	Bankers Life & Cas Co	16,590,665,198	15,397,588,608	1,193,076,590
18279	Bankers Standard Ins Co	434,558,457	293,292,895	141,265,562
94250	Banner Life Ins Co	1,818,562,008	1,449,475,225	369,086,783
10966	Bar Plan Surety & Fidelity Co	4,857,872	788,171	4,069,701
19763	Bay State Ins Co	456,724,343	169,448,978	287,275,366



## The 164th Report

38245	BCS Ins Co	279,607,832	122,418,148	157,189,684
37540	Beazley Ins Co Inc	266,409,572	144,152,131	122,257,441
21970	Bedivere Ins Co	295,214,862	165,193,114	130,021,748
41394	Benchmark Ins Co	172,943,327	115,566,928	57,376,399
61395	Beneficial Life Ins Co	2,910,594,426	2,356,958,691	553,635,735
32603	Berkley Ins Co	16,934,115,493	11,496,925,117	5,437,190,376
64890	Berkley Life & Hlth Ins Co	197,606,088	91,608,657	105,997,431
38911	Berkley Natl Ins Co	86,518,367	36,859,839	49,658,528
29580	Berkley Regional Ins Co	700,390,562	33,819,568	666,570,994
13070	Berkshire Hathaway Assur Corp	2,275,735,509	816,183,510	1,459,551,999
10391	Berkshire Hathaway Direct Ins Co	50,169,388	37,707,775	12,461,613
20044	Berkshire Hathaway Homestate Ins Co	2,008,135,254	848,620,818	1,159,514,436
62345	Berkshire Hathaway Life Ins Co NE	14,786,448,315	11,503,186,536	3,283,261,779
71714	Berkshire Life Ins Co of Amer	3,377,311,135	3,107,848,633	269,462,502
27081	Bond Safeguard Ins Co	77,556,952	41,992,151	35,564,801
13203	Boston Medical Center Hlth Plan Inc	391,997,599	187,752,808	204,244,791
61476	Boston Mut Life Ins Co	1,245,223,950	1,099,913,578	145,310,372
19658	Bristol W Ins Co	125,209,027	79,796,707	45,412,320
13528	Brotherhood Mut Ins Co	469,732,018	280,381,442	189,350,576
14380	Build Amer Mut Assur Co	475,718,740	26,940,544	448,778,196
20117	California Cas Ind Exch	557,643,295	238,522,789	319,120,505
19771	Cambridge Mut Fire Ins Co	830,207,356	351,231,606	478,975,750
36340	Camico Mut Ins Co	91,796,324	52,604,407	39,191,917
10464	Canal Ins Co	818,759,661	371,548,109	447,211,552
10472	Capitol Ind Corp	462,393,090	240,517,610	221,875,480



## The 164th Report

61581	Capitol Life Ins Co	214,383,035	192,695,293	21,687,742
12567	Care Improvement Plus S Central Ins	646,874,788	298,289,945	348,584,843
10510	Carolina Cas Ins Co	181,825,888	86,271,465	95,554,423
25950	Casco Ind Co	26,752,257	15,337,781	11,414,476
69647	Catamaran Ins of Ohio Inc	47,865,352	26,651,495	21,213,857
11255	Caterpillar Ins Co	660,672,370	388,745,616	271,926,754
58130	Catholic Assn Of Foresters	12,988,947	7,086,345	5,902,601
58130	Catholic Assn Of Foresters	12,988,947	7,086,345	5,902,601
56030	Catholic Financial Life	1,350,071,147	1,304,077,496	45,993,651
56030	Catholic Financial Life	1,350,071,147	1,304,077,496	45,993,651
57487	Catholic Order Of Foresters	1,050,227,124	977,507,518	72,719,606
57487	Catholic Order Of Foresters	1,050,227,124	977,507,518	72,719,606
24503	Catlin Ind Co	105,288,909	28,392,016	76,896,893
19518	Catlin Ins Co	230,321,433	166,640,727	63,680,706
80799	Celtic Ins Co	136,599,483	107,238,824	29,360,659
20230	Central Mut Ins Co	1,359,557,442	719,461,428	640,096,008
61751	Central States H & L Co Of Omaha	414,730,492	295,148,795	119,581,697
34274	Central States Ind Co Of Omaha	434,991,267	71,242,657	363,748,609
61883	Central United Life Ins Co	305,059,546	228,268,706	76,790,840
34649	Centre Ins Co	148,741,012	109,887,066	38,853,946
80896	Centre Life Ins Co	1,926,095,952	1,828,136,570	97,959,378
62383	Centurion Life Ins Co	1,259,284,336	1,008,053,627	251,230,709
20710	Century Ind Co	917,381,869	892,381,869	25,000,000
61808	Charter Natl Life Ins Co	132,679,484	121,002,226	11,677,258
25615	Charter Oak Fire Ins Co	926,061,791	672,413,442	253,648,349



## The 164th Report

61832	Chesapeake Life Ins Co	75,099,170	31,964,166	43,135,004
22810	Chicago Ins Co	112,747,991	58,518,422	54,229,569
50229	Chicago Title Ins Co	1,905,830,081	934,754,377	971,075,704
12777	Chubb Ind Ins Co	351,113,116	210,450,872	140,662,244
10052	Chubb Natl Ins Co	303,851,367	163,195,532	140,655,835
61875	Church Life Ins Corp	287,478,662	235,781,098	51,697,564
18767	Church Mut Ins Co	1,453,567,001	916,906,477	536,660,525
25771	CIFG Assur N Amer Inc	785,915,609	168,719,892	617,195,717
67369	Cigna Hlth & Life Ins Co	6,204,475,323	3,404,804,103	2,799,671,220
22004	CIM Ins Corp	18,416,703	1,160,380	17,256,323
28665	Cincinnati Cas Co	371,768,778	41,548,185	330,220,593
10677	Cincinnati Ins Co	11,017,151,254	6,544,940,815	4,472,210,439
76236	Cincinnati Life Ins Co	3,915,974,595	3,692,520,568	223,454,028
31534	Citizens Ins Co Of Amer	1,501,022,384	867,377,511	633,644,873
20532	Clarendon Natl Ins Co	585,390,061	344,637,016	240,753,045
25070	Clearwater Ins Co	1,201,310,011	864,003,805	337,306,206
93432	CM Life Ins Co	8,792,464,583	7,487,710,675	1,304,753,908
62626	CMFG Life Ins Co	15,490,072,587	13,857,195,918	1,632,876,670
18686	Co Operative Ins Co	122,357,081	58,392,100	63,964,981
31887	Coface N Amer Ins Co	155,207,668	83,263,222	71,944,446
62049	Colonial Life & Accident Ins Co	2,921,975,114	2,354,916,768	567,058,347
62065	Colonial Penn Life Ins Co	742,844,382	669,588,639	73,255,743
10758	Colonial Surety Co	50,422,375	21,683,875	28,738,500
36927	Colony Specialty Ins Co	65,324,235	45,335,316	19,988,919
84786	Colorado Bankers Life Ins Co	284,191,759	250,297,062	33,894,697



## The 164th Report

76023	Columbian Life Ins Co	314,519,899	276,608,830	37,911,070
62103	Columbian Mut Life Ins Co	1,326,349,017	1,247,159,563	79,189,454
99937	Columbus Life Ins Co	3,337,259,451	3,114,629,083	222,630,368
62146	Combined Ins Co Of Amer	1,378,320,774	1,243,960,988	134,359,786
19410	Commerce & Industry Ins Co	4,770,784,966	3,145,864,980	1,624,919,986
34754	Commerce Ins Co	2,217,411,812	1,534,579,531	682,832,281
81426	Commercial Travelers Mut Ins Co	18,038,670	12,096,750	5,941,920
84824	Commonwealth Ann & Life Ins Co	10,497,030,311	8,851,048,741	1,645,981,570
10220	Commonwealth Ins Co Of Amer	22,225,237	2,656,659	19,568,578
50083	Commonwealth Land Title Ins Co	581,846,381	336,738,790	245,107,591
10794	Companion Commercial Ins Co	22,091,473	2,926,928	19,164,545
77828	Companion Life Ins Co	284,897,238	135,873,450	149,023,788
21989	Compass Ins Co	12,018,880	1,758,364	10,260,517
34711	Computer Ins Co	23,990,915	-279,808	24,270,723
51268	Connecticut Attorneys Title Ins Co	59,110,193	25,964,491	33,145,702
62308	Connecticut Gen Life Ins Co	17,768,919,754	14,295,618,338	3,473,301,416
65900	Conseco Life Ins Co	3,732,015,328	3,506,671,100	225,344,228
32190	Constitution Ins Co	20,861,748	5,737,132	15,124,616
62359	Constitution Life Ins Co	316,533,984	279,553,704	36,980,280
71730	Continental Amer Ins Co	396,955,753	287,305,041	109,650,712
20443	Continental Cas Co	43,309,655,886	32,154,436,631	11,155,219,255
71404	Continental Gen Ins Co	242,413,932	220,913,797	21,500,135
28258	Continental Ind Co	156,574,028	90,814,819	65,759,209
35289	Continental Ins Co	1,995,334,145	557,993,041	1,437,341,104
68500	Continental Life Ins Co Brentwood	277,835,490	121,468,711	156,366,779



## The 164th Report

10804	Continental Western Ins Co	166,900,787	79,210,647	87,690,140
37206	Contractors Bonding & Ins Co	198,299,261	86,127,650	112,171,611
10499	Corepointe Ins Co	203,888,978	125,358,119	78,530,859
10022	Countryway Ins Co	25,979,258	3,245,999	22,733,259
26492	Courtesy Ins Co	735,449,537	393,827,254	341,622,283
10062	Covenant Ins Co	80,952,241	54,412,125	26,540,114
18961	Crestbrook Ins Co	106,019,481	10,952,644	95,066,837
31348	Crum & Forster Ind Co	45,475,291	30,666,851	14,808,440
10847	Cumis Ins Society Inc	2,062,800,695	1,347,915,590	714,885,105
21164	Dairyland Ins Co	1,194,949,208	709,694,304	485,254,904
37346	Danbury Ins Co	12,138,136	4,917,687	7,220,449
16705	Dealers Assur Co	86,349,464	31,957,840	54,391,624
71129	Dearborn Natl Life Ins Co	2,145,535,964	1,630,850,715	514,685,249
62634	Delaware Amer Life Ins Co	136,746,424	67,464,680	69,281,744
79065	Delaware Life Ins Co	40,699,777,266	39,108,294,573	1,591,482,693
12307	DentaQuest USA Ins Co Inc	196,681,028	93,335,516	103,345,512
73474	Dentegra Ins Co	48,027,217	11,053,150	36,974,067
12718	Developers Surety & Ind Co	134,652,912	52,409,721	82,243,190
42048	Diamond State Ins Co	123,613,652	63,369,954	60,243,698
36463	Discover Prop & Cas Ins Co	141,033,077	76,970,231	64,062,846
34495	Doctors Co An Interins Exch	3,559,777,673	1,737,908,690	1,821,868,983
13692	Donegal Mut Ins Co	393,744,851	189,392,591	204,352,260
13706	Dorchester Mut Ins Co	72,938,049	33,622,427	39,315,622
13183	Eagle Life Ins Co	216,379,485	174,103,699	42,275,787
14702	Eastguard Ins Co	92,661,846	57,253,923	35,407,923



## The 164th Report

21261	Electric Ins Co	1,467,197,215	929,642,384	537,554,831
62928	EMC Natl Life Co	1,009,848,367	911,001,996	98,846,371
21407	Emcasco Ins Co	436,624,689	311,965,461	124,659,228
21326	Empire Fire & Marine Ins Co	79,631,868	35,236,315	44,395,554
21350	Empire Ins Co	26,451,976	15,997,566	10,454,410
20648	Employers Fire Ins Co	13,007,803	1,937,342	11,070,460
21458	Employers Ins of Wausau	5,277,707,190	3,884,543,021	1,393,164,169
21415	Employers Mut Cas Co	2,721,407,264	1,506,429,477	1,214,977,787
68276	Employers Reassur Corp	10,776,318,555	9,945,927,113	830,391,438
15130	Encompass Ind Co	29,363,849	4,076,797	25,287,052
10071	Encompass Ins Co Of Amer	20,200,792	187,953	20,012,838
10664	Endeavour Ins Co	5,816,060	15,987	5,800,073
10641	Endurance Amer Ins Co	1,243,856,448	1,002,655,086	241,201,362
12747	Envision Ins Co	515,036,057	477,390,360	37,645,697
62952	Equitable Life & Cas Ins Co	295,922,553	254,121,448	41,801,105
62510	Equitrust Life Ins Co	14,454,695,663	13,557,662,315	897,033,347
13634	Essent Guar Inc	817,255,685	352,029,946	465,225,739
37915	Essentia Ins Co	55,119,774	24,941,257	30,178,517
25712	Esurance Ins Co	195,943,522	17,709,853	178,233,669
30210	Esurance Prop & Cas Ins Co	113,191,891	86,747,785	26,444,106
20516	Euler Hermes N Amer Ins Co	420,771,057	277,513,433	143,257,624
10120	Everest Natl Ins Co	692,002,385	555,921,475	136,080,910
26921	Everest Reins Co	9,616,200,650	6,723,201,971	2,892,998,679
12750	Evergreen Natl Ind Co	46,759,508	13,550,174	33,209,334
24961	Everspan Fin Guar Corp	220,627,463	2,642,274	217,985,189



## The 164th Report

10003	Excess Share Ins Corp	50,687,707	29,841,701	20,846,006
35181	Executive Risk Ind Inc	3,024,828,557	1,766,809,138	1,258,019,419
60025	Express Scripts Ins Co	270,827,346	186,836,860	83,990,486
21482	Factory Mut Ins Co	15,070,065,036	4,928,219,299	10,141,845,737
35157	Fair Amer Ins & Reins Co	256,920,013	13,863,065	243,056,948
24384	Fairmont Specialty Ins Co	152,391,637	56,478,406	95,913,231
31925	Falls Lake Natl Ins Co	264,331,258	214,775,845	49,555,413
77968	Family Heritage Life Ins Co Of Amer	775,235,289	707,828,523	67,406,766
63053	Family Life Ins Co	146,501,477	110,271,118	36,230,359
13803	Farm Family Cas Ins Co	1,079,968,512	714,273,402	365,695,110
63126	Farm Family Life Ins Co	1,284,618,237	1,124,079,087	160,539,150
21652	Farmers Ins Exch	15,591,306,853	11,409,850,909	4,181,455,944
13897	Farmers Mut Hail Ins Co Of IA	676,326,120	366,798,193	309,527,927
63177	Farmers New World Life Ins Co	7,063,723,256	6,566,094,302	497,628,954
41483	Farmington Cas Co	1,009,570,522	721,916,377	287,654,145
20281	Federal Ins Co	32,484,336,984	17,655,954,301	14,828,382,683
63223	Federal Life Ins Co	229,695,155	212,408,306	17,286,849
63258	Federated Life Ins Co	1,526,253,229	1,218,168,699	308,084,530
13935	Federated Mut Ins Co	4,783,738,220	2,126,640,941	2,657,097,279
11118	Federated Rural Electric Ins Exch	473,444,232	306,295,880	167,148,352
39306	Fidelity & Deposit Co Of MD	223,768,523	55,295,807	168,472,716
35386	Fidelity & Guar Ins Co	24,363,611	5,262,265	19,101,346
25879	Fidelity & Guar Ins Underwriters Inc	165,821,338	64,965,599	100,855,739
63274	Fidelity & Guar Life Ins Co	18,973,194,928	17,761,596,910	1,211,598,017
93696	Fidelity Investments Life Ins Co	24,504,253,713	23,818,439,957	685,813,756



## The 164th Report

63290	Fidelity Life Assn A Legal Reserve L	411,863,776	277,162,471	134,701,305
51586	Fidelity Natl Title Ins Co	1,267,783,803	790,931,355	476,852,448
71870	Fidelity Security Life Ins Co	831,653,147	679,796,197	151,856,954
12815	Financial Guar Ins Co	2,519,317,923	2,452,917,923	66,400,000
21660	Fire Ins Exch	2,281,746,242	1,510,696,042	771,050,200
21873	Firemans Fund Ins Co	9,434,599,317	7,300,424,121	2,134,175,196
21784	Firemens Ins Co Of Washington DC	97,037,067	65,393,417	31,643,649
69140	First Allmerica Fin Life Ins Co	4,240,478,852	4,024,041,324	216,437,528
37710	First Amer Prop & Cas Ins Co	99,324,652	52,785,718	46,538,934
51624	First Amer Title Guar Co	15,045,654	2,369,351	12,676,303
50814	First Amer Title Ins Co	2,187,243,933	1,208,517,105	978,726,828
29980	First Colonial Ins Co	353,346,666	194,353,992	158,992,674
11177	First Fin Ins Co	540,166,067	133,739,141	406,426,926
90328	First Hlth Life & Hlth Ins Co	475,010,553	248,989,745	226,020,808
63495	First Investors Life Ins Co	1,852,770,484	1,794,070,960	58,699,524
33588	First Liberty Ins Corp	22,597,699	344,511	22,253,188
67652	First Penn Pacific Life Ins Co	1,741,790,314	1,533,364,076	208,426,238
27626	Firstcomp Ins Co	304,859,191	171,105,973	133,753,218
13943	Fitchburg Mut Ins Co	99,060,687	43,853,335	55,207,352
13978	Florists Mut Ins Co	147,341,093	113,291,218	34,049,875
11185	Foremost Ins Co Grand Rapids MI	2,093,267,221	1,033,212,333	1,060,054,889
11800	Foremost Prop & Cas Ins Co	70,224,093	52,556,360	17,667,733
41513	Foremost Signature Ins Co	93,542,059	73,755,004	19,787,055
91642	Forethought Life Ins Co	12,583,872,787	11,778,917,351	804,955,436
10801	Fortress Ins Co	135,776,730	74,645,049	61,131,681



## The 164th Report

11600	Frank Winston Crum Ins Co	49,615,339	34,975,473	14,639,866
13986	Frankenmuth Mut Ins Co	1,107,445,218	643,676,109	463,769,109
22209	Freedom Specialty Ins Co	36,632,357	24,288,119	12,344,238
85286	Fresenius Hlth Plans Ins Co	13,286,148	341,000	12,945,148
63657	Garden State Life Ins Co	121,538,305	66,225,209	55,313,096
21253	Garrison Prop & Cas Ins Co	1,492,585,851	892,485,021	600,100,830
14138	GEICO Advantage Ins Co	779,746,266	333,190,427	446,555,839
41491	Geico Cas Co	2,347,313,597	1,367,422,011	979,891,587
14139	GEICO Choice Ins Co	411,422,013	181,983,759	229,438,255
35882	Geico Gen Ins Co	214,803,635	83,698,829	131,104,806
22055	Geico Ind Co	6,962,823,404	2,944,541,183	4,018,282,221
14137	GEICO Secure Ins Co	413,649,077	140,504,989	273,144,088
63665	General Amer Life Ins Co	12,213,417,953	11,346,879,052	866,538,901
24414	General Cas Co Of WI	762,322,232	452,691,221	309,631,011
30007	General Fidelity Ins Co	431,046,771	72,410,577	358,636,194
93521	General Fidelity Life Ins Co	38,203,123	12,388,965	25,814,158
22039	General Reins Corp	16,157,471,084	4,450,858,912	11,706,612,172
39322	General Security Natl Ins Co	302,649,348	198,794,004	103,855,344
11967	General Star Natl Ins Co	244,126,289	59,837,728	184,288,561
11231	Generali Us Branch	62,869,986	35,487,524	27,382,461
38962	Genesis Ins Co	194,254,720	61,582,134	132,672,586
37095	Genworth Financial Assur Corp	7,374,648	210,536	7,164,112
65536	Genworth Life & Ann Ins Co	24,241,988,787	22,093,819,070	2,148,169,717
70025	Genworth Life Ins Co	38,163,215,437	34,938,855,986	3,224,359,451
38458	Genworth Mortgage Ins Corp	2,696,361,496	1,336,476,044	1,359,885,452



## The 164th Report

29823	Genworth Residential Mortgage Ins Co	219,958,849	134,016,768	85,942,081
70939	Gerber Life Ins Co	2,812,152,435	2,526,829,135	285,323,300
21032	Global Reins Corp Of Amer	345,891,393	212,188,223	133,703,170
91472	Globe Life & Accident Ins Co	3,519,428,649	3,280,028,936	239,399,713
62286	Golden Rule Ins Co	718,208,451	405,025,824	313,182,627
22063	Government Employees Ins Co	23,472,632,076	10,029,664,979	13,442,967,097
63967	Government Personnel Mut Life Ins Co	837,512,818	725,133,023	112,379,794
14095	Granite Mut Ins Co	4,366,114	22,148	4,343,966
25984	Graphic Arts Mut Ins Co	139,691,284	85,531,300	54,159,984
36307	Gray Ins Co	292,565,948	181,103,541	111,462,407
26832	Great Amer Alliance Ins Co	29,111,462	0	29,111,462
26344	Great Amer Assur Co	19,213,892	5,360	19,208,532
16691	Great Amer Ins Co	5,811,739,783	4,398,173,784	1,413,566,000
22136	Great Amer Ins Co of NY	47,191,278	0	47,191,278
63312	Great Amer Life Ins Co	22,772,579,798	21,136,547,805	1,636,031,993
31135	Great Amer Security Ins Co	17,984,937	0	17,984,937
25224	Great Divide Ins Co	197,304,770	130,395,590	66,909,180
18694	Great Midwest Ins Co	191,783,805	88,826,058	102,957,747
20303	Great Northern Ins Co	1,641,723,366	1,164,754,275	476,969,091
68322	Great W Life & Ann Ins Co	54,523,476,934	53,522,539,369	1,000,937,565
11371	Great West Cas Co	1,848,385,475	1,275,257,121	573,128,354
71480	Great Western Ins Co	900,043,517	833,704,348	66,339,171
22187	Greater NY Mut Ins Co	905,380,855	474,547,426	430,833,429
20680	Green Mountain Ins Co Inc	11,505,923	556,949	10,948,974
22322	Greenwich Ins Co	1,073,077,237	675,738,142	397,339,095



## The 164th Report

36650	Guarantee Co Of N Amer USA	197,604,649	31,331,761	166,272,887
11398	Guarantee Ins Co	420,590,301	373,133,266	47,457,035
64211	Guarantee Trust Life Ins Co	433,253,656	370,983,779	62,269,877
78778	Guardian Ins & Ann Co Inc	15,656,247,058	15,429,062,236	227,184,821
64246	Guardian Life Ins Co Of Amer	45,297,378,336	39,605,810,243	5,691,568,093
83607	Guggenheim Life & Ann Co	12,812,436,818	12,166,479,063	645,957,755
15032	Guideone Mut Ins Co	1,695,178,682	1,253,059,610	442,119,072
34037	Hallmark Ins Co	241,546,755	158,294,755	83,252,000
26611	Hamilton Ins Co	21,474,997	1,364,721	20,110,276
26433	Harco Natl Ins Co	350,273,217	167,043,028	183,230,190
23582	Harleysville Ins Co	120,507,615	95,527,741	24,979,874
64327	Harleysville Life Ins Co	415,114,461	381,041,852	34,072,609
35696	Harleysville Preferred Ins Co	141,077,344	98,092,570	42,984,774
26182	Harleysville Worcester Ins Co	163,238,097	110,434,030	52,804,067
22357	Hartford Accident & Ind Co	11,348,371,324	8,023,487,026	3,324,884,299
29424	Hartford Cas Ins Co	2,233,840,835	1,320,500,121	913,340,714
19682	Hartford Fire In Co	25,520,152,924	11,722,706,543	13,797,446,381
37478	Hartford Ins Co Of The Midwest	581,457,372	128,524,702	452,932,670
70815	Hartford Life & Accident Ins Co	9,086,882,540	7,494,547,445	1,592,335,095
71153	Hartford Life & Ann Ins Co	47,246,337,570	43,837,440,540	3,408,897,030
88072	Hartford Life Ins Co	123,444,990,551	117,880,548,350	5,564,442,201
11452	Hartford Steam Boil Inspec & Ins Co	1,406,584,248	765,523,303	641,060,945
29890	Hartford Steam Boil Inspec Ins Co CT	97,533,096	49,294,861	48,238,235
30104	Hartford Underwriters Ins Co	1,581,752,380	961,434,697	620,317,683
96717	Harvard Pilgrim Health Care New Eng	103,098,446	43,958,582	59,139,864



## The 164th Report

92711	HCC Life Ins Co	923,464,635	369,192,378	554,272,257
41343	HDI Gerling Amer Ins Co	300,519,822	169,427,611	131,092,210
66141	Health Net Life Ins Co	624,028,022	260,149,910	363,878,112
92908	HealthMarkets Ins Co	29,179,210	11,302,792	17,876,418
12902	Healthspring Life & Hlth Ins Co Inc	586,050,035	257,315,426	328,734,609
39527	Heritage Ind Co	151,512,292	99,876,889	51,635,402
64394	Heritage Life Ins Co	4,685,944,032	3,658,309,590	1,027,634,441
14192	Hingham Mut Fire Ins Co	63,794,250	24,132,140	39,662,110
10200	Hiscox Ins Co Inc	149,432,027	94,411,014	55,021,013
93440	HM Life Ins Co	574,505,906	265,296,664	309,209,242
14206	Holyoke Mut Ins Co In Salem	223,168,083	127,889,740	95,278,343
13927	Homesite Ins Co Of The Midwest	301,013,770	202,214,342	98,799,428
64505	Homesteaders Life Co	2,500,755,676	2,339,622,461	161,133,215
22578	Horace Mann Ins Co	444,297,573	258,018,910	186,278,663
64513	Horace Mann Life Ins Co	7,893,969,654	7,495,316,113	398,653,542
22756	Horace Mann Prop & Cas Ins Co	282,154,786	160,125,529	122,029,257
14027	Hospitality Ins Co	10,722,567	144,090	10,578,477
10069	Housing Authority Prop A Mut Co	164,675,070	48,587,555	116,087,515
11206	Housing Enterprise Ins Co Inc	66,328,875	35,287,892	31,040,984
18975	HPHC Ins Co Inc	194,654,977	143,519,750	51,135,227
25054	Hudson Ins Co	1,042,651,623	602,476,473	440,175,150
60052	Humana Benefit Plan of IL Inc	88,521,925	26,668,701	61,853,224
73288	Humana Ins Co	6,237,012,936	2,929,513,208	3,307,499,728
70580	Humanadental Ins Co	150,649,004	55,485,338	95,163,666
91693	IA Amer Life Ins Co	241,359,293	100,268,849	141,090,444



## The 164th Report

97764	Idealife Ins Co	20,463,742	5,642,714	14,821,028
29068	IDS Prop Cas Ins Co	1,414,322,994	854,378,743	559,944,249
64580	Illinois Mut Life Ins Co	1,367,748,178	1,171,442,706	196,305,472
23817	Illinois Natl Ins Co	40,115,357	3,143,304	36,972,053
35408	Imperium Ins Co	420,748,331	247,003,537	173,744,795
43575	Indemnity Ins Co Of North Amer	404,027,923	292,045,979	111,981,944
26581	Independence Amer Ins Co	102,871,957	42,704,320	60,167,637
11984	Independence Cas Ins Co	4,389,374	13,523	4,375,851
64602	Independence Life & Ann Co	2,639,454,147	2,512,955,487	126,498,660
58068	Independent Order Of Foresters Us Br	2,911,783,932	2,805,341,987	106,441,945
58068	Independent Order Of Foresters Us Br	2,911,783,932	2,805,341,987	106,441,945
14265	Indiana Lumbermens Mut Ins Co	57,058,706	41,646,767	15,411,938
14406	Industrial Alliance Ins & Fin Serv I	193,736,102	134,095,645	59,640,457
12599	Infinity Standard Ins Co	6,887,780	1,339,132	5,548,648
22195	Insurance Co Of Greater NY	112,084,510	54,318,568	57,765,942
22713	Insurance Co of N Amer	869,901,272	644,669,188	225,232,084
19429	Insurance Co Of The State Of PA	307,412,533	187,504,227	119,908,306
27847	Insurance Co Of The West	1,613,230,364	955,020,804	658,209,560
29742	Integon Natl Ins Co	1,740,969,055	1,408,563,888	332,405,167
31488	Integon Preferred Ins Co	53,278,576	43,954,864	9,323,713
15598	Interins Exch Of The Automobile Club	8,547,889,949	3,051,140,693	5,496,749,256
11592	International Fidelity Ins Co	210,141,849	126,234,737	83,907,112
63487	Investors Life Ins Co N Amer	680,739,980	627,412,830	53,327,150
50369	Investors Title Ins Co	140,364,933	67,850,001	72,514,932
23647	Ironshore Ind Inc	347,414,611	190,811,131	156,603,481



## The 164th Report

65056	Jackson Natl Life Ins Co	180,834,423,488	176,348,286,221	4,486,137,267
11630	Jefferson Ins Co	66,911,983	21,480,405	45,431,578
64017	Jefferson Natl Life Ins Co	3,713,998,496	3,674,181,175	39,817,321
14354	Jewelers Mut Ins Co	338,736,201	131,021,136	207,715,065
65080	John Alden Life Ins Co	313,837,975	278,219,084	35,618,891
93610	John Hancock Life & Hlth Ins Co	10,700,129,491	9,954,373,192	745,756,299
65838	John Hancock Life Ins Co USA	245,892,218,376	240,563,927,760	5,328,290,616
65110	Kanawha Ins Co	1,458,809,873	1,336,736,208	122,073,665
65129	Kansas City Life Ins Co	3,402,139,995	3,063,717,952	338,422,042
10885	Key Risk Ins Co	50,170,643	20,725,264	29,445,379
13722	Knightbrook Ins Co	213,511,965	155,777,003	57,734,962
58033	Knights Of Columbus	21,461,707,706	19,564,403,028	1,897,304,678
58033	Knights Of Columbus	21,461,707,706	19,564,403,028	1,897,304,678
65242	Lafayette Life Ins Co	4,067,788,940	3,863,420,643	204,368,297
20621	Lamorak Ins Co	25,860,274	2,594,195	23,266,079
26077	Lancer Ins Co	574,972,414	385,493,236	189,479,178
37940	Lexington Natl Ins Corp	55,314,339	39,718,755	15,595,584
42404	Liberty Ins Corp	232,041,001	8,797,185	223,243,816
19917	Liberty Ins Underwriters Inc	174,395,985	51,496,582	122,899,403
23035	Liberty Mut Fire Ins Co	5,297,887,108	3,995,773,620	1,302,113,488
23043	Liberty Mut Ins Co	42,655,158,668	26,085,858,680	16,569,299,988
65331	Liberty Natl Life Ins Co	7,419,550,203	6,841,015,742	578,534,461
65498	Life Ins Co Of N Amer	7,562,577,546	6,216,541,258	1,346,036,288
65528	Life Ins Co Of The Southwest	13,382,043,080	12,603,064,083	778,978,997
97691	Life Of The South Ins Co	81,700,411	60,585,845	21,114,566



## The 164th Report

65595	Lincoln Benefit Life Co	12,651,250,363	11,932,235,777	719,014,586
33855	Lincoln Gen Ins Co	76,404,141	75,193,081	1,211,060
65927	Lincoln Heritage Life Ins Co	805,208,480	696,193,316	109,015,164
62057	Lincoln Life & Ann Co of NY	12,840,172,369	12,187,628,988	652,543,381
65676	Lincoln Natl Life Ins Co	213,625,079,308	206,098,741,203	7,526,338,105
36447	LM Gen Ins Co	10,329,490	86,224	10,243,266
33600	LM Ins Corp	118,026,726	4,324,605	113,702,121
32352	LM Prop & Cas Ins Co	71,848,032	35,672,373	36,175,659
76694	London Life Reins Co	316,205,050	259,575,660	56,629,390
65722	Loyal Amer Life Ins Co	249,349,234	175,805,143	73,544,091
56758	Loyal Christian Benefit Assn	181,113,227	175,764,080	5,349,147
56758	Loyal Christian Benefit Assn	181,113,227	175,764,080	5,349,147
23108	Lumbermens Underwriting Alliance	298,282,677	320,785,428	-22,502,751
35769	Lyndon Prop Ins Co	362,039,947	216,902,429	145,137,518
10051	Lyndon Southern Ins Co	95,133,751	54,004,784	41,128,967
65781	Madison Natl Life Ins Co Inc	496,738,368	415,204,287	81,534,081
29939	Main St Amer Assur Co	37,449,593	10,669	37,438,924
13026	Main Street Amer Protection Ins Co	14,961,905	152,512	14,809,393
15077	Maine Comm Hlth Options	77,352,009	49,974,889	27,377,122
11149	Maine Employers Mut Ins Co	830,432,532	436,574,127	393,858,405
65870	Manhattan Life Ins Co	362,391,250	321,424,262	40,966,988
67083	Manhattan Natl Life Ins Co	176,927,574	163,792,310	13,135,264
36897	Manufacturers Alliance Ins Co	180,125,548	118,308,545	61,817,003
85561	MAPFRE Life Ins Co	26,010,533	3,231,892	22,778,641
28932	Markel Amer Ins Co	323,705,948	186,165,299	137,540,649



## The 164th Report

38970	Markel Ins Co	1,386,875,058	979,658,742	407,216,316
12545	Martins Point Generations LLC	62,838,375	28,321,155	34,517,221
19356	Maryland Cas Co	161,119,903	12,371,779	148,748,124
65935	Massachusetts Mut Life Ins Co	197,189,089,372	182,957,763,321	14,231,326,051
10784	Maxum Cas Ins Co	53,385,985	36,314,868	17,071,117
12041	MBIA Ins Corp	960,166,930	418,673,698	541,493,232
69515	Medamerica Ins Co	859,386,440	816,194,257	43,192,183
63762	Medco Containment Life Ins Co	1,180,772,137	870,579,241	310,192,896
36277	Medical Mut Ins Co Of ME	264,165,068	112,992,861	151,172,207
11843	Medical Protective Co	2,699,597,231	1,110,523,139	1,589,074,092
31119	Medico Ins Co	69,133,931	38,194,993	30,938,938
22241	Medmarc Cas Ins Co	250,991,787	78,380,333	172,611,454
86126	Members Life Ins Co	25,249,429	6,884,519	18,364,910
31968	Merastar Ins Co	26,473,979	16,963,022	9,510,957
14494	Merchants Bonding Co a Mut	141,935,907	50,108,936	91,826,971
23329	Merchants Mut Ins Co	480,733,199	318,887,248	161,845,951
12901	Merchants Preferred Ins Co	67,965,970	42,170,131	25,795,839
23353	Meridian Security Ins Co	114,173,119	45,294,508	68,878,611
65951	Merit Life Ins Co	588,178,042	416,794,956	171,383,086
19798	Merrimack Mut Fire Ins Co	1,363,618,761	505,851,525	857,767,237
87726	Metlife Ins Co USA	174,605,977,568	168,564,450,103	6,041,527,465
39950	Metropolitan Gen Ins Co	47,962,187	11,878,964	36,083,223
34339	Metropolitan Grp Prop & Cas Ins Co	611,683,651	233,375,180	378,308,471
65978	Metropolitan Life Ins Co	391,924,845,165	379,916,948,582	12,007,896,583
26298	Metropolitan Prop & Cas Ins Co	5,645,610,836	3,257,655,249	2,387,955,587



## The 164th Report

97136	Metropolitan Tower Life Ins Co	4,999,226,927	4,232,027,343	767,199,584
18740	MGIC Ind Corp	498,953,867	29,764,838	469,189,029
38601	MIC Prop & Cas Ins Corp	91,330,091	37,375,465	53,954,626
21687	Mid Century Ins Co	3,765,866,595	2,779,425,608	986,440,987
66087	Mid West Natl Life Ins Co Of TN	291,780,077	201,157,258	90,622,819
23434	Middlesex Ins Co	673,093,498	422,042,474	251,051,024
14532	Middlesex Mut Assur Co	253,619,276	169,477,501	84,141,775
66044	Midland Natl Life Ins Co	41,138,735,763	38,344,688,895	2,794,046,868
23612	Midwest Employers Cas Co	124,041,549	24,699,215	99,342,334
66109	Midwestern United Life Ins Co	236,542,256	111,782,165	124,760,091
26662	Milwaukee Cas Ins Co	49,728,138	32,015,565	17,712,573
42234	Minnesota Lawyers Mut Ins Co	161,096,547	84,259,137	76,837,410
66168	Minnesota Life Ins Co	35,716,004,025	33,115,584,301	2,600,419,724
15010	Minuteman Hlth Inc	40,297,040	31,040,130	9,256,909
20362	Mitsui Sumitomo Ins Co of Amer	900,647,369	568,355,191	332,292,178
22551	Mitsui Sumitomo Ins USA Inc	124,122,192	63,285,184	60,837,008
15997	MMG Ins Co	233,827,582	143,664,788	90,162,794
70416	MML Bay State Life Ins Co	4,670,965,245	4,459,271,547	211,693,698
57541	Modern Woodmen Of Amer	14,131,105,296	12,652,058,759	1,479,046,536
57541	Modern Woodmen Of Amer	14,131,105,296	12,652,058,759	1,479,046,536
66265	Monarch Life Ins Co	725,091,252	720,277,915	4,813,337
66370	Mony Life Ins Co	7,674,481,936	7,183,834,445	490,647,491
78077	Mony Life Ins Co Of Amer	2,830,558,476	2,445,679,116	384,879,360
29858	Mortgage Guar Ins Corp	4,162,463,705	2,644,785,374	1,517,678,331
16187	Mosaic Ins Co	17,539,765	891,578	16,648,187



## The 164th Report

13331	Motorists Commercial Mut Ins Co	342,864,353	196,630,707	146,233,647
22012	Motors Ins Corp	2,458,717,875	1,398,802,600	1,059,915,275
26522	Mount Vernon Fire Ins Co	586,923,453	191,682,119	395,241,334
10205	Mountain Valley Ind Co	31,862,424	15,466,146	16,396,278
66427	MTL Ins Co	1,927,955,280	1,795,933,496	132,021,784
66346	Munich Amer Reassur Co	7,289,466,048	6,551,581,778	737,884,270
10227	Munich Reins Amer Inc	16,484,839,741	11,230,033,659	5,254,806,082
13559	Municipal Assur Cor	1,519,753,850	908,219,359	611,534,491
88668	Mutual Of Amer Life Ins Co	17,790,884,082	16,793,164,684	997,719,398
71412	Mutual Of Omaha Ins Co	6,426,766,074	3,631,108,856	2,795,657,218
61409	National Benefit Life Ins Co	481,623,158	309,688,446	171,934,712
11991	National Cas Co	285,389,372	155,248,382	130,140,990
10243	National Continental Ins Co	162,570,317	114,775,825	47,794,492
16217	National Farmers Union Prop & Cas	156,174,044	115,761,482	40,412,561
20478	National Fire Ins Co Of Hartford	121,108,518	92,689	121,015,829
23728	National Gen Ins Co	58,391,769	30,469,104	27,922,665
66583	National Guardian Life Ins Co	2,948,271,841	2,698,138,560	250,133,281
82538	National Hlth Ins Co	13,737,124	2,201,398	11,535,726
20087	National Ind Co	166,985,400,908	72,987,749,044	93,997,651,864
27944	National Ins Assn	13,362,344	1,905	13,360,439
75264	National Integrity Life Ins Co	4,776,950,516	4,399,411,577	377,538,939
32620	National Interstate Ins Co	1,117,627,560	832,947,856	284,679,704
20052	National Liab & Fire Ins Co	2,229,863,351	1,262,478,267	967,385,084
66680	National Life Ins Co	9,209,944,765	7,668,789,330	1,541,155,435
13695	National Mortgage Ins Corp	261,907,635	38,789,337	223,118,298



## The 164th Report

23825	National Public Finance Guar Corp	5,142,361,691	2,951,951,703	2,190,409,988
85472	National Security Life & Ann Co	419,380,801	388,760,649	30,620,153
22608	National Specialty Ins Co	71,118,825	27,861,044	43,257,781
21881	National Surety Corp	161,037,183	32,028,864	129,008,319
87963	National Teachers Assoc Life Ins Co	422,858,061	341,914,628	80,943,433
51020	National Title Ins Of NY Inc	119,526,096	68,141,455	51,384,641
19445	National Union Fire Ins Co Of Pitts	26,135,779,925	19,455,007,575	6,680,772,350
66850	National Western Life Ins Co	10,262,747,688	9,077,105,010	1,185,642,678
26093	Nationwide Affinity Co of Amer	391,357,349	378,342,381	13,014,968
28223	Nationwide Agribusiness Ins Co	529,070,519	460,263,057	68,807,462
10723	Nationwide Assur Co	153,701,631	93,307,740	60,393,891
23760	Nationwide Gen Ins Co	242,488,378	220,069,692	22,418,686
92657	Nationwide Life & Ann Ins Co	7,896,735,000	7,206,112,429	690,622,571
66869	Nationwide Life Ins Co	128,585,070,175	124,177,092,002	4,407,978,173
23779	Nationwide Mut Fire Ins Co	5,733,324,440	3,174,217,590	2,559,106,850
23787	Nationwide Mut Ins Co	34,711,194,770	22,573,205,749	12,137,989,021
37877	Nationwide Prop & Cas Ins Co	630,839,189	577,061,867	53,777,322
25240	NAU Country Ins Co	1,321,064,169	1,076,387,808	244,676,361
42307	Navigators Ins Co	2,454,029,605	1,560,083,638	893,945,967
15865	NCMIC Ins Co	654,904,780	402,844,072	252,060,708
25852	New England Guar Ins Co Inc	42,150,645	2,110,248	40,040,397
21830	New England Ins Co	37,657,885	3,380,093	34,277,792
91626	New England Life Ins Co	11,179,519,199	10,504,281,672	675,237,527
41629	New England Reins Corp	38,306,676	3,392,077	34,914,598
23841	New Hampshire Ins Co	314,086,472	147,972,163	166,114,309



## The 164th Report

91596	New York Life Ins & Ann Corp	126,837,329,332	119,168,826,114	7,668,503,218
66915	New York Life Ins Co	146,267,047,744	127,661,055,161	18,605,992,583
16608	New York Marine & Gen Ins Co	1,062,939,183	710,297,431	352,641,752
14788	NGM Ins Co	2,314,400,775	1,346,179,032	968,221,743
23965	Norfolk & Dedham Mut Fire Ins Co	359,907,054	177,901,614	182,005,440
31470	Norguard Ins Co	482,712,339	320,321,927	162,390,412
66974	North Amer Co Life & Hlth Ins	16,970,038,184	15,793,325,928	1,176,712,256
50130	North Amer Title Ins Co	90,021,645	38,885,523	51,136,122
27740	North Pointe Ins Co	89,259,264	63,625,217	25,634,046
21105	North River Ins Co	945,822,334	681,067,855	264,754,479
19372	Northern Ins Co Of NY	36,932,515	6,572,714	30,359,801
25992	Northern Security Ins Co Inc	8,186,659	83,320	8,103,339
24031	Northland Cas Co	110,471,579	75,062,427	35,409,151
24015	Northland Ins Co	1,166,235,049	627,294,687	538,940,363
69000	Northwestern Long Term Care Ins Co	161,441,477	84,261,005	77,180,472
67091	Northwestern Mut Life Ins Co	230,003,964,120	210,948,836,393	19,055,127,727
23914	Northwestern Natl Ins Co Milwaukee	31,232,678	26,746,250	4,486,428
42552	Nova Cas Co	99,107,769	7,363,045	91,744,724
81353	NYLife Ins Co Of AZ	199,780,662	120,133,159	79,647,503
34630	Oak River Ins Co	571,063,370	379,156,554	191,906,816
14190	OBI Natl Ins Co	13,060,195	25,786	13,034,409
23248	Occidental Fire & Cas Co Of NC	517,974,786	355,114,176	162,860,610
67148	Occidental Life Ins Co Of NC	261,386,126	224,492,503	36,893,623
23680	Odyssey Reins Co	7,577,353,738	4,328,689,314	3,248,664,424
26565	Ohio Ind Co	149,730,431	104,460,400	45,270,033



## The 164th Report

10202	Ohio Mut Ins Co	239,669,081	52,164,559	187,504,522
89206	Ohio Natl Life Assur Corp	3,605,811,636	3,309,791,442	296,020,190
67172	Ohio Natl Life Ins Co	27,449,336,934	26,352,263,142	1,097,073,789
67180	Ohio State Life Ins Co	13,765,198	3,288,903	10,476,295
67199	Old Amer Ins Co	250,085,459	227,259,694	22,825,769
40231	Old Dominion Ins Co	34,005,087	213,629	33,791,458
24139	Old Republic Gen Ins Corp	1,925,685,166	1,431,597,331	494,087,835
24147	Old Republic Ins Co	2,609,357,023	1,573,573,956	1,035,783,067
67261	Old Republic Life Ins Co	125,093,454	94,521,819	30,571,635
50520	Old Republic Natl Title Ins Co	953,146,310	517,077,193	436,069,117
35424	Old Republic Security Assur Co	6,654,332	78,789	6,575,543
37060	Old United Cas Co	656,647,557	321,274,351	335,373,206
56383	Order of United Commercial Travelers	19,931,492	10,319,057	9,612,436
56383	Order of United Commercial Travelers	19,931,492	10,319,057	9,612,436
76112	Oxford Life Ins Co	1,197,512,867	1,039,001,361	158,511,506
22748	Pacific Employers Ins Co	3,390,509,399	2,220,329,886	1,170,179,513
20346	Pacific Ind Co	6,822,352,880	3,900,139,320	2,922,213,560
20346	Pacific Ind Co	6,822,352,880	3,900,139,320	2,922,213,560
97268	Pacific Life & Ann Co	6,151,140,522	5,638,550,825	512,589,697
67466	Pacific Life Ins Co	112,503,492,765	105,331,940,612	7,171,552,153
37850	Pacific Specialty Ins Co	304,598,069	170,785,060	133,812,973
70785	Pacificare Life & Hlth Ins Co	204,827,926	11,557,289	193,270,637
67539	Pan Amer Life Ins Co	1,345,435,957	1,107,936,670	237,499,288
60003	Park Avenue Life Ins Co	305,282,167	229,592,404	75,689,763
71099	Parker Centennial Assur Co	89,420,686	43,380,061	46,040,626



## The 164th Report

32069	Patriot Ins Co	101,822,901	71,461,584	30,361,318
67598	Paul Revere Life Ins Co	4,145,126,886	3,867,095,696	278,031,190
93777	Pavonia Life Ins Co of MI	405,918,819	323,625,193	82,293,626
14931	Pawtucket Ins Co	5,210,694	5,130,809	79,884
18333	Peerless Ind Ins Co	190,231,127	10,002,204	180,228,923
14958	Peninsula Ins Co	83,221,897	41,156,744	42,065,153
14982	Penn Millers Ins Co	147,446,402	64,133,856	83,312,546
67644	Penn Mut Life Ins Co	17,270,765,708	15,470,989,167	1,799,776,541
21962	Pennsylvania Ins Co	47,921,560	12,597,954	35,323,606
67660	Pennsylvania Life Ins Co	478,018,471	47,179,581	430,838,890
14974	Pennsylvania Lumbermens Mut Ins	445,050,850	333,593,282	111,457,568
12262	Pennsylvania Manufacturers Assoc Ins	834,044,074	567,974,963	266,069,111
41424	Pennsylvania Manufacturers Ind Co	191,170,186	118,970,898	72,199,288
12297	Petroleum Cas Co	30,775,360	8,224,033	22,551,327
13714	Pharmacists Mut Ins Co	258,815,995	161,052,804	97,763,191
67784	Philadelphia Amer Life Ins Co	220,219,624	186,974,966	33,244,658
18058	Philadelphia Ind Ins Co	7,182,216,895	4,844,841,354	2,337,375,541
93548	PHL Variable Ins Co	6,533,901,953	6,335,312,915	198,589,038
25623	Phoenix Ins Co	4,196,159,024	2,456,771,571	1,739,387,453
93734	Phoenix Life & Ann Co	45,380,354	23,766,053	21,614,301
67814	Phoenix Life Ins Co	13,249,349,913	12,640,152,335	609,197,578
72125	Physicians Life Ins Co	1,430,485,171	1,300,423,290	130,061,881
80578	Physicians Mut Ins Co	2,026,151,800	1,180,684,893	845,466,907
67911	Pioneer Mut Life Ins Co	511,371,179	473,026,029	38,345,150
26794	Plans Liab Ins Co	80,090,202	42,499,519	37,590,683



## The 164th Report

18619	Platte River Ins Co	124,541,152	83,001,429	41,539,723
27251	PMI Mortgage Ins Co	1,315,351,236	2,762,349,582	-1,446,998,346
14460	Podiatry Ins Co Of Amer	318,805,653	190,082,787	128,722,866
57622	Polish Natl Alliance Us Of Na	432,834,622	416,914,234	15,920,388
57622	Polish Natl Alliance Us Of Na	432,834,622	416,914,234	15,920,388
56839	Polish Natl Union Of Amer	27,699,689	27,057,125	642,564
56839	Polish Natl Union Of Amer	27,699,689	27,057,125	642,564
57630	Polish Roman Catholic Union Of Amer	204,120,608	197,001,980	7,118,628
57630	Polish Roman Catholic Union Of Amer	204,120,608	197,001,980	7,118,628
37257	Praetorian Ins Co	996,841,152	731,911,588	264,929,564
15024	Preferred Mut Ins Co	502,334,435	302,265,423	200,069,012
36234	Preferred Professional Ins Co	311,384,981	160,693,835	150,691,145
10800	Premier Grp Ins Co Inc	51,523,268	17,920,872	33,602,396
15586	Preserver Ins Co	140,075,777	129,998,620	10,077,157
14371	Prime Prop & Cas Ins Inc	21,678,376	10,061,821	11,616,555
65919	Primerica Life Ins Co	1,279,436,962	780,445,342	498,991,620
61271	Principal Life Ins Co	154,073,617,247	149,871,496,642	4,202,120,604
71161	Principal Natl Life Ins Co	141,247,957	56,434,690	84,813,267
12873	Privilege Underwriters Recp Exch	219,951,543	151,270,905	68,680,639
33391	ProAssurance Ind Co Inc	1,539,315,245	872,064,963	667,250,282
29017	Professionals Advocate Ins Co	129,545,087	28,755,694	100,789,393
25585	Professionals Direct Ins Co	22,417,903	73,581	22,344,322
11851	Progressive Advanced Ins Co	355,261,366	208,085,618	147,175,748
24260	Progressive Cas Ins Co	6,061,656,758	4,450,278,978	1,611,377,780
16322	Progressive Direct Ins Co	5,180,160,669	3,608,709,705	1,571,450,964



## The 164th Report

24279	Progressive Max Ins Co	384,311,350	261,419,045	122,892,305
38628	Progressive Northern Ins Co	1,349,241,463	963,446,518	385,794,945
21727	Progressive Universal Ins Co	304,617,703	200,184,688	104,433,015
10638	Proselect Ins Co	95,484,266	69,901,257	25,583,009
12416	Protective Ins Co	791,785,634	394,394,897	397,390,737
68136	Protective Life Ins Co	41,231,735,899	37,732,829,816	3,498,906,083
15040	Providence Mut Fire Ins Co	193,727,765	90,419,524	103,308,241
24295	Providence Washington Ins Co	138,812,539	102,604,387	36,208,150
68195	Provident Life & Accident Ins Co	8,297,289,793	7,577,330,750	719,959,043
68209	Provident Life & Cas Ins Co	767,159,218	627,730,902	139,428,316
79227	Pruco Life Ins Co	106,837,998,680	104,181,505,180	2,656,493,500
86630	Prudential Ann Life Assur Corp	47,706,642,857	47,100,902,370	605,740,487
68241	Prudential Ins Co Of Amer	309,101,912,391	298,770,935,243	10,330,977,148
93629	Prudential Retirement Ins & Ann Co	78,877,499,229	77,944,830,318	932,668,911
15059	Public Serv Ins Co	505,738,039	393,693,924	112,044,115
39217	QBE Ins Corp	2,113,301,678	1,432,057,094	681,244,584
10219	QBE Reins Corp	1,176,116,556	349,280,869	826,835,687
15067	Quincy Mut Fire Ins Co	1,510,478,969	515,767,929	994,711,040
22705	R&Q Reins Co	148,129,179	139,651,499	8,477,680
36250	Radian Asset Assur Inc	1,349,699,345	210,756,860	1,138,942,485
33790	Radian Guar Inc	3,643,318,258	2,318,133,997	1,325,184,261
30872	Radian Mortgage Assur Inc	17,507,206	36,419	17,470,787
11673	Redwood Fire & Cas Ins Co	1,257,675,369	724,326,947	533,348,422
24449	Regent Ins Co	114,150,324	83,644,536	30,505,787
68357	Reliable Life Ins Co	21,190,360	8,402,511	12,787,849



## The 164th Report

68381	Reliance Standard Life Ins Co	7,583,752,327	6,870,420,542	713,331,785
67105	Reliastar Life Ins Co	21,468,698,792	19,523,991,291	1,944,707,501
61360	Reliastar Life Ins Co Of NY	3,201,620,470	2,902,869,562	298,750,908
61700	Renaissance Life & Hlth Ins Co of Am	68,623,437	17,264,943	51,358,494
12475	Republic Franklin Ins Co	102,517,168	53,481,367	49,035,801
28452	Republic Mortgage Ins Co	803,216,099	770,747,330	32,468,769
32174	Republic Mortgage Ins Co Of FL	26,394,552	18,391,580	8,002,972
31275	Republic Mortgage Ins Of NC	216,138,476	201,503,579	14,634,897
31089	Repwest Ins Co	306,370,490	150,535,062	155,835,428
68462	Reserve Natl Ins Co	118,152,919	67,183,728	50,969,191
61506	Resource Life Ins Co	8,828,262	3,147,249	5,681,013
43044	Response Ins Co	26,888,433	3,471,469	23,416,964
36684	Riverport Ins Co	111,994,407	73,538,915	38,455,493
65005	RiverSource Life Ins Co	104,762,556,052	101,430,218,077	3,332,337,975
28860	RLI Ind Co	44,159,474	462,308	43,697,166
13056	RLI Ins Co	1,706,981,908	857,685,062	849,296,846
12491	Rochdale Ins Co Of NY	301,357,795	219,007,721	82,350,074
42706	Roche Surety & Cas Co Inc	22,210,775	13,729,843	8,480,932
39039	Rural Comm Ins Co	3,758,240,333	3,139,754,097	618,486,236
23132	RVI Amer Ins Co	100,004,916	29,457,717	70,547,199
11123	Safety First Ins Co	18,167,064	3,523,050	14,644,014
33618	Safety Ind Ins Co	116,251,961	59,050,461	57,201,500
39454	Safety Ins Co	1,430,093,307	800,052,688	630,040,618
15105	Safety Natl Cas Corp	4,985,126,645	3,617,497,180	1,367,629,465
12808	Safety Prop & Cas Ins Co	43,146,999	24,482,726	18,664,274



## The 164th Report

40460	Sagamore Ins Co	156,080,634	31,419,822	124,660,812
60445	Sagicor Life Ins Co	1,214,894,898	1,140,644,940	74,249,958
38300	Samsung Fire & Marine Ins Co Ltd	213,638,597	158,421,894	55,216,703
60176	SBLI USA Life Ins Co Inc	1,530,891,673	1,428,693,418	102,198,255
15563	SeaBright Ins Co	463,113,807	358,281,091	104,832,716
69914	Sears Life Ins Co	49,435,453	29,697,516	19,737,937
25763	Seaton Ins Co	62,529,710	43,365,271	19,164,440
37923	Seaworthy Ins Co	90,665,281	37,169,309	53,495,972
10054	Securian Cas Co	193,267,327	90,674,813	102,592,514
93742	Securian Life Ins Co	325,440,185	123,380,367	202,059,818
68675	Security Benefit Life Ins Co	24,987,372,794	23,685,916,711	1,301,456,083
68721	Security Life Ins Co Of Amer	72,704,144	52,453,147	20,250,998
68713	Security Life Of Denver Ins Co	14,228,256,535	13,099,466,444	1,128,790,091
68772	Security Mut Life Ins Co Of NY	2,672,043,579	2,533,428,909	138,614,670
19879	Security Natl Ins Co	701,461,675	577,888,985	123,572,690
50784	Security Title Guarantee Corp Baltim	14,350,796	11,217,410	3,133,386
11867	Selective Ins Co of New England	169,494,698	134,032,233	35,462,465
10936	Seneca Ins Co Inc	193,914,742	59,767,946	134,146,796
76325	Senior Hlth Ins Co of PA	2,906,965,242	2,826,959,318	80,005,924
11000	Sentinel Ins Co Ltd	224,787,336	71,982,901	152,804,436
12870	Sentruity Cas Co	140,073,624	96,947,775	43,125,849
28460	Sentry Cas Co	261,478,106	190,030,570	71,447,536
24988	Sentry Ins A Mut Co	6,981,318,965	2,816,902,887	4,164,416,078
68810	Sentry Life Ins Co	5,333,589,502	5,062,200,142	271,389,360
21180	Sentry Select Ins Co	658,607,814	423,480,932	235,126,882



## The 164th Report

22985	Sequoia Ins Co	247,762,569	168,288,470	79,474,099
97241	Settlers Life Ins Co	394,243,255	341,667,581	52,575,674
23388	Shelter Mut Ins Co	2,973,777,226	1,291,064,674	1,682,712,553
89958	Shelterpoint Ins Co	7,952,596	205,041	7,747,555
71420	Sierra Hlth & Life Ins Co Inc	170,074,073	94,489,263	75,584,810
12575	SilverScript Ins Co	2,764,215,754	2,316,137,741	448,078,013
38776	Sirius Amer Ins Co	1,550,473,635	929,885,908	620,587,727
80055	Smart Ins Co	44,753,024	818,013	43,935,011
11126	Sompo Japan Ins Co of Amer	1,238,485,340	640,209,003	598,276,337
57142	Sons Of Norway	357,481,495	344,433,581	13,047,914
57142	Sons Of Norway	357,481,495	344,433,581	13,047,914
19216	Southern Ins Co	44,666,846	14,006,928	30,659,918
12294	Southwest Marine & Gen Ins Co	126,809,799	69,357,524	57,452,275
20613	Sparta Ins Co	377,113,669	251,472,184	125,641,485
24767	St Paul Fire & Marine Ins Co	18,917,210,617	12,923,140,386	5,994,070,231
24775	St Paul Guardian Ins Co	76,477,907	50,351,643	26,126,263
24791	St Paul Mercury Ins Co	345,048,268	214,799,342	130,248,926
19224	St Paul Protective Ins Co	507,768,007	281,545,248	226,222,759
19070	Standard Fire Ins Co	3,627,132,137	2,411,960,075	1,215,172,062
42986	Standard Guar Ins Co	490,774,011	330,041,448	160,732,563
69019	Standard Ins Co	20,361,117,513	19,209,332,932	1,151,784,581
69078	Standard Security Life Ins Co Of NY	252,408,335	135,883,814	116,524,521
18023	Star Ins Co	963,829,942	639,545,335	324,284,608
68985	Starmount Life Ins Co	59,129,619	34,122,394	25,007,225
40045	Starnet Ins Co	219,676,806	108,423,833	111,252,973



## The 164th Report

38318	Starr Ind & Liab Co	3,755,060,445	1,922,733,965	1,832,326,480
25135	State Automobile Mut Ins Co	2,352,071,830	1,535,307,594	816,764,236
25143	State Farm Fire & Cas Co	33,480,991,866	21,287,152,916	12,193,838,950
25151	State Farm Gen Ins Co	6,714,926,061	2,893,722,354	3,821,203,707
69108	State Farm Life Ins Co	63,530,488,452	54,529,382,761	9,001,105,691
25178	State Farm Mut Auto Ins Co	138,797,902,951	58,921,027,185	79,876,875,766
69116	State Life Ins Co	5,522,202,232	5,168,039,608	354,162,624
12831	State Natl Ins Co Inc	290,718,867	74,877,022	215,841,845
77399	Sterling Life Ins Co	110,465,300	60,825,370	49,639,930
50121	Stewart Title Guar Co	1,082,474,389	556,708,298	525,766,091
25180	Stillwater Ins Co	307,246,072	145,405,338	161,840,734
16578	Stillwater Prop & Cas Ins Co	119,042,685	6,647,847	112,394,839
65021	Stonebridge Life Ins Co	1,711,257,368	1,560,810,068	150,447,300
10340	Stonington Ins Co	156,696,337	115,555,456	41,140,881
11024	Strathmore Ins Co	51,080,712	27,152,231	23,928,481
80926	Sun Life & Hlth Ins Co	371,841,185	196,348,977	175,492,208
58181	Supreme Council The Royal Arcanum	105,722,150	92,004,287	13,717,863
58181	Supreme Council The Royal Arcanum	105,722,150	92,004,287	13,717,863
69310	Surety Life Ins Co	16,941,100	713,004	16,228,096
12157	Sussex Ins Co	1,046,157,998	828,119,607	218,038,391
82627	Swiss Re Life & Hlth Amer Inc	11,247,500,270	9,786,525,410	1,460,974,859
25364	Swiss Reins Amer Corp	13,109,146,296	8,849,312,014	4,259,834,282
68608	Symetra Life Ins Co	29,151,723,813	27,073,388,512	2,078,335,301
84549	Symphonix Hlth Ins Inc	64,923,539	57,354,085	7,569,454
20311	Syncora Guar Inc	1,219,531,018	363,534,942	855,996,076



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12866	T H E Ins Co	195,849,647	131,546,889	64,302,757
69345	Teachers Ins & Ann Assoc Of Amer	262,634,190,313	228,714,246,336	33,919,943,977
22683	Teachers Ins Co	340,467,638	190,613,925	149,853,713
69396	Texas Life Ins Co	1,016,569,505	947,622,039	68,947,466
23280	The Cincinnati Ind Co	123,020,536	37,441,282	85,579,254
70435	The Savings Bank Life Ins Co Of MA	2,795,576,924	2,538,776,359	256,800,565
28240	The Serv Ins Co Inc	12,374,301	5,875,195	6,499,106
41769	The Travelers Cas Co	203,936,821	140,780,243	63,156,579
56014	Thrivent Financial For Lutherans	76,994,356,207	70,501,770,040	6,492,586,166
56014	Thrivent Financial For Lutherans	76,994,356,207	70,501,770,040	6,492,586,166
60142	TIAA Cref Life Ins Co	9,803,159,467	9,448,584,288	354,575,179
25534	TIG Ins Co	2,054,933,559	1,340,053,111	714,880,448
69477	Time Ins Co	991,019,739	601,298,030	389,721,709
13242	Titan Ind Co	250,913,009	78,954,872	171,958,137
32301	TNUS Ins Co	68,808,405	17,081,589	51,726,816
42439	Toa Re Ins Co Of Amer	1,773,335,184	1,058,718,831	714,616,353
10945	Tokio Marine Amer Ins Co	1,349,243,923	851,924,554	497,319,369
25496	Torus Natl Ins Co	180,283,671	103,097,832	77,185,839
44300	Tower Ins Co Of NY	480,507,426	346,531,618	133,975,808
43702	Tower Natl Ins Co	39,451,688	32,421,947	7,029,741
37621	Toyota Motor Ins Co	452,976,245	241,613,350	211,362,895
79022	Transamerica Advisors Life Ins Co	9,692,474,317	8,780,384,399	912,089,918
10952	Transamerica Cas Ins Co	314,274,524	183,948,515	130,326,009
70688	Transamerica Financial Life Ins Co	31,099,279,951	30,141,583,288	957,696,663
86231	Transamerica Life Ins Co	124,486,492,983	118,651,156,316	5,835,336,667



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66281	Transamerica Premier Life Ins Co	42,248,242,420	40,473,537,559	1,774,704,861
28886	Transguard Ins Co Of Amer Inc	245,580,126	117,815,811	127,764,315
33014	Transport Ins Co	33,811,712	23,626,806	10,184,905
20494	Transportation Ins Co	82,220,451	92,540	82,127,911
28188	Travco Ins Co	219,743,467	149,574,396	70,169,071
19038	Travelers Cas & Surety Co	16,436,177,879	9,966,707,354	6,469,470,525
31194	Travelers Cas & Surety Co Of Amer	4,225,233,665	2,110,576,190	2,114,657,475
36170	Travelers Cas Co Of CT	322,385,866	229,624,434	92,761,432
19046	Travelers Cas Ins Co Of Amer	1,918,485,444	1,352,302,547	566,182,898
40282	Travelers Commercial Cas Co	327,240,655	230,800,815	96,439,841
41750	Travelers Constitution State Ins Co	204,192,319	140,764,509	63,427,810
27998	Travelers Home & Marine Ins Co	410,165,241	272,871,472	137,293,770
25658	Travelers Ind Co	20,724,465,599	14,091,059,403	6,633,406,196
25666	Travelers Ind Co Of Amer	635,734,673	432,934,507	202,800,166
25682	Travelers Ind Co Of CT	1,117,795,981	734,728,684	383,067,297
38130	Travelers Personal Ins Co	198,738,576	133,872,884	64,865,692
36145	Travelers Personal Security Ins Co	206,242,003	139,392,208	66,849,795
25674	Travelers Prop Cas Co Of Amer	933,171,265	428,165,314	505,005,950
34894	Trenwick Amer Reins Corp	75,221,539	34,342,898	40,878,641
31003	Tri State Ins Co Of MN	36,298,823	4,735,573	31,563,250
41211	Triton Ins Co	492,798,576	302,384,051	190,414,525
21709	Truck Ins Exch	2,077,583,374	1,458,878,815	618,704,559
27120	Trumbull Ins Co	216,884,309	120,862,068	96,022,240
61425	Trustmark Ins Co	1,393,483,997	1,105,809,949	287,674,048
62863	Trustmark Life Ins Co	353,189,337	190,552,387	162,636,950



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60117	Tufts Ins Co Inc	97,547,773	47,079,693	50,468,083
29459	Twin City Fire Ins Co Co	650,422,253	361,513,736	288,908,518
67423	UBS Life Ins Co USA	43,282,938	4,033,387	39,249,551
80314	Unicare Life & Hlth Ins Co	413,315,992	349,488,941	63,827,051
11121	Unified Life Ins Co	183,540,213	158,616,082	24,924,131
91529	Unimerica Ins Co	415,039,544	227,204,857	187,834,687
62596	Union Fidelity Life Ins Co	19,673,708,526	19,155,280,168	518,428,357
25844	Union Ins Co	115,793,078	86,960,327	28,832,751
21423	Union Ins Co Of Providence	113,557,379	58,041,627	55,515,752
69744	Union Labor Life Ins Co	3,337,533,949	3,261,148,297	76,385,652
25860	Union Mut Fire Ins Co	194,145,730	118,852,361	75,293,372
70408	Union Security Ins Co	4,937,110,191	4,521,390,048	415,720,143
92916	United Amer Ins Co	1,694,915,509	1,516,495,425	178,420,084
36226	United Cas & Surety Ins Co	9,313,989	4,574,530	4,739,459
85766	United Concordia Ins Co	61,342,157	23,499,834	37,842,323
69892	United Farm Family Life Ins Co	2,145,262,347	1,858,706,437	286,555,910
11770	United Financial Cas Co	2,301,125,168	1,755,050,159	546,075,009
26999	United Guar Mortgage Ind Co	284,068,307	168,928,149	115,140,158
15873	United Guar Residential Ins Co	3,247,682,924	1,863,851,838	1,383,831,086
16667	United Guar Residential Ins Co of NC	461,106,721	28,823,223	432,283,498
69930	United Ins Co Of Amer	3,644,802,345	3,205,401,572	439,400,773
41335	United Natl Specialty Ins Co	37,854,517	18,600,786	19,253,731
69868	United Of Omaha Life Ins Co	18,786,688,405	17,363,965,214	1,422,723,191
13072	United Ohio Ins Co	284,293,104	146,416,809	137,876,295
10969	United Prop & Cas Ins Co	422,038,176	295,789,628	126,248,548



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25941	United Serv Automobile Assn	30,991,005,190	8,136,627,127	22,854,378,063
25887	United States Fidelity & Guar Co	4,677,408,630	2,211,176,642	2,466,231,987
21113	United States Fire Ins Co	3,248,634,293	2,350,018,339	898,615,954
70106	United States Life Ins Co in the Cit	27,985,441,605	25,984,607,379	2,000,834,226
10656	United States Surety Co	57,839,268	20,821,134	37,018,134
29157	United WI Ins Co	283,777,468	194,944,801	88,832,667
72850	United World Life Ins Co	119,429,408	70,058,873	49,370,535
79413	UnitedHealthcare Ins Co	15,113,367,649	9,517,539,233	5,595,828,416
97179	UnitedHealthcare Life Ins Co	132,599,648	91,161,575	41,438,073
95149	UnitedHealthcare of New England Inc	314,932,410	154,189,824	160,742,586
25909	Unitrin Preferred Ins Co	25,405,612	15,706,545	9,699,067
63819	Unity Financial Life Ins Co	190,111,762	178,631,893	11,479,869
41181	Universal Underwriters Ins Co	363,810,365	24,919,817	338,890,548
70173	Universal Underwriters Life Ins Co	160,613,987	137,442,560	23,171,427
40843	Universal Underwriters Of TX Ins	12,720,099	2,608,687	10,111,411
67601	Unum Ins Co	56,158,883	14,524,847	41,634,036
62235	Unum Life Ins Co Of Amer	19,701,372,348	18,155,241,114	1,546,131,234
80705	US Br Great West Life Assur Co	77,558,369	59,205,957	18,352,412
80802	US Br Sun Life Assur Co of Canada	17,090,507,612	16,150,213,386	940,294,226
80659	US Business of Canada Life Assur Co	4,425,111,975	4,288,899,943	136,212,032
84530	US Financial Life Ins Co	642,942,359	540,763,382	102,178,977
29599	US Specialty Ins Co	1,890,819,611	1,313,753,067	577,066,544
35416	Us Underwriters Ins Co	175,319,466	52,601,528	122,717,938
25968	USAA Cas Ins Co	8,699,013,159	4,306,808,907	4,392,204,252
18600	USAA Gen Ind Co	2,933,590,822	1,836,893,817	1,096,697,005



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69663	USAA Life Ins Co	21,985,395,139	19,844,668,007	2,140,727,132
94358	USAbLe Life	446,030,490	251,747,357	194,283,133
25976	Utica Mut Ins Co	2,228,815,219	1,422,940,511	805,874,708
20508	Valley Forge Ins Co	73,715,106	44,145	73,670,961
21172	Vanliner Ins Co	352,467,544	225,207,275	127,260,269
68632	Vantis Life Ins Co	874,350,771	804,792,997	69,557,774
70238	Variable Ann Life Ins Co	77,095,194,647	73,477,118,550	3,618,076,097
13110	Vermont Accident Ins Co Inc	8,182,010	666,240	7,515,770
26018	Vermont Mut Ins Co	753,081,164	385,250,686	367,830,478
20397	Vigilant Ins Co	502,538,912	210,226,134	292,312,778
40827	Virginia Surety Co Inc	1,022,672,656	721,883,548	300,789,108
39616	Vision Serv Plan Ins Co	203,931,329	79,178,878	124,752,451
80942	Voya Ins & Ann Co	66,778,843,977	64,659,433,958	2,119,410,019
86509	Voya Retirement Ins & Ann Co	89,253,482,555	87,245,595,289	2,007,887,266
70319	Washington Natl Ins Co	4,775,251,768	4,448,263,396	326,988,372
26069	Wausau Business Ins Co	39,677,878	13,039,879	26,637,999
26042	Wausau Underwriters Ins Co	96,128,883	31,589,655	64,539,228
10155	Wellcare Prescription Ins Inc	822,182,837	713,183,655	108,999,182
25011	Wesco Ins Co	1,113,582,513	898,052,435	215,530,078
44393	West Amer Ins Co	77,516,503	32,348,948	45,167,555
70335	West Coast Life Ins Co	4,810,067,779	4,397,800,652	412,267,127
10030	Westchester Fire Ins Co	2,011,859,711	1,105,801,577	906,058,134
50050	Westcor Land Title Ins Co	82,805,443	59,028,325	23,777,118
13188	Western Surety Co	1,998,252,964	630,226,850	1,368,026,114
85189	Western United Life Assur Co	990,678,290	928,875,685	61,802,605



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24112	Westfield Ins Co	2,536,054,216	1,493,012,840	1,043,041,376
39845	Westport Ins Corp	5,215,702,758	3,585,174,746	1,630,528,012
51152	WFG Natl Title Ins Co	69,751,034	50,836,094	18,914,940
62413	Wilcac Life Ins Co	2,450,382,232	2,200,075,915	250,306,317
60704	Wilton Reassur Life Co of NY	910,837,663	804,278,633	106,559,024
56170	Womans Life Ins Society	196,904,906	174,492,996	22,411,910
56170	Womans Life Ins Society	196,904,906	174,492,996	22,411,910
57320	Woodmen World Life Ins Soc	10,439,989,589	9,343,085,118	1,096,904,471
57320	Woodmen World Life Ins Soc	10,439,989,589	9,343,085,118	1,096,904,471
11523	Wright Natl Flood Ins Co	17,667,730	6,793,573	10,874,157
20273	WRM Amer Ind Co Inc	24,915,460	10,029,940	14,885,520
40193	X L Ins Co Of NY	211,186,254	131,964,930	79,221,324
24554	XL Ins Amer Inc	752,911,588	520,619,197	232,292,391
88080	XL Life Ins & Ann Co	15,136,552	6,340	15,130,212
20583	XL Reins Amer Inc	5,627,641,628	3,394,046,033	2,233,595,595
37885	XL Specialty Ins Co	432,658,950	289,478,624	143,180,326
31267	York Ins Co of ME	47,350,462	579,337	46,771,125
26220	Yosemite Ins Co	210,061,763	102,366,188	107,695,575
30325	Zale Ind Co	47,488,740	31,069,032	16,419,708
71323	Zale Life Ins Co	11,673,328	2,242,950	9,430,378
13269	Zenith Ins Co	1,834,094,724	1,269,559,962	564,534,762
16535	Zurich Amer Ins Co	30,309,699,066	22,294,290,200	8,015,408,866
27855	Zurich Amer Ins Co Of IL	53,641,553	18,349,257	35,292,297
90557	Zurich Amer Life Ins Co	12,689,297,745	12,542,356,851	146,940,894



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## Appendix D

### Surplus Lines Insurers

NAIC#	COMPANY NAME
20010	Acceptance Indemnity Insurance Company
24856	Admiral Insurance Company
10389	Agent Alliance Insurance Company
26883	AIG Specialty Insurance Company
12833	AIX Specialty Insurance Company
36420	Allianz Underwriters Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.
24319	Allied World Surplus Lines Insurance Company
33189	Alterra Excess & Surplus Insurance Company
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance Co
25433	American Safety Indemnity Company
19623	American Summit Insurance Company
35912	American Western Home Insurance Co



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10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
27189	Associated International Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	AXIS Surplus Insurance Company
13041	Bankers Specialty Insurance Company
39462	Berkley Assurance Company
31295	Berkley Regional Specialty Insurance Co
15643	Blue Hill Specialty Insurance Company, Inc.
23620	Burlington Insurance Company
12961	Canopus US Insurance, Inc
10328	Capitol Specialty Insurance Corporation
15989	Catlin Specialty Insurance Company
36951	Century Surety Company
38989	Chubb Custom Insurance Company
13037	Cincinnati Specialty Underwriters Ins Co
43095	Clarendon America Insurance Company
39993	Colony Insurance Company
31127	Columbia Casualty Company
29734	Conifer Insurance Company
15686	Converys Specialty Insurance Company
13027	Covington Specialty Insurance Company
44520	Crum & Forster Specialty Insurance Company
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
39020	Essex Insurance Company
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
15201	Fair American Select Insurance Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company



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14167	GuideOne National Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
13551	Hamilton Specialty Insurance Company
34452	Homeland Insurance Company of New York
42374	Houston Casualty Company
42374	Houston Specialty Insurance Company
14438	HSB Specialty Insurance Company
37079	Hudson Excess Insurance Company
37079	Hudson Specialty Insurance Company
27960	Illinois Union Insurance Company
36940	Indian Harbor Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
37745	Maiden Specialty Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus Ins Co
14420	Mount Vernon Specialty Ins Company
37974	Mt. Hawley Insurance Company
20079	National Fire & Marine Insurance Company
17370	Nautilus Insurance Company
36056	Navigators Specialty Insurance Company
17400	Noetic Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
31143	Old Republic Union Insurance Company
39608	Nutmeg Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
34118	Peleus Insurance Company
35114	PMSLIC Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company



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12623	ReliaMax Surety Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
10729	Seneca Specialty Insurance Company
13815	SPARTA Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
26387	Steadfast Insurance Company
23850	Tokio Marine Specialty Insurance Company
44776	Torus Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
43451	Utica Specialty Risk Insurance Company
40428	Voyager Indemnity Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company

AA#	
AA-1120810	Ace European Group Limited
AA-1344102	Allianz Global Corporate & Specialty AG
AA-3191229	Ally International Insurance company Ltd.
AA-1780074	AmTrust International Underwriters Limited
AA-1120053	Arch Insurance Company (Europe) Limited
AA-3190873	Ariel Reinsurance Company Limited
AA-1120337	Aspen Insurance UK Limited a/k/a Aspen Re
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-3194130	Endurance Specialty Insurance Ltd.
AA-1124129	Endurance Worldwide Insurance Limited
AA-3194231	Gard Marine & Energy Limited
AA-1360015	Generali, Assicurazioni Generali, S.p.A. a/k/a Assicurazioni Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1120822	Interntional Insurance Company of Hannover



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AA-3190917	Ironshore Insurance Ltd
AA-3190871	Lancashire Insurance Company Limited
AA-1120066	Lancashire Insurance Company (UK) Limited
AA-1120855	Liberty Mutual Insurance Europe Limited
	Lloyds Underwriters at London
AA-1121276	Marine Insurance Company Limited
AA-1121425	Markel International Insurance Company Limited
AA-1121410	Mitsui Sumitomo Insurance Company (Europe) Limited
AA-1120481	QBE Insurance (Europe) Limited
AA-3190600	Renaissance RE Specialty Risks, LTD
AA-1120019	Scor UK Company Ltd.
AA-1440076	Sirius International Insurance Corporation
AA-1125000	Sunderland Marine Insurance Company Limited
AA-1120093	Torus Insurance (UK) Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited

## Appendix E

### General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2005 through 2015. 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 2015, premium tax produced \$99.4 million of revenue (86.7%) while producer and other fees produced \$15.2 million in revenue (13.3%).



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