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**THE STATE OF NEW HAMPSHIRE**  
**INSURANCE DEPARTMENT**

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21 SOUTH FRUIT STREET SUITE 14  
CONCORD, NEW HAMPSHIRE 03301

John Elias  
Commissioner

Alexander K. Feldvebel  
Deputy Commissioner

November 19, 2018

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

RE: Annual Report – Fiscal Year 2018

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-Seventh Annual Report for fiscal year 2018. 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,

John Elias

STATE OF  
NEW  
HAMPSHIRE

**NEW HAMPSHIRE INSURANCE DEPARTMENT**  
**2018 ANNUAL REPORT**



167th Annual Report  
(Fiscal Year 2018: July 1, 2017 – June 30, 2018)



The 167th Report  
*of the New Hampshire Insurance Department*

John Elias  
*Insurance Commissioner*

His Excellency, Governor Christopher T. Sununu

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

The Honorable Andru Volinsky  
*Executive Councilor, Second District*

The Honorable Russell E. Prescott  
*Executive Councilor, Third District*

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

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



# The 167th Report

## Contents

4	INTRODUCTION
4	INSURANCE DEPARTMENT ORGANIZATION AND FUNCTION
4	MISSION STATEMENT
4	STRATEGIC PLAN
5	INSURANCE DEPARTMENT STAFF BY DIVISION
9	ORGANIZATIONAL CHART
10	FINANCIAL REGULATION DIVISION
11	MARKET REGULATION DIVISION
17	COMPLIANCE AND CONSUMER SERVICES DIVISION
20	COMMUNICATIONS
20	OPERATIONS DIVISION
23	LEGAL DIVISION
29	LIFE, ACCIDENT & HEALTH ANALYSIS & ACTUARIAL DIVISION
30	APPENDIX A
31	APPENDIX B
33	APPENDIX C
63	APPENDIX D
68	APPENDIX E



## The 167th Report

### Introduction

This annual report provides a brief summary of the New Hampshire Insurance Department's activities during Fiscal Year 2018. During Fiscal Year 2018, the Department had 85 full-time staff positions and collected total General Fund revenues of \$115.0 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.

### Strategic Plan

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

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

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

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

## Our Shared Vision for New Hampshire

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



# The 167th Report

## Strategy & Goals

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

1. Develop a sound regulatory philosophy and use it to guide our work
2. Work collaboratively across functional areas and product lines
3. Enhance awareness of our work in order to increase our effectiveness
4. Develop our team's leadership skills and capacity at all levels
5. Develop staff & department resources to support excellent, efficient work

### INSURANCE DEPARTMENT STAFF BY DIVISION

During Fiscal Year 2018, the Department had 85 full-time staff positions, one part-time staff position and collected total General Fund revenues of \$115.0 million.

#### Executive Office

**John Elias.....Insurance Commissioner**

Alexander Feldvebel.....Deputy Insurance Commissioner  
 Sandra Barlow.....Program Specialist I  
 Karen Cassin..... Program Specialist I  
 Vacant.....Communications Director  
 Christie Rice.....Human Resources Administrator  
 Eireann Aspell .....Program Specialist IV  
 Destiny Buffington..... Human Resources Technician

#### Operations

**Vacant.....Assistant Commissioner**

##### Premium Tax Unit

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



## The 167th Report

### **Business Unit**

Ted Perkins .....Administrator IV  
Erin Zayac.....Senior Management Analyst  
Mary Tarbell.....Program Assistant III  
Jennifer Goodwin .....Grants Program Coordinator  
Christine Blais.....Program Specialist I  
Emily Bolduc-Fabian...Program Assistant III  
Vacant.....Program Assistant III

### **Producer Licensing**

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

### **P&C Actuarial**

Sally MacFadden.....Chief P&C Actuary  
Christian Citarella.....Property & Casualty Actuary  
Ruju Dave.....Insurance Company Examiner II  
Douglas Rees.....Insurance Company Examiner II

## **Legal**

**Heather Silverstein.....General Counsel**

### **Legal Unit**

Emily Doherty..... P&C Attorney IV  
Marty Mobley.....Legal Coordinator  
Vacant.....L&H Attorney IV  
Vacant.....Paralegal II  
Vacant.....Attorney III

### **Enforcement Unit**

Mary Bleier .....Compliance and Enforcement Counsel  
Sherri Eldridge.....Attorney III  
Donald Belanger.....Insurance Company Examiner III  
Carolyn Petersen.....Paralegal II

### **Fraud Unit**

Vacant .....Fraud Attorney  
Brendhan Harris.....Senior Insurance Fraud Investigator  
Thomas Wickey.....Insurance Fraud Investigator  
Kristin Kather.....Research Assistant  
Vacant.....Insurance Fraud Examiner



# The 167th Report

## Life, Accident and Health Analysis and Actuarial Division

Tyler Brannen.....Director of Health Economics  
 Maureen Mustard.....Director of Healthcare Analytics  
 David Sky.....Chief LAH Actuary  
 Jennifer Patterson.....Director of Health Policy  
 Alain Couture.....Health Reform Coordinator  
 Diedre Collins..... Grants & Contracts Technician (part-time)

## Financial Regulation

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

### Financial Analysis

Patricia Gosselin.....Insurance Company Examiner V  
 Mary Verville..... Insurance Company Examiner III  
 Stephanie Woods .....Insurance Company Examiner I  
 Cynthia Ginsberg .....Insurance Company Examiner I  
 Shevaun Cazeault .....Insurance Company Examiner III  
 Diane Cygan.....Financial Records Auditor  
 Vacant.....Insurance Company Examiner I

### Financial Examiners

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

## Market Regulation

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

### 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 III

### Life, Accident and Health Market Conduct

Maureen Belanger.....Insurance Company Examiner III  
 Brandi Calvert.....Insurance Company Examiner II





## The 167th Report

Denise Lamy.....Insurance Company Examiner III  
Karen McCallister.....L&H Insurance Examiner

### Compliance and Consumer Services

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

#### Compliance

Vacant.....Insurance Company Examiner III  
David Schechtman.....Insurance Company Examiner II  
Diana Lavoie.....Insurance Company Examiner II  
Ingrid Marsh.....Insurance Company Examiner II  
Gail Matson.....Insurance Company Examiner II  
Robin Tierney (Perry).....Insurance Company Examiner I  
Debra LaCross.....Program Specialist II  
Frank Cardamone.....Insurance Company Examiner III  
LuAnne Ball.....Insurance Company Examiner II  
Lauren Bradstreet.....Insurance Company Examiner II  
Sarah Prescott.....Insurance Company Examiner I

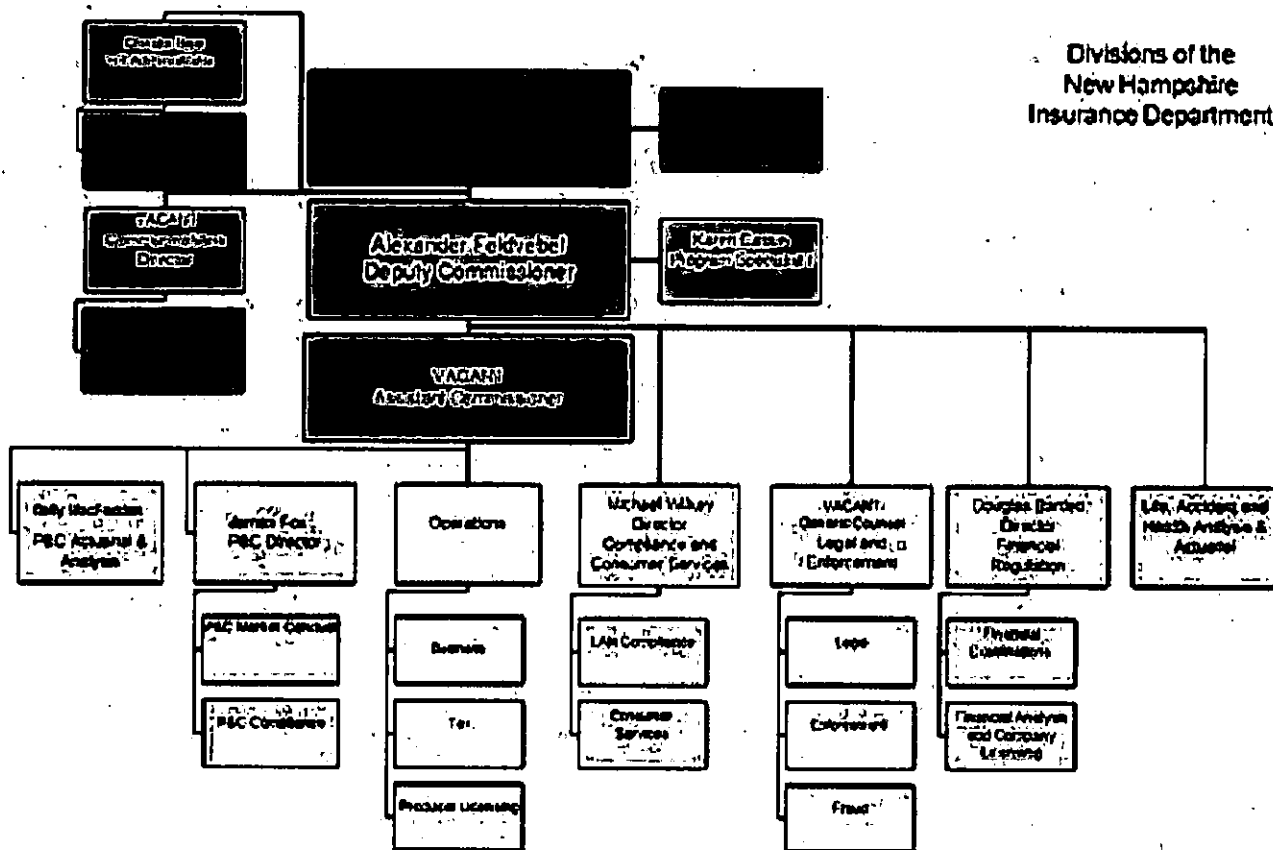
#### Consumer Services

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  
Heather Boulanger.....Program Assistant II  
Vacant.....Insurance Company Examiner I



# The 167th Report

## NHID Organizational Chart



6/20/2016



## The 167th Report

### Financial Regulation Division

The Financial Regulation Division is responsible for ensuring company solvency, conducting financial examinations, financial analysis and licensing/registering all domestic and foreign companies. The New Hampshire Insurance Department currently has 1,109 licensed insurance companies to conduct business in the State, 58 of which are domiciled in New Hampshire. Of these companies, 380 are licensed to write life and health insurance, and the remaining 729 companies are licensed in various property and casualty lines.

The division processed and issued 37 new company licenses during Fiscal Year 2018. Eight are life and health and 29 are property and casualty insurance companies. (See Appendix A) Five companies withdrew from New Hampshire for reasons including dissolution, merger/consolidation or license surrender.

An alphabetical listing of all New Hampshire domestic companies with asset and liability information for calendar year-end 2017 may be found in Appendix B. Identical information is provided for all companies licensed in New Hampshire in Appendix C.

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

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

As of June 30, 2018 there are 134 non-admitted insurers qualified as eligible surplus lines carriers in Appendix D and 31 Alien Insurers.

Financial examinations of the following domestic companies were completed during Fiscal Year 2018:

Anthem Health Plans of NH	Western World Insurance Co
Covington Specialty Insurance Co.	Landmark American Insurance Co
Matthew Thornton Health Plan, Inc.	MEMIC Casualty Company
MEMIC Indemnity Company	North American Capacity Ins. Co.
North American Elite Insurance Co.	North American Specialty Ins. Co.
RSUI Indemnity Company	Stratford Insurance Company
Tudor Insurance Company	Washington International Ins. Co.



## The 167th Report

Financial examinations in progress as of fiscal year-end 2018 include:

Granite State Health Plan, Inc.  
Phenix Mutual Fire Insurance Co.

Mt. Washington Assurance Corporation  
Tufts Health Freedom Insurance Co.

The Financial Regulation Division is additionally responsible for continually reviewing the financial health of all admitted insurance companies licensed 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 Life, Accident and Health (LAH) market conduct unit gathers data and statistics from licensed insurers in New Hampshire and updates these annually. It conducts an in-depth review of accident and health insurers writing seven major lines of insurance in the state, which includes health, long-term disability, short-term disability, Medicare supplement, dental, long-term care, and home health care insurance.

This unit continues to support the National Association of Insurance Commissioners (NAIC) Market Conduct Annual Statement (MCAS) efforts, and utilizes MCAS data in its analysis program. This program serves to identify potential issues at the market or company level that may adversely affect New Hampshire consumers. 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 continuum actions, such as conduct inquiries, investigations or targeted examinations. All continuum actions up to and including examinations, are performed in accordance with the NAIC Market Regulation Handbook.



## The 167th Report

This unit supports the Department's investigative and legislative efforts by providing industry expertise to various projects. In addition, a member of the unit serves as the state's liaison with Centers for Medicare and Medicaid Services on senior product lines. The team also reviews and verifies data for accuracy and consistency in reports from insurers.

In FY 2018, this unit began two distinct sets of examinations. The first focuses on carrier oversight, and vendor compliance, with the collection, administration and submission of pharmacy claims data relative to the New Hampshire Comprehensive Health Information System ("NHCHIS"). This data is made available to insurers, employers, consumers and state agencies in order to assess utilization, expenses and performance in the New Hampshire market. Accurate and timely data is a critical component to the analysis which allows consumers and employers to make informed, cost-effective health care choices.

The second set of examinations was initiated to test for carrier compliance with the provisions of the federal Mental Health Parity Addiction Act of 2008 (MHPAEA), with focus on non-quantitative treatment limits (NQTLs) which include provider reimbursement programs, as well as the implementation and adherence to use of the American Society of Addiction Medicine (ASAM) criteria.

Following is a list of some of the significant market conduct actions performed by the LAH unit in FY 2018.

<b>Market Regulation Actions and Results for Fiscal Year 2018</b>				
<b>Life, Accident and Health Market Conduct Examination Unit</b>				
<b>Market Conduct Examination Activity During Fiscal Year 2018</b>				
<b>Count</b>	<b>Licensed Entity</b>	<b>Line of Business</b>	<b>Consumer Restitution</b>	<b>Status</b>
3	Mental Health Parity Examinations	Health	N/A	In progress
3	NH Comprehensive Health Information Systems (CHIS) Examinations	Health	N/A	In progress
<b>Total Market Conduct Examinations - 6</b>				

<b>Collaborative Multi-State Examinations</b>				
<b>Count</b>	<b>Licensed Entity</b>	<b>NAIC Company Code</b>	<b>Corrective Action Required</b>	<b>Penalties, Fines Collected</b>
1	State Farm	69108	Yes	\$5,602
1	American Family Life Insurance of Columbus (AFLAC)	60380	Yes	\$8,517
1	HCC Life Insurance Company	92711	Yes	\$147,662.05
<b>Total Multi-State Examinations - 3</b>			<b>Total</b>	<b>\$161,781.05</b>

<b>Investigations</b>				
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## The 167th Report

Count	Subject Matter	Line of Business	Consumer Restitution	Status
1	Use of unapproved form	Health	N/A	Ongoing
1	Sale of unapproved product/unlicensed TPA	Health	N/A	Ongoing
1	Denied underwriting	Life	N/A	Closed
1	Carrier enrollment practices	Health	N/A	Closed
1	Pharmacy claim adjudication practices	Health	N/A	Ongoing
<b>Total Investigations - 5</b>				

### Property and Casualty

The following is a tabulation of significant market conduct actions performed by the Property & Casualty unit. During the 2018 fiscal year, the P&C Market Conduct unit focused on target examinations pursuant to provisions of the RSA 412:8, III and Ins 1002.19 (a)-(b).

#### Market Regulation Actions and Results for Fiscal Year 2018

##### Property and Casualty Market Conduct Examination Unit

Type of Action	Count	Licensed Entity	NAIC Company Code	Corrective Action Required?	Consumer and/or Provider Restitution	NH Policyholders Receiving a Policy Refund or Credit
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##### Market Conduct Examination Closed During Fiscal Year 2017

Insurance Company Examinations	1	United Services Automobile Association	25941	Yes	\$9,400.00	11
	1	USAA Casualty Insurance Company	25968	Yes		
	1	USAA General Indemnity Company	18600	Yes		
	1	Garrison Property and Casualty Insurance Company	21253	Yes		
	1	State Farm Mutual Automobile Insurance Company	25178	Yes	\$19,500	44
	1	State Farm Fire & Casualty Company	25143	Yes		
	1	Allstate Fire & Casualty Company	29688	Yes	\$1,215.37	3
	1	Allstate Insurance	19232	Yes		



## The 167th Report

Company						
1	Allstate Property & Casualty Insurance Company	17230	Yes			
1	Allstate Indemnity Company	19240	Yes			
1	Metropolitan Group Property & Casualty Insurance Company	34339	Yes	\$9350.00		30
1	Metropolitan General Insurance Company	39950	Yes			
1	Metropolitan Property & Casualty Insurance Company	26298	Yes			
1	Allmerica Financial Benefit Insurance Company	41840	Yes	\$3,203.00		9
1	Hanover American Insurance Company	36064	Yes			
1	Citizens Insurance Company of America	31534	Yes			
1	Massachusetts Bay Insurance Company	22306	Yes			
1	Hanover Insurance Company	22292	Yes			
1	Travelers Home & Marine Insurance Company	27998	Yes	\$6,426.12		17
1	Standard Fire Insurance Company	19070	Yes			
1	Travco Insurance Company	28188	Yes			
1	Hartford Fire Insurance Company	19682	Yes	\$11,732.81		37
1	Hartford Accident & Indemnity Company	22357	Yes			
1	Hartford Underwriters Insurance Company	30104	Yes			
1	Twin City Fire Insurance Company	29459	Yes			
1	Sentinel Insurance Company, LTD	11000	Yes			
1	Hartford Insurance Company of The Midwest	37478	Yes			
1	Hartford Casualty	29424	Yes			



## The 167th Report

Insurance Company					
1	MMG Insurance Group	15997	Yes	\$6,679.56	21
1	Mt. Washington Assurance Corp.	43982	Yes	\$600.00	2
1	Safety Insurance Company	39454	Yes	\$4,358.37	14
1	Nationwide Mutual Insurance Company	23787	Yes	\$26,291.37	132
1	Nationwide Property & Casualty Insurance Company	37877	Yes		
1	Nationwide Assurance Company	10723	Yes		
1	Harleysville Worcester Insurance Company	26182	Yes	\$342.74	1
1	Harleysville Preferred Insurance Company	35696	Yes		
1	Harleysville Insurance Company	23582	Yes		
<b>Examinations Total</b>					
	37			\$99,099.34	321

Type of Action	Count	Licensed Entity	NAIC Company Code	Line of Business
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### Market Conduct Investigations Closed During Fiscal Year 2018

<b>Examinations Total</b>	3
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### Property and Casualty Actuarial Unit

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

During Fiscal Year 2018, the P&C Actuarial unit reviewed 1,543 loss cost, rate, model, and rule filings for various P&C lines of business. 113 filings were related to workers compensation, and the remainder was split





## The 167th Report

between personal lines (22%) and commercial lines (78%). 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 P&C Actuarial unit provides support for workers compensation (WC) in New Hampshire. The WC Analyst provides information and technical assistance to consumers who have inquiries or complaints about their WC coverage. During Fiscal Year 2018, the unit responded to 163 requests from both agents and consumers.

The P&C Actuarial unit is responsible for the review and approval of all WC loss cost, rate, and rule filings. In addition, the unit analyzes the annual WC rate/loss cost filing from the National Council on Compensation Insurance (NCCI) and testifies at the associated rate hearing.

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

The unit is responsible for the maintenance of several statistical databases for Market Analysis. The Market Analysis Prioritization Tool (MAPT) provides a weighted scoring system of key market and financial components from state and national sources. The Market Conduct Annual Statement (MCAS) provides information concerning specific actions by insurers in New Hampshire. Data includes length of time to pay claims, suit activity, and the number of policies canceled or non-renewed. The Market Analysis Review System (MARS) allows the market analyst to review financial data, complaint activity, examination activity, and regulatory actions by New Hampshire and other states. In Fiscal Year 2018, 37 Level-1 and Level-2 reviews were completed.

Pursuant to Ins 1002.15, the P&C Actuarial Unit reviews the methods that insurers use to determine the value of an auto, after a total loss claim. Annually, the department reviews these methods, reviews sample reports and publishes a list of accepted vendors.

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 filings made through 2018. Since the first publication of these comparisons, thousands of consumers have used the reports to obtain comparative pricing information for the leading 35 insurers in New Hampshire, allowing for a more informed purchasing decision.

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

A review of market competition in the medical malpractice marketplace is completed each year. Following a



## The 167th Report

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. Medical malpractice remains the only market determined to be non-competitive by the Commissioner.

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

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

### **Compliance and Consumer Services Division**

#### **Consumer Services Unit**

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

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

In Fiscal Year 2018, Consumer Services processed 1023 formal complaints, 4,919 assistance requests, and 76 applications for external health review. During the fiscal year, Consumer Services recovered approximately 3.5 million dollars for New Hampshire consumers. Following is a summary of the complaints and inquiries received by the Property and Casualty (P&C) and Life, 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



## The 167th Report

during catastrophic weather events. During Fiscal Year 2018, the unit responded to 590 formal complaints and 1,563 requests for service, during which the Consumer Services Officers answered questions, provided information and referrals, and otherwise assisted the public. On behalf of NH consumers, the sub-unit facilitated the recovery of \$1,364,152

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

In Fiscal Year 2018, the LAH sub-unit responded to 433 formal complaints, 3,356 requests for assistance, and 76 applications for external health review. 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 \$2,149,089.

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 2018, 76 applications for external health review were received. Of those, 36 met the legal requirements to qualify for external review and 15 health insurance company decisions were overturned or partially overturned by the certified external review organizations.

### **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' 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.



## The 167th Report

### Fiscal Year 2018 P&C Rate and Form Filings

#### Received

P&C Rate and Form Filings	3,995
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#### Closed - Disposition

P&C Filings Closed-Disposition	4,025
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### Life, Accident and Health

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

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

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

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

### Fiscal Year 2018 LAH Rate and Form Filings

#### Received

LAH Rate and Form Filings	1,922
Interstate Compact Filings Received	<u>666</u>
Total Filings Received	2,588



## The 167th Report

### Closed - Disposition

LAH Filings Closed - Disposition	1,999
Interstate Compact Filings - Disposition	694
Total Filings Closed	2,693

## Communications

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

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

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

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

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

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

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

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

In FY18, 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.

## Operations Division

### Premium Tax Unit

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

The department received total general fund revenue of \$115.0 million in fiscal year 2018. The unit monitors general fund revenue and prepares revenue projections for current and future fiscal years. General fund revenue is generated primarily from two sources - a premium tax on premiums written, and fees from companies, producers, and other sources. Premium tax is received from licensed companies, surplus lines producers, and companies and individuals that acquire insurance policies independently of licensed producers.



## The 167th Report

In fiscal year 2018 the unit reported \$97.8 million in premium tax revenue and \$18.2 million in licensing and other fee revenue, totaling \$115.0 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 insurance fraud and other insurance-related crimes. The Fraud Unit is composed of two investigators and one fraud research assistant. If a company has reason to believe that fraud has been committed, there is a statutory requirement that it refer the issue(s) to the Fraud Unit for review. The unit also accepts referrals from all other sources. It has established a referral form online, but will accept referrals in writing, in person, or by telephone.

In fiscal year 2018, the Fraud Unit received 267 referrals of suspected fraud or other insurance-related crimes. Of these referrals, the unit conducted 44 criminal investigations, of which 11 were presented for prosecution to either by the County Attorney's office, the NH Attorney General's office, or the United States Attorney's office.

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

### **Producer Licensing Unit**

The Licensing Division has seen continued steady growth in the number of licenses issued and maintained in New Hampshire. As of June 30, 2018, NH had over 156,000 active licensees authorized to sell insurance and adjust claims in the Granite State.

There were over 80,000 producers licensed to sell insurance products in New Hampshire. Of those, 6511 are residents of our state. We have over 6000 business entity producers licensed. There are 585 resident business entities licensed. Currently we are reaching 70,000 claims adjusters licensed. Of those 868 are residents, who are licensed to adjust workers' compensation and property & casualty claims in New Hampshire.

The steady growth in the number of licensees is directly related to online technology. From department utilization of licensing systems for processing to systems utilized directly by licensees. Timely processing by department staff allows for 24 hour turn around on most applications. Licensees have access to managing and maintaining their license electronically. From license application submissions, license verifications, printing of licenses and fulfilling their continuing education requirements our licensees can process their requests through our electronic systems. Insurance carriers also utilize online systems for their processing. This has driven our increase in non-residents becoming licensed in our state. Our partnerships with the National Association of



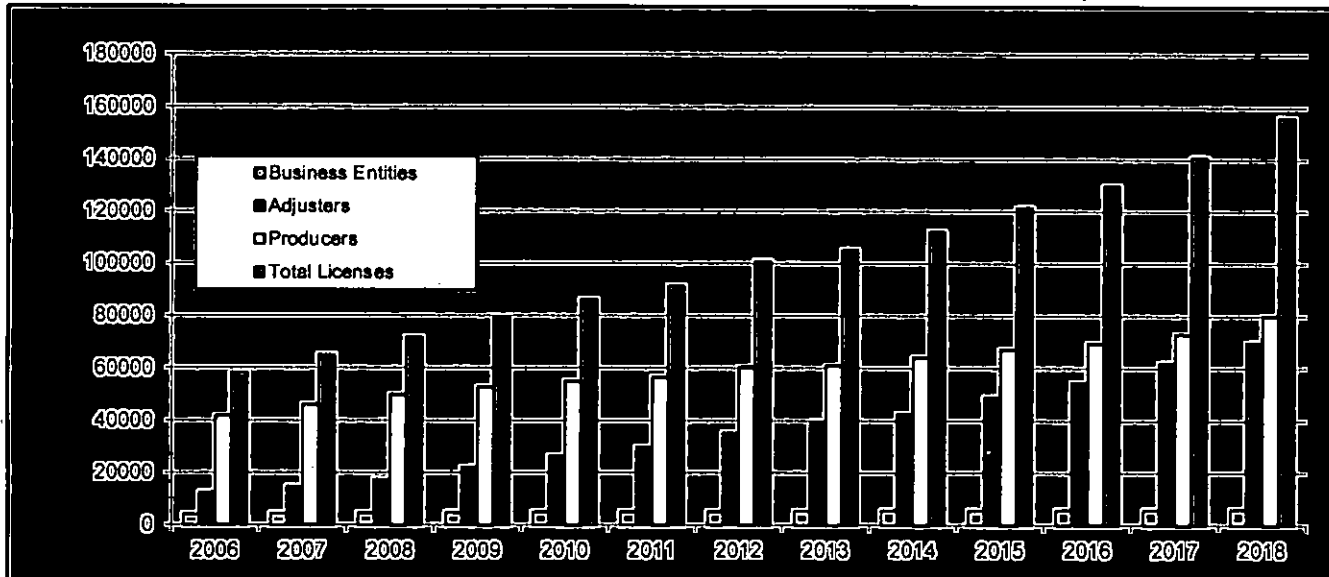
## The 167th Report

Insurance Commissioners' (NAIC) affiliates—the National Insurance Producer Registry (NIPR) and State Based Systems (SBS)—have continued to result in increased services, securities and efficiencies.

Fiscal year 2018, saw the continuation of the Federal Affordable Care Act Marketplace. The Licensing Division has made available to the public a list of the 213 federally trained and registered resident producers qualified to sell the products through the Federal Marketplace.

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

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.



Licensing Division New Hampshire Insurance Dept.



## The 167th Report

### Legal Division

#### Enforcement Unit

The Enforcement Unit assists the Department in meeting its mission of promoting and protecting the public good by ensuring the existence of a safe and competitive insurance marketplace through the enforcement of New Hampshire's insurance laws and rules. The results the Enforcement Unit obtained during Fiscal Year 2018 include:

Total new cases opened: 174

Total Order to Show Causes issued: 6

Total adjudicatory hearings scheduled: 7

Total adjudicatory hearings conducted: 4

Total Consent Orders executed: 13

Total licenses revoked: 5

Total licenses suspended: 3

Total licenses denied: 6

Total licenses surrendered: 2

<b>Total amount of administrative fines assessed:</b>	<b>\$62,150.00</b>
<b><u>Total amount of market conduct fines assessed:</u></b>	<b><u>\$172,500.00</u></b>
<b>Total amount of fines assessed:</b>	<b>\$234,650.00</b>
<b>Total amount of other recovery:</b>	<b>\$102,531.00</b>

### Rehabilitations & Liquidations

#### The Home Insurance Company in Liquidation

On June 11, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. The Home is one of the largest





## The 167th Report

property-casualty insurer liquidations ever to occur, with projected assets of approximately \$1.9 billion and projected ultimate undiscounted insurance liabilities of approximately \$4 billion. The liquidation is ongoing and court documents and other information regarding The Home Insurance Company in Liquidation, including quarterly reports filed by the liquidator, may be found on the website at [www.hicilclerk.org](http://www.hicilclerk.org).

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

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

As required by the law, the Insurance Department on July 21, 2015 filed a petition with the Merrimack County Superior Court (Docket No. 217-2015-CV-00347) to commence a receivership for the wind-down and closure of the JUA. The court appointed the Commissioner as receiver and approved the appointment of a special deputy, who has been overseeing the wind-down effort. In August of 2016, the court approved the assumption by MedPro of all policy-related obligations of the JUA for a payment to MedPro of approximately \$23 million. The receiver subsequently filed a motion for approval of an interim distribution by way of an interpleader. After resolution of issues by the NH Supreme Court and further proceedings, the court approved a \$60 million interim distribution into the *Tuttle* class action in September 2018. The receiver also moved for approval of the return of amounts remaining in the Stabilization Reserve Fund. The court approved the SRF return in March 2018, and that process is ongoing. The court order appointing the receiver and subsequently filed court

documents including monthly status reports may be found on the Insurance Department's website: [http://www.nh.gov/insurance/legal/nhid\\_nhmmjua\\_recvrshp.htm](http://www.nh.gov/insurance/legal/nhid_nhmmjua_recvrshp.htm)

## **Insurance Legislation & Rulemaking**

### **LEGISLATION**

The following is a brief overview of the disposition of the Department's legislative initiatives for the 2017 Legislative Session:

**HB 1104-FN** - (New Title) relative to dredge and fill permit time limits; relative to time limits under the administrative procedure act; and relative to online filing with the secretary of state's office.

The relevant sections of this bill reduce the time limits for Department actions on applications under the administrative procedure act. The original bill was not a Department initiative, but the amendment pertaining to NHID was developed by Deputy Commissioner Feldvebel.

**Governor's Action:** Signed 06/21/2018; Effective 01/01/2019; CHAPTER 279

**HB 1322** - relative to risk-based capital for health maintenance organizations.

This bill clarifies the formula for calculating risk-based capital (RBC) for health maintenance organizations (HMOs) by making clear RBC shall be calculated for HMOs using the same formula that is used for Property &



## The 167th Report

Casualty (P&C) carriers and amending the definition of life and health insurer to clarify HMOs use a different formula.

**Governor's Action:** Signed 06/08/2018; Effective 08/07/2018; CHAPTER 177

**HB 1374** - relative to financial regulation technical.

This bill corrects a typographical error in the Corporate Governance Annual Disclosure Act; extends the exam frequency for HMOs to every 5 years; and incorporates by reference 2 additional RSAs into the Delta Dental statute that will provide for the confidential treatment of any information obtained by the Department.

**Governor's Action:** Signed 05/15/2018; Effective 05/15/2018; CHAPTER 36

**HB 1378** - relative to domestic insurance company investments.

This bill removes the limits on government-backed investments that P&C carriers are authorized to make, bringing this statute into alignment with the Life insurance investment law.

**Governor's Action:** Signed 05/25/2018; Effective 07/24/2018; CHAPTER 67

**HB 1379** - relative to confidentiality of forms and rates.

This bill clarifies that forms and rates filed with the insurance department become publicly available upon approval or upon the effective date, whichever is later, excepting health plans that need to be public during open enrollment, regardless of the approval or effective dates.

**Governor's Action:** Signed 05/15/2018; Effective 08/13/2018; CHAPTER 37

**HB 1389** - relative to commercial lines modernization.

This bill excludes certain types of commercial insurance from the form approval process but allows for sample audits every quarter to monitor compliance. The bill also reduces the aggregate premium amount that qualifies as "Large Commercial Policyholder" down to \$25,000 (from the previous \$50,000) to allow more businesses to qualify for this classification.

**Governor's Action:** Signed 05/25/2018; Effective 07/24/2018; CHAPTER 68

**HB 1605** - relative to reinsurance.

This bill makes changes to the statute on Credit for Reinsurance to incorporate the changes the NAIC adopted in the model law that authorizes rulemaking for the Commissioner concerning captive transactions involving life, annuity, and Long-Term Care insurance.

**Governor's Action:** Signed 06/08/2018; Effective 08/07/2018; CHAPTER 193

**HB 1654** - relative to automobile medical payments.

This bill prohibits holding an injured driver or passenger responsible for medical costs determined to not be reasonable.

**Governor's Action:** Signed 06/08/2018; Effective 08/07/2018; CHAPTER 195

**HB 1809-FN** - (New title) relative to balance billing under the managed care law and relative to coverage for emergency services.

This bill prohibits balance billing under the managed care law. This bill also clarifies coverage for emergency services.

**Governor's Action:** Signed 07/02/2018; Effective 07/01/2018; CHAPTER 356



## The 167th Report

### **SB 424** - relative to property and casualty insurance. (P&C Technical bill)

This bill modifies the Adjuster Licensing statute to make clear that fact-gatherers working for an adjuster do not need to be licensed; clarifies that coverage changes will occur at renewal and not mid-term; removes failure to file an annual complaints report by carriers from the Unfair Trade Practices statute; clarifies that investigations should be reasonable as well as prompt; and stipulates that carriers will provide a 10-day cancellation notice only if that notice is occurring within the first 60 days of the policy effective date.

**Governor's Action:** Signed 05/30/2018; Effective 07/29/2018; CHAPTER 132

### **SB 429** - (New Title) establishing a consumer services program within the insurance department.

This bill establishes within the insurance department a consumer services program to investigate complaints and respond to inquiries.

**Governor's Action:** Signed 05/30/2018; Effective 05/30/2018; CHAPTER 134

### **SB 470-FN** - relative to positions within the insurance department.

This bill makes the Communications Director an unclassified position and changes the title of the Fraud Attorney to Fraud Director.

**Governor's Action:** Signed 05/30/2018; Effective 05/30/2018; CHAPTER 140

## **RULEMAKING**

During the period of this Annual Report (July 1, 2017 through June 30, 2018), the Department completed administrative rulemaking proceedings on the following:

### **Ins 301** - Life Insurance Solicitation

This proceeding re-adopted Ins 301 with amendments. Ins 301 regulates what information carriers are required to provide purchasers of life insurance. The amendments remove references to cost indexes, annuities, and enforcement, as these are regulated elsewhere, and add definitions, duties regarding pre-need information, and NAIC amendments to the Buyer's Guide so these rules now track the model. Also added was a provision to allow the Commissioner to grant waivers of the rules under certain conditions.

Adopted: 11/21/2017                      Effective: 02/05/18

### **Ins 302** - Life Insurance and Annuities Replacement

This proceeding re-adopted Ins 302 with amendments. Ins 302 regulates the replacement of existing life insurance policies and annuity contracts. The amendments correct grammar and punctuation and add the provision that allows the Commissioner to grant a waiver of the rules under certain conditions.

Adopted: 08/30/2017                      Effective: 10/21/2017

### **Ins 304** - Financing of Life Insurance Premiums

This proceeding re-adopted expired Ins 304 with amendments. Ins 304 establishes requirements for the financing of life insurance premiums. The amendments update requirements to address modern practices of delivery and recordkeeping of forms, remove references to contracts with minors, modify resolution of dispute processes, and add the waiver provision.

Adopted: 09/28/2017                      Effective: 09/30/2017



## The 167th Report

### **Ins 306 – Annuity Disclosure**

This proceeding re-adopted expired Ins 306 to establish minimum standards for what information is required to be disclosed regarding annuity contracts, including any illustrations, and how that information will be communicated. This was a major re-write of the expired rules in that the new version now essentially mirrors the NAIC model on the topic and adds the waiver provision.

Adopted: 04/25/2018

Effective: 04/30/2018

### **Ins 1103.01(d) – Confidentiality of HIV Test Results, Informed Consent**

This proceeding adopted an amendment to the Informed Consent form that allows for those companies that do not report test results to any third parties.

Adopted: 10/25/2017

Effective: 10/27/2017

### **Ins 1200 - Credit Insurance**

This proceeding re-adopted Ins 1200 with amendments. Ins 1200 provides a system of rate, policy form, and operating standards for all credit insurance transactions. The amendments update references, definitions, and rate factors; clarify formulae variables; and add the waiver provision.

Adopted: 01/30/2018

Effective: 02/02/2018

### **Ins 1905 - Minimum Standards for Medicare Supplement Policies**

This proceeding re-adopted Ins 1905 with amendments. Ins 1905 standardizes coverage and simplifies terms and benefits of Medicare supplement policies. In addition to the grammar, punctuation, and formatting corrections, the amendments update deductible and coverage amounts in the plan charts; add a new chart on new plans sold beginning January 1, 2020; add a new section to regulate those new plans; and include the waiver provision.

Adopted: 08/22/2017

Effective: 10/13/2017

### **Ins 2000 - Medical Utilization Review Entities (UREs)**

This proceeding re-adopted Ins 2000 with minor amendments to update or correct language, reference, and punctuation. Ins 2000 sets minimum standards of operation and establishes licensure requirements for UREs and allows for oversight by the Insurance Department. The waiver provision was also added during this proceeding.

Adopted: 06/6/2018

Effective: 06/11/2018

### **Ins 2300 - Regulation of Third Party Administrators**

This proceeding re-adopted Ins 2300 with amendments. Ins 2300 provides for the regulation and licensing of third party administrators. The amendments update and clarify references, language, and punctuation and add clarification that perjury penalties are applied as specified by RSA 641.

Adopted: 06/27/2017

Effective: 07/10/2017

### **Ins 2701 - Health and Dental Benefit Plan Network Adequacy**

This proceeding re-adopted Ins 2701 as a major re-write of the existing rules. Ins 2701 sets forth standards for determining whether a carrier's provider network ensures access to health care without unreasonable delay. The amendments update definitions; revise geographic accessibility by distance and time standards into 3 county types; categorize services into 3 classifications; allow for exceptions to standards; establish acceptable waiting



## The 167th Report

times for appointments; set requirements for carriers' network adequacy reports and provider directories; and include the waiver provision.

Adopted: 06/06/2018

Effective: 08/01/2018

### **Ins 3002.02 – Privacy and Opt Out Notices for Financial Information, Annual Privacy Notice to Customers Required**

This proceeding adopted a new NAIC amendment to the requirement for all licensees to provide annual privacy notices which allows for an exception when there has been no change in the way customer information is handled since the last disclosure notice.

Adopted: 12/28/2017

Effective: 01/03/2018

### **Ins 3501-3506 - Valuation of Life Insurance Policies: Purpose, Applicability, Scope, and Calculation Requirements for Basic Reserves and Minimum Valuation Standards**

This proceeding re-adopted Ins 3501-3506 with minor editorial amendments and reference updates. Ins 3501-3506 contain the minimum standards for the valuation of life insurance policies and establish general requirements for the calculation of reserves.

Adopted: 06/21/2017

Effective: 07/25/2017.

### **Ins 3602 – NH Long-Term Care (LTC) Partnership Program**

This proceeding re-adopted Ins 3602 with minor editorial amendments and updates to references and contact information. Ins 3602 is mandated by U.S.C. 1917(b)(1) of the Social Security Act, as amended by the Deficit Reduction Act of 2005 (DEFRA), to establish filing, notice, and exchange requirements for the LTC partnership program. This proceeding also added the waiver provision to the rules.

Adopted: 01/26/2018

Effective: 02/16/2018

### **Ins 6001 - Provisions Applicable to All Ancillary Health and Blanket Insurance, Standard Definitions and Policy Provisions**

This proceeding adopted new rules Ins 6001, the first of the new Ins 6000-series rules which are designed to update, streamline, and improve user interface with the old Ins 1901, Ins 1906, and Ins 1907 expired rules. Ins 6001 sets forth standard definitions and policy definitions and stipulates general prohibited and required policy provisions for all non-major medical health insurance products. A general waiver provision is also included in the Ins 6000-series rules.

Adopted: 02/06/2018

Effective: 02/12/2018

### **Ins 6101 - Discontinuance and Replacement of Group Ancillary Health and Blanket Coverage**

This proceeding adopted new rules Ins 6101 to provide requirements for discontinuing group policies due to non-payment of premiums, notification to policyholders of such discontinuance, and standards for extending benefits when coverage is being replaced. These rules replace old Ins 1906, which expired in 2014.

Adopted: 01/26/2018

Effective: 01/31/2018



## The 167th Report

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

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.

### **Health Analysis and Actuarial Division**

The division is responsible for data analysis, health services research, policy research and analysis, and premium rate review. The division provides recommendations to the Insurance Commissioner on issues related to health insurance markets and regulation, financing of health care and initiatives impacting the health care delivery system, and cost transparency efforts. The division represents the Department in providing objective information to the New Hampshire Legislature, policymakers, community organizations, and the public.

Initiatives include:

The lauded transparency website [NHHealthCost.org](http://NHHealthCost.org), which uses paid claims data collected by the state to help residents get an accurate estimate of dozens of health care procedures at hospitals across NH.

An annual hearing on premium rates in NH and corresponding report: [2015 Annual Report on Medical Cost Drivers \(citing 2014 data\)](#)

A public working group to revise the state's network adequacy rules:

[http://www.nh.gov/insurance/legal/nhid\\_nwadequacy\\_wg.htm](http://www.nh.gov/insurance/legal/nhid_nwadequacy_wg.htm)



## The 167th Report

### APPENDIX A

#### NEW COMPANIES ADMITTED TO DO BUSINESS DURING FISCAL YEAR 2018

##### Life & Health Companies

Penn Insurance & Annuity Company	March 1, 2018
Liberty Bankers Life Insurance Company	May 14, 2018
CSI Life Insurance Company	May 25, 2018
Shenandoah Life Insurance Company	June 18, 2018
Western-Southern Life Assurance Company	June 28, 2018
Western and Southern Life Insurance Company	June 28, 2018
Clear Spring Life Insurance Company	June 28, 2018
LifeSecure Insurance Company	June 28, 2018

##### Property & Casualty and Title Companies

Radian Mortgage Guaranty, Inc.	August 1, 2017
Eastern Advantage Assurance Company	September 13, 2017
Allied eastern Indemnity Company	September 13, 2017
Liberty Mutual Personal Insurance Company	September 13, 2017
Employers Preferred Insurance Company	November 28, 2017
Employers Compensation Insurance Company	November 28, 2017
Employers Assurance Company	November 28, 2017
Everest Premier Insurance Company	November 28, 2017
Everest Denali Insurance Company	November 28, 2017
Federated Reserve Insurance Company	February 20, 2018
Amica Property and Casualty Insurance Company	February 20, 2018
TDC National Assurance Company	February 20, 2018
Commercial Casualty Insurance Company,	February 23, 2018
Starr Specialty Insurance Company	March 12, 2018
MAG Mutual Insurance Company	March 12, 2018
ISMIE Mutual Insurance Company	March 14, 2018
EMC Property & Casualty Company	March 14, 2018
JM Specialty Insurance Company	March 16, 2018
Granite RE, Inc.	April 3, 2018
National American Insurance Company	April 23, 2018
Kingstone Insurance Company	May 7, 2018
Vault Reciprocal Exchange	May 14, 2018
Intrepid Insurance Company	June 6, 2018
Mid-Continent Casualty Company	June 15, 2018
Mid-Continent Assurance Company	June 15, 2018



# The 167th Report

GuideOne Specialty Mutual Insurance Company  
 GuideOne Elite Insurance Company  
 Spinnaker Insurance Company  
 AmTrust Title Insurance Company

June 15, 2018  
 June 15, 2018  
 June 15, 2018  
 March 20, 2018

## Appendix B

### Domestic Insurance Companies

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
31325	P & C	Acadia Ins Co	\$ 164,250,334	\$ 110,663,120	\$ 53,587,214
22730	P & C	Allied World Ins Co	\$ 1,788,067,367	\$ 776,451,552	\$ 1,011,615,814
10690	P & C	Allied World Natl Assur Co	\$ 320,916,684	\$ 167,183,886	\$ 153,732,798
10212	P & C	Allmerica Fin Alliance Ins Co	\$ 19,497,790	\$ 30,585	\$ 19,467,205
12696	P & C	America First Ins Co	\$ 14,955,797	\$ 8,897	\$ 14,946,900
23337	P & C	American European Ins Co	\$ 138,060,792	\$ 80,269,044	\$ 57,791,748
24066	P & C	American Fire & Cas Co	\$ 46,176,475	\$ 5,477,037	\$ 40,699,436
53759	A & H	Anthem Hlth Plans of NH	\$ 322,686,200	\$ 167,415,498	\$ 155,270,703
15315	P & C	Bow Mutual Fire Insurance Co	\$ 6,108	\$ -	\$ 6,108
12260	P & C	Campmed Cas & Ind Co Inc	\$ 20,131,115	\$ 23,492	\$ 20,107,623
95493	A & H	Cigna Hlthcare NH Inc	\$ 8,083,237	\$ 15,491	\$ 8,067,746
41785	P & C	Colorado Cas Ins Co	\$ 24,917,512	\$ 92,646	\$ 24,824,866
20672	P & C	Concord Gen Mut Ins Co	\$ 518,010,476	\$ 216,228,655	\$ 301,781,821
13027	P & C	Covington Specialty Ins Co	\$ 97,948,116	\$ 50,652,511	\$ 47,295,605
47079	A & H	Delta Dental Plan of NH	\$ 66,816,514	\$ 13,314,069	\$ 53,502,444
11045	P & C	Excelsior Ins Co	\$ 36,694,292	\$ 832,890	\$ 35,861,402
24724	P & C	First Natl Ins Co Of Amer	\$ 57,713,466	\$ 262,187	\$ 57,451,278
24732	P & C	General Ins Co Of Amer	\$ 118,869,983	\$ 11,120,008	\$ 107,749,977
10836	P & C	Golden Eagle Ins Corp	\$ 59,246,577	\$ 2,199,653	\$ 57,046,924
14226	A & H	Granite State Hlth Plan Inc	\$ 94,916,822	\$ 70,750,353	\$ 24,166,469
36064	P & C	Hanover Amer Ins Co	\$ 29,253,721	\$ -	\$ 29,253,721
22292	P & C	Hanover Ins Co	\$ 7,748,104,763	\$ 5,676,371,127	\$ 2,071,733,636
13147	P & C	Hanover Natl Ins Co	\$ 12,076,122	\$ 5,461	\$ 12,070,661
11705	P & C	Hanover NJ Ins Co	\$ 30,817,459	\$ 3,266	\$ 30,814,193
33138	P & C	Landmark Amer Ins Co	\$ 355,248,402	\$ 170,667,725	\$ 184,580,677
11746	L & H	Liberty Life Assurance Co of Boston	\$ 19,045,860,050	\$ 17,711,642,118	\$ 1,334,217,932
11746	P & C	Liberty Personal Ins Co	\$ 17,007,690	\$ 567,280	\$ 16,440,411
10725	P & C	Liberty Surplus Ins Corp	\$ 139,706,905	\$ 48,058,276	\$ 91,648,629
22306	P & C	Massachusetts Bay Ins Co	\$ 65,168,732	\$ 12,842	\$ 65,155,890
95527	A & H	Matthew Thorton Hlth Plan Inc	\$ 199,420,213	\$ 103,749,988	\$ 95,670,225





## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
14164	P & C	MEMIC Cas Co	\$ 64,775,546	\$ 34,749,487	\$ 30,026,059
11030	P & C	MEMIC Ind Co	\$ 528,624,469	\$ 381,076,748	\$ 147,547,721
12775	P & C	Merchants Natl Ins Co	\$ 136,016,183	\$ 80,693,139	\$ 55,323,044
23507	P & C	Mid Amer Fire & Cas Co	\$ 8,740,025	\$ 344,682	\$ 8,395,343
23515	P & C	Midwestern Ind Co	\$ 28,147,210	\$ 374,436	\$ 27,772,776
43982	P & C	MT WA Assur Corp	\$ 6,987,438	\$ 3,347,067	\$ 3,640,371
24171	P & C	Netherlands Insurance Company	\$ 99,097,051	\$ 9,422,047	\$ 89,675,004
13083	P & C	New Hampshire Employers Ins Co	\$ 5,002,254	\$ 118,563	\$ 4,883,691
25038	P & C	North Amer Capacity Ins Co	\$ 173,548,602	\$ 121,188,709	\$ 52,359,893
29700	P & C	North Amer Elite Ins Co	\$ 139,936,268	\$ 97,903,434	\$ 42,032,834
29874	P & C	North Amer Specialty Ins Co	\$ 510,423,216	\$ 188,985,597	\$ 321,437,619
24074	P & C	Ohio Cas Ins Co	\$ 6,147,617,984	\$ 4,453,993,843	\$ 1,693,624,141
24082	P & C	Ohio Security Ins Co	\$ 16,176,242	\$ 1,199,509	\$ 14,976,734
24198	P & C	Peerless Ins Co	\$ 14,599,952,771	\$ 11,151,500,179	\$ 3,448,452,589
23175	P & C	Phenix Mut Fire Ins Co	\$ 67,333,543	\$ 48,568,877	\$ 18,764,665
13646	A & H	Red Tree Ins Co Inc	\$ 3,274,547	\$ 431,772	\$ 2,842,775
22314	P & C	RSUI Ind Co	\$ 3,637,776,480	\$ 2,013,502,975	\$ 1,624,273,505
24740	P & C	Safeco Ins Co Of Amer	\$ 4,863,358,765	\$ 3,360,066,662	\$ 1,503,292,104
24759	P & C	Safeco Natl Ins Co	\$ 15,665,335	\$ 753,932	\$ 14,911,404
11100	P & C	Safeco Surplus Lines Ins Co	\$ 44,077,055	\$ 1,555,618	\$ 42,521,438
40436	P & C	Stratford Ins Co	\$ 539,929,613	\$ 453,675,224	\$ 86,254,389
28479	P & C	Sunapee Mut Fire Ins Co	\$ 13,949,499	\$ 326,421	\$ 13,623,078
37982	P & C	Tudor Ins Co	\$ 252,120,372	\$ 129,856,979	\$ 122,263,393
15737	A & H	Tufts Hlth Freedom Ins Co	\$ 27,432,275	\$ 16,950,900	\$ 10,481,376
10815	P & C	Verlan Fire Ins Co MD	\$ 25,359,136	\$ 15,038	\$ 25,344,098
32778	P & C	Washington Intl Ins Co	\$ 103,812,252	\$ 21,373,299	\$ 82,438,953
15317	P & C	Wear Mutual Fire Ins Co	\$ 163,045	\$ -	\$ 163,045
13196	P & C	Western World Ins Co	\$ 982,050,153	\$ 605,871,975	\$ 376,178,179



# The 167th Report

## Appendix C

### Foreign Insurance Companies

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
34789	P & C	21st Century Centennial Ins Co	\$ 601,136,860	\$ 77,735	\$ 601,059,126
43974	P & C	21st Century Ind Ins Co	\$ 69,280,394	\$ 18,954	\$ 69,261,440
32220	P & C	21st Century N Amer Ins Co	\$ 594,567,019	\$ 22,503,307	\$ 572,063,712
23795	P & C	21st Century Pacific Ins Co	\$ 44,396,911	\$ 16,779	\$ 44,380,132
20796	P & C	21st Century Premier Ins Co	\$ 289,310,570	\$ 17,346	\$ 289,293,224
23833	P & C	21st Century Security Ins Co	\$ 200,768,319	\$ 158,617	\$ 200,609,701
80985	L & H	4 Ever Life Ins Co	\$ 212,463,915	\$ 127,465,126	\$ 84,998,789
77879	L & H	5 Star Life Ins Co	\$ 291,203,392	\$ 262,342,180	\$ 28,861,212
71854	L & H	AAA Life Ins Co	\$ 652,034,199	\$ 496,647,713	\$ 155,386,485
22896	P & C	Aca Fin Guar Corp	\$ 266,916,037	\$ 210,582,619	\$ 56,333,418
63444	L & H	Accendo Ins Co	\$ 12,949,885	\$ 3,250,140	\$ 9,699,745
10349	P & C	Acceptance Cas Ins Co	\$ 162,478,380	\$ 95,246,295	\$ 67,232,082
12304	P & C	Accident Fund Gen Ins Co	\$ 250,796,192	\$ 178,600,093	\$ 72,196,099
10166	P & C	Accident Fund Ins Co of Amer	\$ 3,664,536,365	\$ 2,669,827,364	\$ 994,709,001
12305	P & C	Accident Fund Natl Ins Co	\$ 194,621,596	\$ 111,067,152	\$ 83,554,444
62200	P & C	Accordia Life & Ann Co	\$ 8,916,159,290	\$ 8,231,232,095	\$ 684,927,195
26379	P & C	Accredited Surety & Cas Co Inc	\$ 148,717,062	\$ 94,253,658	\$ 54,463,404
22667	P & C	Ace Amer Ins Co	\$ 13,605,973,247	\$ 11,074,166,495	\$ 2,531,806,752
20702	P & C	Ace Fire Underwriters Ins Co	\$ 119,883,232	\$ 41,812,381	\$ 78,070,851
60348	P & C	Ace Life Ins Co	\$ 46,848,793	\$ 40,315,101	\$ 6,533,692
20699	P & C	Ace Prop & Cas Ins Co	\$ 8,693,129,945	\$ 6,722,809,798	\$ 1,970,320,147
22950	P & C	Acstar Ins Co	\$ 52,610,323	\$ 29,014,251	\$ 23,596,072
14184	P & C	Acuity A Mut Ins Co	\$ 3,960,072,616	\$ 2,140,297,521	\$ 1,819,775,095
44318	P & C	Admiral Ind Co	\$ 59,498,249	\$ 16,738,872	\$ 42,759,376
40517	P & C	Advantage Workers Comp Ins Co	\$ 508,062,490	\$ 292,568,896	\$ 215,493,594
33898	P & C	Aegis Security Ins Co	\$ 148,678,800	\$ 94,940,232	\$ 53,738,568
78700	P & C	Aetna Hlth & Life Ins Co	\$ 388,412,462	\$ 81,156,988	\$ 307,255,473
72052	L & H	Aetna Hlth Ins Co	\$ 43,808,967	\$ 8,672,676	\$ 35,136,291
36153	L & H	Aetna Ins Co of CT	\$ 16,349,605	\$ 431,715	\$ 15,917,890



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
60054	L & H	Aetna Life Ins Co	\$ 19,894,783,930	\$ 16,990,787,055	\$ 2,903,996,875
10014	P & C	Affiliated Fm Ins Co	\$ 3,163,024,048	\$ 1,383,151,582	\$ 1,779,872,466
22837	P & C	AGCS Marine Ins Co	\$ 312,118,355	\$ 115,581,003	\$ 196,537,352
40258	P & C	AIG Assur Co	\$ 35,074,620	\$ 716,331	\$ 34,358,289
19402	P & C	AIG Prop Cas Co	\$ 444,034,016	\$ 27,276,795	\$ 416,757,221
19399	P & C	AIU Ins Co	\$ 80,405,474	\$ 3,064,625	\$ 77,340,849
10957	P & C	Alamance Ins Co	\$ 466,307,574	\$ 95,812,134	\$ 370,495,440
24899	P & C	Alea North America Ins Co	\$ 189,680,388	\$ 135,669,561	\$ 54,010,827
20222	P & C	All Amer Ins Co	\$ 291,615,248	\$ 134,991,603	\$ 156,623,636
82406	P & C	All Savers Ins Co	\$ 1,143,175,563	\$ 145,895,758	\$ 997,279,805
13285	P & C	Allegheny Cas Co	\$ 36,099,392	\$ 13,458,393	\$ 22,640,999
35300	P & C	Allianz Global Risks US Ins Co	\$ 7,625,636,318	\$ 5,775,060,769	\$ 1,850,575,549
90611	P & C	Allianz Life Ins Co Of N Amer	\$ 138,068,397,670	\$ 132,057,161,398	\$ 6,011,236,272
11242	P & C	Allied Eastern Ind Co	\$ 95,603,926	\$ 80,111,129	\$ 15,492,797
10127	P & C	Allied Ins Co of Amer	\$ 78,291,264	\$ 63,923,876	\$ 14,367,388
42579	P & C	Allied Prop & Cas Ins Co	\$ 400,342,288	\$ 339,893,488	\$ 60,448,800
16624	P & C	Allied World Specialty Ins Co	\$ 829,148,481	\$ 409,953,651	\$ 419,194,830
41840	P & C	Allmerica Fin Benefit Ins Co	\$ 45,310,608	\$ 24,796	\$ 45,285,812
70866	L & H	Allstate Assur Co	\$ 674,063,288	\$ 538,281,620	\$ 135,781,668
29688	P & C	Allstate Fire & Cas Ins Co	\$ 245,101,330	\$ 5,598,351	\$ 239,502,979
19240	P & C	Allstate Ind Co	\$ 115,246,891	\$ 12,473,239	\$ 102,773,652
19232	P & C	Allstate Ins Co	\$ 48,302,495,037	\$ 30,848,063,820	\$ 17,454,431,217
60186	L & H	Allstate Life Ins Co	\$ 31,567,314,444	\$ 28,159,174,837	\$ 3,408,139,607
36455	P & C	Allstate Northbrook Ind Co	\$ 59,015,607	\$ 327,748	\$ 58,687,859
17230	P & C	Allstate Prop & Cas Ins Co	\$ 236,691,781	\$ 20,857,095	\$ 215,834,686
37907	P & C	Allstate Vehicle & Prop Ins Co	\$ 63,074,201	\$ 7,920,678	\$ 55,153,523
32450	P & C	ALPS Prop & Cas Ins Co	\$ 131,158,858	\$ 90,451,572	\$ 40,707,286
21296	P & C	Alterra Amer Ins Co	\$ 392,630,833	\$ 169,603,575	\$ 223,027,258
60216	L & H	Amalgamated Life Ins Co	\$ 127,539,565	\$ 65,827,087	\$ 61,712,478
18708	P & C	Ambac Assur Corp	\$ 5,455,653,515	\$ 4,756,039,719	\$ 699,613,796
12548	P & C	American Agri Business Ins Co	\$ 715,201,499	\$ 683,729,160	\$ 31,472,339
19720	P & C	American Alt Ins Corp	\$ 590,270,963	\$ 388,597,549	\$ 201,673,414
21849	P & C	American Automobile Ins Co	\$ 126,008,868	\$ 47,980,156	\$ 78,028,712



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
10111	P & C	American Bankers Ins Co Of FL	\$ 2,353,369,478	\$ 1,791,595,756	\$ 561,773,722
60275	L & H	American Bankers Life Assur Co Of FL	\$ 364,002,380	\$ 311,031,181	\$ 52,971,199
20427	P & C	American Cas Co Of Reading PA	\$ 142,198,544	\$ 42,098	\$ 142,156,446
19941	P & C	American Commerce Ins Co	\$ 340,722,323	\$ 239,297,562	\$ 101,424,761
19690	P & C	American Economy Ins Co	\$ 72,347,856	\$ 3,579,376	\$ 68,768,482
92738	L & H	American Equity Invest Life Ins Co	\$ 51,891,654,713	\$ 48,886,000,634	\$ 3,005,654,080
60380	L & H	American Family Life Assur Co of Col	\$ 113,076,016,916	\$ 102,072,410,420	\$ 11,003,606,496
60399	L & H	American Family Life Ins Co	\$ 5,676,127,005	\$ 4,616,378,216	\$ 1,059,748,789
60410	L & H	American Fidelity Assur Co	\$ 5,896,687,773	\$ 5,466,063,433	\$ 430,624,340
60429	L & H	American Fidelity Life Ins Co	\$ 410,240,262	\$ 342,971,489	\$ 67,268,773
60488	L & H	American Gen Life Ins Co	\$ 178,704,992,856	\$ 170,721,407,884	\$ 7,983,584,972
26247	P & C	American Guar & Liab Ins	\$ 259,191,724	\$ 74,692,444	\$ 184,499,280
60534	L & H	American Heritage Life Ins Co	\$ 1,921,964,844	\$ 1,615,991,360	\$ 305,973,484
60518	L & H	American Hlth & Life Ins Co	\$ 883,222,498	\$ 752,948,475	\$ 130,274,023
19380	L & H	American Home Assur Co	\$ 25,639,682,891	\$ 19,401,862,450	\$ 6,237,820,441
60577	L & H	American Income Life Ins Co	\$ 3,919,732,939	\$ 3,649,394,735	\$ 270,338,204
21857	P & C	American Ins Co	\$ 112,650,766	\$ 45,978,083	\$ 66,672,683
31895	P & C	American Interstate Ins Co	\$ 1,234,544,237	\$ 852,482,738	\$ 382,061,499
81213	L & H	American Maturity Life Ins Co	\$ 62,484,284	\$ 14,139,025	\$ 48,345,259
67989	L & H	American Memorial Life Ins Co	\$ 3,166,419,965	\$ 3,037,883,503	\$ 128,536,462
15911	P & C	American Mining Ins Co	\$ 40,799,728	\$ 14,438,711	\$ 26,361,017
23469	P & C	American Modern Home Ins Co	\$ 1,030,650,640	\$ 651,893,189	\$ 378,757,451
42722	P & C	American Modern Prop & Cas Ins Co	\$ 34,091,785	\$ 17,151,188	\$ 16,940,596
38652	P & C	American Modern Select Ins Co	\$ 222,311,275	\$ 162,849,617	\$ 59,461,658
12700	P & C	American Mut Share Ins	\$ 257,825,583	\$ 22,846,261	\$ 234,979,322



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
63126	L & H	American Nat Life Ins Co of NY	\$ 1,369,872,484	\$ 1,162,169,390	\$ 207,703,094
60739	L & H	American Natl Ins Co	\$ 20,146,570,925	\$ 16,853,097,387	\$ 3,293,473,538
71773	P & C	American Natl Life Ins Co Of TX	\$ 123,674,185	\$ 89,494,580	\$ 34,179,605
28401	P & C	American Natl Prop & Cas Co	\$ 1,417,973,899	\$ 761,513,154	\$ 656,460,745
12190	P & C	American Pet Ins Co	\$ 75,917,720	\$ 38,727,990	\$ 37,189,730
80624	L & H	American Progressive L&H Ins Of NY	\$ 222,941,730	\$ 120,864,498	\$ 102,077,232
60801	L & H	American Public Life Ins Co	\$ 99,467,627	\$ 68,662,415	\$ 30,805,212
19615	P & C	American Reliable Ins Co	\$ 219,221,048	\$ 134,771,710	\$ 84,449,338
60836	L & H	American Republic Ins Co	\$ 937,408,021	\$ 492,428,204	\$ 444,979,817
88366	L & H	American Retirement Life Ins Co	\$ 112,157,626	\$ 52,485,507	\$ 59,672,119
19631	P & C	American Road Ins Co	\$ 711,890,640	\$ 441,495,441	\$ 270,395,199
41998	P & C	American Southern Home Ins Co	\$ 135,286,581	\$ 87,980,809	\$ 47,305,772
84697	A & H	American Specialty Hlth Ins Co	\$ 8,839,836	\$ 397,973	\$ 8,441,863
19704	P & C	American States Ins Co	\$ 143,479,128	\$ 10,476,557	\$ 133,002,571
10872	P & C	American Strategic Ins Corp	\$ 1,223,090,785	\$ 714,943,028	\$ 508,147,757
31380	P & C	American Surety Co	\$ 14,167,028	\$ 3,712,961	\$ 10,454,067
60895	L & H	American United Life Ins Co	\$ 28,804,955,834	\$ 27,779,402,543	\$ 1,025,553,291
40142	P & C	American Zurich Ins Co	\$ 332,782,519	\$ 97,887,108	\$ 234,895,411
61999	L & H	Americo Fin Life & Ann Ins Co	\$ 4,484,585,048	\$ 3,979,434,862	\$ 505,150,186
19488	P & C	Amerisure Ins Co	\$ 875,049,308	\$ 633,261,792	\$ 241,787,516
23396	P & C	Amerisure Mut Ins Co	\$ 2,369,792,157	\$ 1,387,280,627	\$ 982,511,530
61301	L & H	Ameritas Life Ins Corp	\$ 20,076,469,528	\$ 18,520,886,450	\$ 1,555,583,078
10665	P & C	Ameritrust Ins Corp	\$ 13,840,318	\$ 1,261,689	\$ 12,578,630
27928	P & C	Amex Assur Co	\$ 218,165,556	\$ 42,335,471	\$ 175,830,085
42390	P & C	Amguard Ins Co	\$ 878,836,911	\$ 710,173,452	\$ 168,663,459
72222	L & H	Amica Life Ins Co	\$ 1,283,398,441	\$ 973,235,621	\$ 310,162,820
19976	P & C	Amica Mut Ins Co	\$ 5,384,567,321	\$ 2,715,077,086	\$ 2,669,490,235
15954	P & C	AmTrust Ins Co of KS Inc	\$ 106,211,512	\$ 42,333,730	\$ 63,877,782
93661	L & H	Annuity Investors Life Ins Co	\$ 3,191,285,580	\$ 2,896,587,114	\$ 294,698,466
28207	A & H	Anthem Ins Co Inc	\$ 3,337,567,070	\$ 2,151,145,187	\$ 1,186,421,883
61069	L & H	Anthem Life Ins Co	\$ 674,743,809	\$ 549,614,279	\$ 125,129,530



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
10017	P & C	Arbella Ind Ins Co	\$ 53,134,421	\$ 35,890,584	\$ 17,243,837
41360	P & C	Arbella Protection Ins Co	\$ 325,680,731	\$ 221,101,530	\$ 104,579,201
12151	A & H	Arcadian Hlth Plan Inc	\$ 305,860,486	\$ 68,333,037	\$ 237,527,449
30830	P & C	Arch Ind Ins Co	\$ 102,265,147	\$ 71,252,391	\$ 31,012,756
11150	P & C	Arch Ins Co	\$ 3,921,865,167	\$ 2,992,085,784	\$ 929,779,383
18732	P & C	Arch Mortgage Guar Co	\$ 50,884,039	\$ 1,706,404	\$ 49,177,635
40266	P & C	ARCH Mortgage Ins Co	\$ 2,134,562,236	\$ 1,662,630,321	\$ 471,931,915
10348	P & C	Arch Reins Co	\$ 1,987,768,717	\$ 700,182,896	\$ 1,287,585,821
19801	P & C	Argonaut Ins Co	\$ 1,820,449,424	\$ 947,672,031	\$ 872,777,393
19828	P & C	Argonaut Midwest Ins Co	\$ 22,851,110	\$ 5,075,206	\$ 17,775,904
41459	P & C	Armed Forces Ins Exch	\$ 139,426,742	\$ 71,885,904	\$ 67,540,838
13374	P & C	Arrow Mut Liab Ins Co	\$ 45,880,954	\$ 15,453,260	\$ 30,427,694
24678	P & C	Arrowood Ind Co	\$ 1,210,991,087	\$ 1,027,787,639	\$ 183,203,447
43460	P & C	Aspen Amer Ins Co	\$ 903,887,240	\$ 397,610,750	\$ 506,276,490
11104	P & C	Associated Employers Ins Co	\$ 6,774,505	\$ 792,614	\$ 5,981,891
21865	P & C	Associated Ind Corp	\$ 106,420,038	\$ 16,401,611	\$ 90,018,427
33758	P & C	Associated Industries Of MA Mut Ins	\$ 625,160,507	\$ 388,138,663	\$ 237,021,844
30180	P & C	Assured Guar Corp	\$ 3,126,709,615	\$ 1,053,543,262	\$ 2,073,166,353
18287	P & C	Assured Guar Municipal Corp	\$ 5,479,609,932	\$ 3,225,738,883	\$ 2,253,871,049
71439	L & H	Assurity Life Ins Co	\$ 2,632,271,199	\$ 2,297,591,524	\$ 334,679,677
68039	L & H	Athene Ann & Life Assur Co of NY	\$ 3,165,014,211	\$ 2,897,487,707	\$ 267,526,504
61689	L & H	Athene Ann & Life Co	\$ 54,933,283,965	\$ 53,769,075,309	\$ 1,164,208,656
61492	L & H	Athene Annuity & Life Assur Co	\$ 13,205,118,867	\$ 11,857,461,729	\$ 1,347,657,138
20931	P & C	Atlanta Intl Ins Co	\$ 96,234,355	\$ 69,254,894	\$ 26,979,460
44326	P & C	Atlantic Charter Ins Co	\$ 178,415,661	\$ 121,850,146	\$ 56,565,515
27154	P & C	Atlantic Specialty Ins Co	\$ 2,259,602,925	\$ 1,641,550,321	\$ 618,052,604
22586	P & C	Atlantic States Ins Co	\$ 793,182,927	\$ 570,012,092	\$ 223,170,835
25422	P & C	Atradius Trade Credit Ins Co	\$ 117,523,803	\$ 53,031,572	\$ 64,492,231
61190	P & C	Auto Owners Life Ins Co	\$ 4,211,396,761	\$ 3,760,411,201	\$ 450,985,559
19062	P & C	Automobile Ins Co Of Hartford CT	\$ 1,028,392,841	\$ 722,499,722	\$ 305,893,118
10367	P & C	Avemco Ins Co	\$ 87,624,504	\$ 31,456,204	\$ 56,168,300
29530	P & C	AXA Art Ins Corp	\$ 12,734,238	\$ 1,913,969	\$ 10,820,269
68365	L & H	AXA Corp Solutions Life Reins Co	\$ 259,863,448	\$ 99,896,276	\$ 159,967,172
62880	L & H	AXA Equitable Life & Ann Co	\$ 486,431,567	\$ 474,475,431	\$ 11,956,136
62944	L & H	AXA Equitable Life Ins Co	\$ 194,771,739,134	\$ 187,349,489,057	\$ 7,422,250,077



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
33022	P & C	AXA Ins Co	\$ 237,471,238	\$ 102,037,337	\$ 135,433,901
37273	P & C	Axis Ins Co	\$ 1,465,290,298	\$ 920,617,107	\$ 544,673,191
20370	P & C	AXIS Reins Co	\$ 3,227,426,898	\$ 2,260,619,656	\$ 966,807,242
15610	P & C	AXIS Specialty Ins Co	\$ 63,653,111	\$ 12,531,549	\$ 51,121,562
24813	P & C	Balboa Ins Co	\$ 77,881,319	\$ (130,181)	\$ 78,011,500
61212	L & H	Baltimore Life Ins Co	\$ 1,268,834,502	\$ 1,187,025,569	\$ 81,808,932
61239	L & H	Bankers Fidelity Life Ins Co	\$ 149,956,385	\$ 115,821,675	\$ 34,134,710
33162	P & C	Bankers Ins Co	\$ 149,430,887	\$ 71,517,123	\$ 77,913,764
61263	L & H	Bankers Life & Cas Co	\$ 18,273,911,770	\$ 16,937,138,060	\$ 1,336,773,710
18279	P & C	Bankers Standard Ins Co	\$ 762,894,871	\$ 595,115,575	\$ 167,779,296
94250	L & H	Banner Life Ins Co	\$ 3,850,819,355	\$ 3,099,238,345	\$ 751,581,010
10966	P & C	Bar Plan Surety & Fidelity Co	\$ 5,454,044	\$ 980,120	\$ 4,473,924
19763	P & C	Bay State Ins Co	\$ 573,150,134	\$ 205,233,962	\$ 367,916,175
38245	P & C	BCS Ins Co	\$ 276,644,989	\$ 129,672,575	\$ 146,972,414
37540	P & C	Beazley Ins Co Inc	\$ 317,074,103	\$ 196,977,541	\$ 120,096,562
21970	P & C	Bedivere Ins Co	\$ 240,144,397	\$ 132,179,729	\$ 107,964,668
41394	P & C	Benchmark Ins Co	\$ 347,312,346	\$ 248,555,626	\$ 98,756,720
61395	L & H	Beneficial Life Ins Co	\$ 2,251,281,371	\$ 2,045,610,376	\$ 205,670,995
32603	P & C	Berkley Ins Co	\$ 18,358,561,611	\$ 12,878,958,730	\$ 5,479,602,881
64890	L & H	Berkley Life & Hlth Ins Co	\$ 277,343,041	\$ 126,617,469	\$ 150,725,572
38911	P & C	Berkley Natl Ins Co	\$ 145,876,278	\$ 94,727,540	\$ 51,148,738
29580	P & C	Berkley Regional Ins Co	\$ 762,858,876	\$ 34,866,146	\$ 727,992,730
13070	P & C	Berkshire Hathaway Assur Corp	\$ 2,223,494,499	\$ 423,680,558	\$ 1,799,813,941
10391	P & C	Berkshire Hathaway Direct Ins Co	\$ 151,810,214	\$ 16,021,304	\$ 135,788,910
20044	P & C	Berkshire Hathaway Homestate Ins Co	\$ 2,938,509,398	\$ 1,277,780,994	\$ 1,660,728,404
62345	L & H	Berkshire Hathaway Life Ins Co NE	\$ 19,610,130,785	\$ 14,794,152,797	\$ 4,815,977,988
22276	P & C	Berkshire Hathaway Specialty Ins Co	\$ 4,950,466,565	\$ 1,200,829,077	\$ 3,749,637,488
71714	L & H	Berkshire Life Ins Co of Amer	\$ 3,717,674,076	\$ 3,528,577,118	\$ 189,096,958
26611	P & C	Blackboard Ins Co	\$ 56,953,794	\$ 13,759,078	\$ 43,194,716
27081	P & C	Bond Safeguard Ins Co	\$ 90,802,760	\$ 51,424,641	\$ 39,378,119
13203	A & H	Boston Medical Center Hlth Plan Inc	\$ 463,543,566	\$ 230,306,273	\$ 233,237,293
61476	L & H	Boston Mut Life Ins Co	\$ 1,430,482,028	\$ 1,221,114,773	\$ 209,367,255
87726	L & H	Brighthouse Life Ins Co	\$ 176,052,000,000	\$ 170,457,000,000	\$ 5,594,289,750
19658	P & C	Bristol W Ins Co	\$ 145,786,198	\$ 99,599,392	\$ 46,186,806
13528	P & C	Brotherhood Mut Ins Co	\$ 644,904,182	\$ 378,712,592	\$ 266,191,590
14380	P & C	Build Amer Mut Assur	\$ 515,032,877	\$ 87,717,827	\$ 427,315,050



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
20117	P & C	California Cas Ind Exch	\$ 575,882,903	\$ 334,294,057	\$ 241,588,846
19771	P & C	Cambridge Mut Fire Ins Co	\$ 1,012,389,213	\$ 432,860,274	\$ 579,528,940
36340	P & C	Camico Mut Ins Co	\$ 91,914,094	\$ 50,921,347	\$ 40,992,747
10464	P & C	Canal Ins Co	\$ 827,677,025	\$ 374,070,085	\$ 453,606,940
10472	P & C	Capitol Ind Corp	\$ 592,841,076	\$ 327,573,428	\$ 265,267,648
61581	P & C	Capitol Life Ins Co	\$ 301,292,822	\$ 275,654,578	\$ 25,638,244
12567	A & H	Care Improvement Plus S Central Ins	\$ 593,648,460	\$ 246,417,200	\$ 347,231,260
10510	P & C	Carolina Cas Ins Co	\$ 176,392,324	\$ 73,015,632	\$ 103,376,692
25950	P & C	Casco Ind Co	\$ 32,014,914	\$ 17,678,131	\$ 14,336,783
11255	L & H	Caterpillar Ins Co	\$ 790,645,261	\$ 442,774,770	\$ 347,870,491
58130	FRAT	Catholic Assn Of Foresters	\$ 12,686,406	\$ 7,106,489	\$ 5,579,917
56030	FRAT	Catholic Financial Life	\$ 1,641,577,299	\$ 1,553,525,352	\$ 88,051,947
57487	FRAT	Catholic Order Of Foresters	\$ 1,195,875,430	\$ 1,107,198,712	\$ 88,676,718
24503	P & C	Catlin Ind Co	\$ 108,908,727	\$ 41,796,769	\$ 67,111,958
19518	P & C	Catlin Ins Co	\$ 181,604,045	\$ 125,726,884	\$ 55,877,161
80799	A & H	Celtic Ins Co	\$ 1,170,369,701	\$ 1,007,868,305	\$ 162,501,396
20230	P & C	Central Mut Ins Co	\$ 1,618,407,950	\$ 796,374,524	\$ 822,033,414
61751	L & H	Central States H & L Co Of Omaha	\$ 407,544,378	\$ 255,623,496	\$ 151,920,882
34274	P & C	Central States Ind Co Of Omaha	\$ 542,142,942	\$ 76,153,118	\$ 465,989,825
34649	P & C	Centre Ins Co	\$ 50,591,337	\$ 29,975,138	\$ 20,616,199
80896	L & H	Centre Life Ins Co	\$ 1,790,730,064	\$ 1,697,123,094	\$ 93,606,970
62383	L & H	Centurion Life Ins Co	\$ 1,249,214,976	\$ 455,554,046	\$ 793,660,930
20710	P & C	Century Ind Co	\$ 525,593,184	\$ 500,593,184	\$ 25,000,000
25615	L & H	Charter Oak Fire Ins Co	\$ 925,851,959	\$ 698,498,075	\$ 227,353,884
61832	L & H	Chesapeake Life Ins Co	\$ 158,683,683	\$ 71,948,567	\$ 86,735,116
22810	P & C	Chicago Ins Co	\$ 77,202,146	\$ 10,703,373	\$ 66,498,773
50229	TITLE	Chicago Title Ins Co	\$ 1,763,948,741	\$ 792,436,836	\$ 971,511,905
12777	P & C	Chubb Ind Ins Co	\$ 397,646,554	\$ 225,860,213	\$ 171,786,341
10052	P & C	Chubb Natl Ins Co	\$ 406,071,400	\$ 234,578,408	\$ 171,492,992
61875	L & H	Church Life Ins Corp	\$ 294,168,213	\$ 229,457,433	\$ 64,710,780
18767	P & C	Church Mut Ins Co	\$ 1,739,843,576	\$ 1,036,154,022	\$ 703,689,554
67369	L & H	Cigna Hlth & Life Ins Co	\$ 9,002,246,068	\$ 5,321,603,975	\$ 3,680,642,093
22004	P & C	CIM Ins Corp	\$ 17,692,262	\$ 145,095	\$ 17,547,167
31534	P & C	Citizens Ins Co Of Amer	\$ 1,559,418,772	\$ 859,962,222	\$ 699,456,550
61921	L & H	Citizens Security Life Ins Co	\$ 26,638,453	\$ 11,539,931	\$ 15,098,522
41335	P & C	City Natl Ins Co	\$ 19,143,618	\$ 7,115,385	\$ 12,028,233
20532	P & C	Clarendon Natl Ins Co	\$ 1,141,551,445	\$ 867,315,808	\$ 274,235,637
28860	P & C	Clear Blue Ins Co	\$ 55,955,729	\$ 10,229,112	\$ 45,726,617
15563	P & C	Clear Spring Prop & Co	\$ 85,999,226	\$ 35,500,991	\$ 50,498,235





## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
93432	L & H	CM Life Ins Co	\$ 8,657,284,084	\$ 7,084,124,194	\$ 1,573,159,890
62626	L & H	CMFG Life Ins Co	\$ 18,078,267,133	\$ 15,971,099,872	\$ 2,107,167,261
18686	P & C	Co Operative Ins Cos	\$ 144,015,831	\$ 64,577,480	\$ 79,438,351
31887	P & C	Coface N Amer Ins Co	\$ 135,930,414	\$ 88,861,742	\$ 47,068,672
62049	L & H	Colonial Life & Accident Ins Co	\$ 3,219,961,731	\$ 2,729,610,040	\$ 490,351,691
62065	L & H	Colonial Penn Life Ins Co	\$ 868,494,636	\$ 768,803,991	\$ 99,690,645
10758	P & C	Colonial Surety Co	\$ 62,021,889	\$ 21,505,965	\$ 40,515,924
36927	P & C	Colony Specialty Ins Co	\$ 67,898,561	\$ 44,158,096	\$ 23,740,465
84786	L & H	Colorado Bankers Life Ins Co	\$ 1,318,476,042	\$ 1,196,738,312	\$ 121,737,730
76023	L & H	Columbian Life Ins Co	\$ 335,844,953	\$ 309,548,475	\$ 26,296,478
62103	L & H	Columbian Mut Life Ins Co	\$ 1,449,354,157	\$ 1,342,623,369	\$ 106,730,788
99937	L & H	Columbus Life Ins Co	\$ 4,104,527,768	\$ 3,810,081,498	\$ 294,446,270
62146	L & H	Combined Ins Co Of Amer	\$ 1,495,717,735	\$ 1,317,016,904	\$ 178,700,831
19410	P & C	Commerce & Industry Ins Co	\$ 419,600,681	\$ 4,760,773	\$ 414,839,908
34754	P & C	Commerce Ins Co	\$ 2,246,053,568	\$ 1,619,726,194	\$ 626,327,374
81426	L & H	Commercial Travelers Life Ins Co	\$ 29,368,636	\$ 15,411,090	\$ 13,957,546
84824	L & H	Commonwealth Ann & Life Ins Co	\$ 11,301,517,797	\$ 8,813,270,031	\$ 2,488,247,766
10220	P & C	Commonwealth Ins Co Of Amer	\$ 10,496,152	\$ 1,678,612	\$ 8,817,540
50083	TITLE	Commonwealth Land Title Ins Co	\$ 633,447,495	\$ 272,683,475	\$ 360,764,020
77828	L & H	Companion Life Ins Co	\$ 373,570,771	\$ 161,140,423	\$ 212,430,348
21989	P & C	Compass Ins Co	\$ 7,427,667	\$ 903,108	\$ 6,524,559
34711	P & C	Computer Ins Co	\$ 8,260,438	\$ (568,231)	\$ 8,828,669
51268	TITLE	Connecticut Attorneys Title Ins Co	\$ 65,616,212	\$ 32,659,867	\$ 32,956,345
62308	L & H	Connecticut Gen Life Ins Co	\$ 18,137,205,237	\$ 13,724,976,407	\$ 4,412,228,830
32190	P & C	Constitution Ins Co	\$ 25,353,208	\$ 2,687,403	\$ 22,665,805
62359	L & H	Constitution Life Ins Co	\$ 412,714,574	\$ 377,572,296	\$ 35,142,278
71730	L & H	Continental Amer Ins Co	\$ 673,270,901	\$ 519,905,883	\$ 153,365,018
20443	P & C	Continental Cas Co	\$ 43,528,312,472	\$ 32,802,096,423	\$ 10,726,216,049
71404	L & H	Continental Gen Ins Co	\$ 1,385,774,436	\$ 1,311,082,719	\$ 74,691,717
28258	P & C	Continental Ind Co	\$ 227,622,380	\$ 112,430,154	\$ 115,192,226
35289	P & C	Continental Ins Co	\$ 1,775,736,312	\$ 217,678,918	\$ 1,558,057,394
68500	P & C	Continental Life Ins Co Brentwood	\$ 345,630,911	\$ 151,240,997	\$ 194,389,913
10804	P & C	Continental Western Ins	\$ 214,820,951	\$ 120,945,308	\$ 93,875,643



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
37206	P & C	Contractors Bonding & Ins Co	\$ 211,775,469	\$ 96,875,596	\$ 114,899,873
10499	P & C	CorePointe Ins Co	\$ 37,853,448	\$ 24,435,312	\$ 13,418,136
20990	P & C	Country Mut Ins Co	\$ 4,850,204,316	\$ 2,282,644,569	\$ 2,567,559,747
10022	P & C	Countryway Ins Co	\$ 28,212,433	\$ 4,366,596	\$ 23,845,837
26492	P & C	Courtesy Ins Co	\$ 906,618,262	\$ 504,948,463	\$ 401,669,799
10062	P & C	Covenant Ins Co	\$ 89,338,144	\$ 60,569,907	\$ 28,768,237
81973	A & H	Coventry Hlth & Life Ins Co	\$ 1,354,270,174	\$ 245,878,258	\$ 1,108,391,916
18961	P & C	Crestbrook Ins Co	\$ 176,074,541	\$ 89,279,376	\$ 86,795,165
31348	P & C	Crum & Forster Ind Co	\$ 53,908,293	\$ 36,387,379	\$ 17,520,914
10847	P & C	Cumis Ins Society Inc	\$ 2,002,754,986	\$ 1,091,748,335	\$ 911,006,651
21164	P & C	Dairyland Ins Co	\$ 1,400,655,254	\$ 923,649,927	\$ 477,005,327
37346	P & C	Danbury Ins Co	\$ 13,193,758	\$ 5,224,963	\$ 7,968,795
16705	P & C	Dealers Assur Co	\$ 117,061,335	\$ 49,802,198	\$ 67,259,137
71129	L & H	Dearborn Natl Life Ins Co	\$ 1,785,129,713	\$ 1,310,870,535	\$ 474,259,178
62634	L & H	Delaware Amer Life Ins Co	\$ 120,215,118	\$ 58,387,336	\$ 61,827,782
79065	L & H	Delaware Life Ins Co	\$ 37,207,349,589	\$ 35,743,959,626	\$ 1,463,389,963
12307	A & H	DentaQuest USA Ins Co Inc	\$ 171,181,888	\$ 53,675,666	\$ 117,506,222
73474	A & H	Dentegra Ins Co	\$ 94,563,215	\$ 44,726,789	\$ 49,836,426
12718	P & C	Developers Surety & Ind Co	\$ 620,666,671	\$ 518,582,201	\$ 102,084,471
42048	P & C	Diamond State Ins Co	\$ 97,424,830	\$ 58,893,774	\$ 38,531,056
36463	P & C	Discover Prop & Cas Ins Co	\$ 135,438,156	\$ 73,672,069	\$ 61,766,087
34495	P & C	Doctors Co An Interins Exch	\$ 4,409,204,161	\$ 2,270,428,744	\$ 2,138,775,417
13692	P & C	Donegal Mut Ins Co	\$ 613,984,505	\$ 315,914,605	\$ 298,069,900
13706	P & C	Dorchester Mut Ins Co	\$ 99,706,781	\$ 53,099,739	\$ 46,607,042
13183	L & H	Eagle Life Ins Co	\$ 810,284,989	\$ 637,912,940	\$ 172,372,049
13019	L & H	Eastern Advantage Assur Co	\$ 61,227,136	\$ 46,328,968	\$ 14,898,167
14702	P & C	Eastguard Ins Co	\$ 180,591,776	\$ 128,459,791	\$ 52,131,985
22926	P & C	Economy Fire & Cas Co	\$ 511,899,027	\$ 121,255,042	\$ 390,643,985
21261	P & C	Electric Ins Co	\$ 1,424,054,016	\$ 932,585,495	\$ 491,468,521
62928	L & H	EMC Natl Life Co	\$ 954,780,226	\$ 849,204,155	\$ 105,576,072
21407	P & C	Emcasco Ins Co	\$ 510,949,650	\$ 354,424,108	\$ 156,525,542
21326	P & C	Empire Fire & Marine Ins Co	\$ 50,927,796	\$ 11,510,872	\$ 39,416,925
21350	P & C	Empire Ins Co	\$ 22,638,254	\$ 12,097,928	\$ 10,540,326
20648	P & C	Employers Fire Ins Co	\$ 12,095,154	\$ 179,952	\$ 11,915,202
21458	P & C	Employers Ins of Wausau	\$ 6,056,430,890	\$ 4,534,915,967	\$ 1,521,514,923
21415	P & C	Employers Mut Cas Co	\$ 3,404,387,930	\$ 1,967,775,567	\$ 1,436,612,363



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
68276	L & H	Employers Reassur Corp	\$ 14,815,843,931	\$ 13,999,347,611	\$ 816,496,319
15130	P & C	Encompass Ind Co	\$ 27,875,063	\$ 2,047,433	\$ 25,827,630
10071	P & C	Encompass Ins Co Of Amer	\$ 20,154,167	\$ 336,307	\$ 19,817,860
10641	P & C	Endurance Amer Ins Co	\$ 1,794,669,360	\$ 1,367,782,186	\$ 426,887,174
12747	A & H	Envision Ins Co	\$ 428,859,470	\$ 381,400,312	\$ 47,459,158
62952	L & H	Equitable Life & Cas Ins Co	\$ 351,555,612	\$ 308,298,964	\$ 43,256,648
62510	L & H	Equitrust Life Ins Co	\$ 18,168,731,658	\$ 17,295,991,269	\$ 872,740,389
13634	P & C	Essent Guar Inc	\$ 1,756,601,293	\$ 995,595,454	\$ 761,005,839
37915	P & C	Essentia Ins Co	\$ 81,761,952	\$ 50,665,603	\$ 31,096,349
25712	P & C	Esurance Ins Co	\$ 191,541,098	\$ 26,330,361	\$ 165,210,737
30210	P & C	Esurance Prop & Cas Ins Co	\$ 115,191,696	\$ 72,364,131	\$ 42,827,565
20516	P & C	Euler Hermes N Amer Ins Co	\$ 445,629,516	\$ 287,993,514	\$ 157,636,002
10120	P & C	Everest Natl Ins Co	\$ 808,549,918	\$ 652,544,180	\$ 156,005,738
26921	P & C	Everest Reins Co	\$ 9,486,063,346	\$ 6,094,211,082	\$ 3,391,852,264
12750	P & C	Evergreen Natl Ind Co	\$ 48,088,025	\$ 13,635,792	\$ 34,452,233
24961	P & C	Everspan Fin Guar Corp	\$ 235,170,627	\$ 1,691,736	\$ 233,478,891
10003	P & C	Excess Share Ins Corp	\$ 53,304,042	\$ 31,525,902	\$ 21,778,140
35181	P & C	Executive Risk Ind Inc	\$ 3,231,320,886	\$ 1,741,672,448	\$ 1,489,648,438
21482	P & C	Factory Mut Ins Co	\$ 19,155,464,895	\$ 6,653,687,891	\$ 12,501,777,004
35157	P & C	Fair Amer Ins & Reins Co	\$ 211,322,932	\$ 17,419,414	\$ 193,903,518
31925	P & C	Falls Lake Natl Ins Co	\$ 321,911,210	\$ 263,832,839	\$ 58,078,371
77968	L & H	Family Heritage Life Ins Co Of Amer	\$ 1,290,358,205	\$ 1,190,035,284	\$ 100,322,921
63053	L & H	Family Life Ins Co	\$ 150,756,346	\$ 119,653,197	\$ 31,103,149
13803	P & C	Farm Family Cas Ins Co	\$ 1,241,717,025	\$ 760,316,375	\$ 481,400,650
21652	L & H	Farmers Ins Exch	\$ 16,164,767,721	\$ 11,961,662,716	\$ 4,203,105,005
13897	P & C	Farmers Mut Hail Ins Co Of IA	\$ 752,064,465	\$ 301,171,450	\$ 450,893,015
63177	L & H	Farmers New World Life Ins Co	\$ 5,127,319,413	\$ 4,658,461,050	\$ 468,858,363
41483	P & C	Farmington Cas Co	\$ 1,031,441,528	\$ 756,968,663	\$ 274,472,865
20281	L & H	Federal Ins Co	\$ 21,770,040,155	\$ 14,473,362,298	\$ 7,296,677,857
63223	L & H	Federal Life Ins Co	\$ 238,216,410	\$ 223,282,341	\$ 14,934,069
63258	L & H	Federated Life Ins Co	\$ 1,877,395,135	\$ 1,494,954,829	\$ 382,440,306
13935	P & C	Federated Mut Ins Co	\$ 5,847,945,667	\$ 2,485,433,991	\$ 3,362,511,676
11118	P & C	Federated Rural Electric Ins Exch	\$ 553,235,474	\$ 350,157,655	\$ 203,077,819
39306	P & C	Fidelity & Deposit Co Of MD	\$ 214,027,811	\$ 42,816,584	\$ 171,211,226
35386	P & C	Fidelity & Guar Ins Co	\$ 20,065,561	\$ 2,320,216	\$ 17,745,345
25879	P & C	Fidelity & Guar Under	\$ 151,267,148	\$ 62,272,663	\$ 88,994,485



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
63274	L & H	Fidelity & Guar Life Ins Co	\$ 22,380,816,127	\$ 21,461,816,639	\$ 918,999,486
93696	L & H	Fidelity Investments Life Ins Co	\$ 29,539,852,568	\$ 28,663,799,824	\$ 876,052,744
63290	L & H	Fidelity Life Assn A Legal Reserve L	\$ 406,305,495	\$ 278,700,811	\$ 127,604,684
51586	TITLE	Fidelity Natl Title Ins Co	\$ 1,072,312,552	\$ 679,324,905	\$ 392,987,647
71870	L & H	Fidelity Security Life Ins Co	\$ 949,474,753	\$ 745,086,285	\$ 204,388,470
21660	P & C	Fire Ins Exch	\$ 2,863,828,394	\$ 2,076,648,672	\$ 787,179,722
21873	P & C	Firemans Fund Ins Co	\$ 2,109,978,396	\$ 722,593,896	\$ 1,387,384,500
21784	P & C	Firemens Ins Co Of Washington DC	\$ 91,884,686	\$ 58,725,605	\$ 33,159,081
69140	L & H	First Allmerica Fin Life Ins Co	\$ 3,420,263,110	\$ 3,179,958,457	\$ 240,304,653
37710	P & C	First Amer Prop & Cas Ins Co	\$ 97,088,971	\$ 55,736,472	\$ 41,352,499
51624	TITLE	First Amer Title Guar Co	\$ 35,851,587	\$ 13,223,198	\$ 22,628,389
50814	TITLE	First Amer Title Ins Co	\$ 2,731,670,011	\$ 1,557,881,057	\$ 1,173,788,954
29980	P & C	First Colonial Ins Co	\$ 300,252,045	\$ 166,676,138	\$ 133,575,907
11177	P & C	First Fin Ins Co	\$ 538,921,763	\$ 109,349,069	\$ 429,572,694
90328	L & H	First Hlth Life & Hlth Ins Co	\$ 400,740,691	\$ 172,900,987	\$ 227,839,704
33588	P & C	First Liberty Ins Corp	\$ 22,347,015	\$ 60,339	\$ 22,286,677
67652	L & H	First Penn Pacific Life Ins Co	\$ 1,504,103,767	\$ 1,315,146,156	\$ 188,957,611
27626	P & C	Firstcomp Ins Co	\$ 261,253,371	\$ 150,525,559	\$ 110,727,812
13943	P & C	Fitchburg Mut Ins Co	\$ 140,224,703	\$ 74,569,902	\$ 65,654,801
13978	P & C	Florists Mut Ins Co	\$ 130,637,355	\$ 103,527,624	\$ 27,109,730
11185	P & C	Foremost Ins Co Grand Rapids MI	\$ 2,316,606,653	\$ 1,151,012,774	\$ 1,165,593,879
11800	P & C	Foremost Prop & Cas Ins Co	\$ 56,193,704	\$ 37,920,692	\$ 18,273,011
41513	P & C	Foremost Signature Ins Co	\$ 61,928,758	\$ 41,760,608	\$ 20,168,149
63495	L & H	Foresters Life Ins Ann Co	\$ 2,463,426,497	\$ 2,399,984,741	\$ 63,441,756
91642	L & H	Forethought Life Ins Co	\$ 31,431,312,953	\$ 29,835,428,639	\$ 1,595,884,314
10801	P & C	Fortress Ins Co	\$ 142,187,264	\$ 77,464,919	\$ 64,722,345
11600	P & C	Frank Winston Crum Ins Co	\$ 101,033,276	\$ 79,754,186	\$ 21,279,090
13986	P & C	Frankenmuth Mut Ins Co	\$ 1,351,009,685	\$ 744,317,080	\$ 606,692,605
22209	P & C	Freedom Specialty Ins Co	\$ 57,907,815	\$ 35,799,663	\$ 22,108,152
85286	A & H	Fresenius Hlth	\$ 41,678,971	\$ 14,740,722	\$ 26,938,248



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
63657	L & H	Garden State Life Ins Co	\$ 131,346,120	\$ 57,977,127	\$ 73,368,993
21253	P & C	Garrison Prop & Cas Ins Co	\$ 2,277,785,517	\$ 1,426,384,524	\$ 851,400,993
14138	P & C	GEICO Advantage Ins Co	\$ 2,911,751,199	\$ 1,278,377,989	\$ 1,633,373,209
41491	P & C	Geico Cas Co	\$ 3,526,837,625	\$ 2,418,676,163	\$ 1,108,161,462
14139	P & C	GEICO Choice Ins Co	\$ 1,134,586,962	\$ 651,502,577	\$ 483,084,384
35882	P & C	Geico Gen Ins Co	\$ 167,570,569	\$ 741,784	\$ 166,828,785
22055	P & C	Geico Ind Co	\$ 10,162,501,445	\$ 3,906,225,440	\$ 6,256,276,005
37923	P & C	GEICO Marine Ins Co	\$ 149,498,583	\$ 95,156,123	\$ 54,342,460
14137	P & C	GEICO Secure Ins Co	\$ 625,334,748	\$ 290,370,334	\$ 334,964,414
63665	L & H	General Amer Life Ins Co	\$ 13,912,093,042	\$ 12,924,219,961	\$ 987,873,081
24414	P & C	General Cas Co Of WI	\$ 797,391,393	\$ 546,411,344	\$ 250,980,049
93521	L & H	General Fidelity Life Ins Co	\$ 23,410,288	\$ 7,037,298	\$ 16,372,990
22039	P & C	General Reins Corp	\$ 16,507,935,883	\$ 5,115,387,885	\$ 11,392,547,998
39322	P & C	General Security Natl. Ins Co	\$ 416,101,841	\$ 294,428,598	\$ 121,673,243
11967	P & C	General Star Natl Ins Co	\$ 237,820,839	\$ 52,682,367	\$ 185,138,472
11231	P & C	Generali Us Branch	\$ 63,302,685	\$ 29,222,907	\$ 34,079,778
38962	P & C	Genesis Ins Co	\$ 184,728,508	\$ 57,774,798	\$ 126,953,710
37095	P & C	Genworth Financial Assur Corp	\$ 8,798,876	\$ 4,318	\$ 8,794,558
65536	L & H	Genworth Life & Ann Ins Co	\$ 22,444,512,979	\$ 21,155,755,446	\$ 1,288,757,533
70025	L & H	Genworth Life Ins Co	\$ 40,011,993,984	\$ 37,284,257,953	\$ 2,727,736,031
38458	P & C	Genworth Mortgage Ins Corp	\$ 3,345,974,081	\$ 1,979,499,741	\$ 1,366,474,340
70939	L & H	Gerber Life Ins Co	\$ 3,703,188,271	\$ 3,402,465,893	\$ 300,722,378
21032	P & C	Global Reins Corp Of Amer	\$ 236,927,632	\$ 136,111,017	\$ 100,816,615
91472	L & H	Globe Life & Accident Ins Co	\$ 4,485,128,975	\$ 4,204,916,131	\$ 280,212,844
10836	P & C	Golden Eagle Ins Corp	\$ 59,246,577	\$ 2,199,653	\$ 57,046,924
62286	L & H	Golden Rule Ins Co	\$ 499,171,779	\$ 300,544,678	\$ 198,627,101
22063	P & C	Government Employees Ins Co	\$ 33,381,695,601	\$ 12,957,495,202	\$ 20,424,200,400
63967	L & H	Government Personnel Mut Life Ins Co	\$ 825,665,797	\$ 708,913,162	\$ 116,752,635
14095	P & C	Granite Mut Ins Co	\$ 4,559,679	\$ 6,979	\$ 4,552,700
23809	P & C	Granite State Ins Co	\$ 35,779,310	\$ 1,934,602	\$ 33,844,708
25984	P & C	Graphic Arts Mut Ins Co	\$ 157,633,527	\$ 97,170,957	\$ 60,462,570
36307	P & C	Gray Ins Co	\$ 299,752,901	\$ 180,749,178	\$ 119,003,723



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
26832	P & C	Great Amer Alliance Ins Co	\$ 27,908,980	\$ 800	\$ 27,908,180
26344	P & C	Great Amer Assur Co	\$ 18,497,747	\$ 500	\$ 18,497,247
16691	P & C	Great Amer Ins Co	\$ 7,076,524,747	\$ 5,408,151,837	\$ 1,668,372,910
22136	P & C	Great Amer Ins Co of NY	\$ 49,672,236	\$ 509,380	\$ 49,162,856
63312	L & H	Great Amer Life Ins Co	\$ 32,576,634,113	\$ 30,445,121,117	\$ 2,131,512,996
31135	P & C	Great Amer Security Ins Co	\$ 15,514,477	\$ 2,346	\$ 15,512,131
33723	P & C	Great Amer Spirit Ins Co	\$ 17,082,419	\$ 12,675	\$ 17,069,744
25224	P & C	Great Divide Ins Co	\$ 254,058,333	\$ 184,828,285	\$ 69,230,048
14003	P & C	Great Falls Ins Co	\$ 13,401,434	\$ 7,611,136	\$ 5,790,298
18694	P & C	Great Midwest Ins Co	\$ 215,307,939	\$ 108,337,571	\$ 106,970,368
20303	P & C	Great Northern Ins Co	\$ 1,698,367,203	\$ 1,140,979,107	\$ 557,388,096
68322	L & H	Great W Life & Ann Ins Co	\$ 58,010,229,241	\$ 56,880,719,597	\$ 1,129,509,644
11371	P & C	Great West Cas Co	\$ 2,133,225,771	\$ 1,507,207,461	\$ 626,018,310
71480	L & H	Great Western Ins Co	\$ 1,388,028,528	\$ 1,355,630,577	\$ 32,397,951
22187	P & C	Greater NY Mut Ins Co	\$ 1,057,830,340	\$ 554,649,829	\$ 503,180,511
20680	P & C	Green Mountain Ins Co Inc	\$ 13,443,183	\$ 607,614	\$ 12,835,569
80055	L & H	Greenhouse Life Ins Co	\$ 5,607,377	\$ 154,000	\$ 5,453,377
22322	P & C	Greenwich Ins Co	\$ 1,250,384,092	\$ 890,498,832	\$ 359,885,260
36650	P & C	Guarantee Co Of N Amer USA	\$ 230,527,765	\$ 40,577,417	\$ 189,950,348
64211	L & H	Guarantee Trust Life Ins Co	\$ 594,776,299	\$ 515,588,975	\$ 79,187,324
78778	L & H	Guardian Ins & Ann Co Inc	\$ 17,357,037,422	\$ 17,046,814,957	\$ 310,222,464
64246	L & H	Guardian Life Ins Co Of Amer	\$ 55,568,820,448	\$ 48,885,143,145	\$ 6,683,677,303
83607	L & H	Guggenheim Life & Ann Co	\$ 14,353,498,992	\$ 13,744,933,082	\$ 608,565,910
15032	P & C	Guideone Mut Ins Co	\$ 1,049,108,644	\$ 686,050,544	\$ 363,058,100
34037	P & C	Hallmark Ins Co	\$ 308,371,342	\$ 212,354,373	\$ 96,016,969
26433	P & C	Harco Natl Ins Co	\$ 606,137,822	\$ 402,077,135	\$ 204,060,687
23582	P & C	Harleysville Ins Co	\$ 167,802,729	\$ 139,883,641	\$ 27,919,089
64327	L & H	Harleysville Life Ins Co	\$ 406,517,063	\$ 359,845,875	\$ 46,671,188
35696	P & C	Harleysville Preferred Ins Co	\$ 118,309,546	\$ 67,066,437	\$ 51,243,109
26182	P & C	Harleysville Worcester Ins Co	\$ 181,731,875	\$ 122,372,608	\$ 59,359,267
22357	P & C	Hartford Accident & Ind Co	\$ 11,906,590,290	\$ 9,073,213,179	\$ 2,833,377,111
29424	P & C	Hartford Cas Ins Co	\$ 2,352,301,177	\$ 1,465,794,928	\$ 886,506,249
19682	P & C	Hartford Fire Ins Co	\$ 22,855,297,993	\$ 12,939,273,090	\$ 9,916,024,903



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
37478	P & C	Hartford Ins Co Of The Midwest	\$ 636,895,619	\$ 129,126,421	\$ 507,769,197
70815	L & H	Hartford Life & Accident Ins Co	\$ 12,935,775,368	\$ 10,907,262,511	\$ 2,028,512,857
11452	P & C	Hartford Steam Boil Inspec & Ins Co	\$ 1,213,539,288	\$ 709,950,320	\$ 503,588,968
29890	P & C	Hartford Steam Boil Inspec Ins Co CT	\$ 15,304,670	\$ 2,292,896	\$ 13,011,774
30104	P & C	Hartford Underwriters Ins Co	\$ 1,675,910,408	\$ 1,094,350,712	\$ 581,559,697
96717	A & H	Harvard Pilgrim Health Care New Eng	\$ 141,956,951	\$ 85,917,222	\$ 56,039,729
92711	L & H	HCC Life Ins Co	\$ 994,757,871	\$ 588,600,160	\$ 406,157,711
41343	P & C	HDI Global Ins Co	\$ 414,771,937	\$ 248,364,674	\$ 166,407,263
66141	L & H	Health Net Life Ins Co	\$ 691,355,052	\$ 291,436,586	\$ 399,918,466
12902	L & H	Healthspring Life & Hlth Ins Co Inc	\$ 545,276,951	\$ 286,611,179	\$ 258,665,772
39527	P & C	Heritage Ind Co	\$ 68,583,152	\$ 50,927,325	\$ 17,655,823
64394	L & H	Heritage Life Ins Co	\$ 4,212,943,530	\$ 3,254,231,314	\$ 958,712,217
14192	P & C	Hingham Mut Fire Ins Co	\$ 68,774,359	\$ 24,734,595	\$ 44,039,765
10200	P & C	Hiscox Ins Co Inc	\$ 330,034,602	\$ 234,198,787	\$ 95,835,815
93440	L & H	HM Life Ins Co	\$ 673,984,242	\$ 313,854,896	\$ 360,129,346
13927	P & C	Homesite Ins Co Of The Midwest	\$ 449,671,551	\$ 346,733,846	\$ 102,937,705
64505	L & H	Homesteaders Life Co	\$ 2,921,342,269	\$ 2,728,100,186	\$ 193,242,083
22578	P & C	Horace Mann Ins Co	\$ 526,721,143	\$ 336,142,317	\$ 190,578,826
64513	L & H	Horace Mann Life Ins Co	\$ 9,262,815,578	\$ 8,789,660,376	\$ 473,155,201
22756	P & C	Horace Mann Prop & Cas Ins Co	\$ 304,727,358	\$ 178,789,283	\$ 125,938,075
14027	P & C	Hospitality Ins Co	\$ 10,466,842	\$ 2,705,806	\$ 7,761,036
10069	P & C	Housing Authority Prop A Mut Co	\$ 181,894,488	\$ 63,392,617	\$ 118,501,871
11206	P & C	Housing Enterprise Ins Co Inc	\$ 78,279,040	\$ 44,640,324	\$ 33,638,715
18975	A & H	HPHC Ins Co Inc	\$ 249,228,638	\$ 178,811,153	\$ 70,417,485
25054	P & C	Hudson Ins Co	\$ 1,204,067,667	\$ 775,683,868	\$ 428,383,799
60052	A & H	Humana Benefit Plan of IL Inc	\$ 367,032,666	\$ 158,118,141	\$ 208,914,525
73288	A & H	Humana Ins Co	\$ 8,716,643,649	\$ 4,532,130,309	\$ 4,184,513,340
70580	A & H	Humanadental Ins Co	\$ 98,535,541	\$ 36,266,760	\$ 62,268,781
91693	L & H	IA Amer Life Ins Co	\$ 148,384,172	\$ 98,307,136	\$ 50,077,036
97764	L & H	Idealife Ins Co	\$ 20,604,241	\$ 5,204,328	\$ 15,399,913
29068	P & C	IDS Prop Cas Ins Co	\$ 1,789,935,270	\$ 1,009,297,556	\$ 780,637,714
64580	L & H	Illinois Mut Life Ins Co	\$ 1,442,321,916	\$ 1,212,541,355	\$ 229,780,561
23817	P & C	Illinois Natl Ins Co	\$ 55,391,800	\$ 14,051,425	\$ 41,340,375



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
35408	P & C	Imperium Ins Co	\$ 373,674,265	\$ 207,137,115	\$ 166,537,150
25550	P & C	Indemnity Co Of CA	\$ 10,822,835	\$ 5,079,090	\$ 5,743,745
43575	P & C	Indemnity Ins Co Of North Amer	\$ 485,458,100	\$ 355,485,702	\$ 129,972,398
26581	P & C	Independence Amer Ins Co	\$ 112,881,678	\$ 40,798,842	\$ 72,082,836
64602	L & H	Independence Life & Ann Co	\$ 3,144,330,768	\$ 2,983,028,013	\$ 161,302,755
58068	FRAT	Independent Order Of Foresters Us Br	\$ 3,257,306,160	\$ 3,087,692,517	\$ 169,613,643
14265	P & C	Indiana Lumbermens Mut Ins Co	\$ 56,963,536	\$ 40,384,655	\$ 16,578,881
14406	L & H	Industrial Alliance Ins & Fin Serv I	\$ 246,876,575	\$ 194,859,232	\$ 52,017,343
12599	P & C	Infinity Standard Ins Co	\$ 7,216,233	\$ 1,689,559	\$ 5,526,674
22195	P & C	Insurance Co Of Greater NY	\$ 127,956,550	\$ 63,793,905	\$ 64,162,645
22713	P & C	Insurance Co of N Amer	\$ 999,408,125	\$ 748,160,580	\$ 251,247,545
19429	P & C	Insurance Co Of The State Of PA	\$ 246,235,800	\$ 101,812,878	\$ 144,422,922
27847	P & C	Insurance Co Of The West	\$ 2,570,217,487	\$ 1,536,010,015	\$ 1,034,207,472
29742	P & C	Integon Natl Ins Co	\$ 3,766,010,190	\$ 2,795,625,312	\$ 970,384,877
31488	P & C	Integon Preferred Ins Co	\$ 99,823,112	\$ 93,346,570	\$ 6,476,542
74780	L & H	Integrity Life Ins Co	\$ 9,210,212,750	\$ 8,334,454,097	\$ 875,758,653
15598	P & C	Interins Exch Of The Automobile Club	\$ 10,404,326,819	\$ 3,766,448,981	\$ 6,637,877,838
11592	P & C	International Fidelity Ins Co	\$ 219,808,436	\$ 125,559,537	\$ 94,248,899
64904	L & H	Investors Heritage Life Ins Co	\$ 454,191,549	\$ 424,745,369	\$ 29,446,180
63487	L & H	Investors Life Ins Co N Amer	\$ 609,443,458	\$ 553,364,791	\$ 56,078,667
50369	TITLE	Investors Title Ins Co	\$ 181,440,235	\$ 86,543,072	\$ 94,897,163
23647	P & C	Ironshore Ind Inc	\$ 185,821,900	\$ 86,594,515	\$ 99,227,386
65056	L & H	Jackson Natl Life Ins Co	\$ 228,787,767,819	\$ 224,903,659,313	\$ 3,884,108,506
11630	P & C	Jefferson Ins Co	\$ 104,577,376	\$ 38,813,783	\$ 65,763,593
64017	L & H	Jefferson Natl Life Ins Co	\$ 5,816,939,393	\$ 5,782,236,337	\$ 34,703,056
14354	P & C	Jewelers Mut Ins Co	\$ 442,431,373	\$ 159,936,146	\$ 282,495,227
65080	L & H	John Alden Life Ins Co	\$ 211,713,492	\$ 195,158,129	\$ 16,555,363
93610	L & H	John Hancock Life & Hlth Ins Co	\$ 14,006,751,955	\$ 13,114,832,015	\$ 891,919,940
65838	L & H	John Hancock Life Ins Co USA	\$ 242,823,222,605	\$ 234,713,861,584	\$ 8,109,361,021
65110	L & H	Kanawha Ins Co	\$ 2,387,159,879	\$ 2,249,509,510	\$ 137,650,369





## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
65129	L & H	Kansas City Life Ins Co	\$ 3,411,332,781	\$ 3,103,832,135	\$ 307,500,646
10885	P & C	Key Risk Ins Co	\$ 45,001,042	\$ 13,426,790	\$ 31,574,252
13722	P & C	Knightbrook Ins Co	\$ 159,255,946	\$ 88,193,899	\$ 71,062,047
58033	FRAT	Knights Of Columbus	\$ 24,953,723,637	\$ 22,817,856,408	\$ 2,135,867,229
65242	L & H	Lafayette Life Ins Co	\$ 5,435,898,633	\$ 5,117,919,024	\$ 317,979,609
20621	P & C	Lamorak Ins Co	\$ 25,582,985	\$ 564,208	\$ 25,018,777
26077	P & C	Lancer Ins Co	\$ 689,114,006	\$ 479,736,929	\$ 209,377,077
37940	P & C	Lexington Natl Ins Corp	\$ 61,921,781	\$ 42,623,225	\$ 19,298,556
42404	P & C	Liberty Ins Corp	\$ 260,149,633	\$ 15,075,475	\$ 245,074,159
19917	P & C	Liberty Ins Underwriters Inc	\$ 264,075,060	\$ 136,679,842	\$ 127,395,217
23035	P & C	Liberty Mut Fire Ins Co	\$ 6,038,929,326	\$ 4,626,141,753	\$ 1,412,787,573
23043	P & C	Liberty Mut Ins Co	\$ 46,020,754,541	\$ 31,489,431,268	\$ 14,531,323,273
12484	P & C	Liberty Mut Personal Ins Co	\$ 12,846,915	\$ 38,059	\$ 12,808,856
65331	L & H	Liberty Natl Life Ins Co	\$ 7,411,619,732	\$ 6,869,329,810	\$ 542,289,922
65498	L & H	Life Ins Co Of N Amer	\$ 8,900,699,529	\$ 7,102,464,428	\$ 1,798,235,101
65528	L & H	Life Ins Co Of The Southwest	\$ 18,743,433,149	\$ 17,535,807,729	\$ 1,207,625,420
97691	L & H	Life Of The South Ins Co	\$ 103,038,119	\$ 83,783,347	\$ 19,254,772
65595	L & H	Lincoln Benefit Life Co	\$ 11,231,297,814	\$ 10,805,496,608	\$ 425,801,206
65927	L & H	Lincoln Heritage Life Ins Co	\$ 970,044,646	\$ 882,092,257	\$ 87,952,389
62057	L & H	Lincoln Life & Ann Co of NY	\$ 14,783,893,100	\$ 13,596,548,394	\$ 1,187,344,706
65676	L & H	Lincoln Natl Life Ins Co	\$ 239,826,135,865	\$ 231,980,746,511	\$ 7,845,389,354
36447	P & C	LM Gen Ins Co	\$ 11,153,851	\$ 251,378	\$ 10,902,473
33600	P & C	LM Ins Corp	\$ 123,973,144	\$ 7,482,022	\$ 116,491,122
32352	P & C	LM Prop & Cas Ins Co	\$ 66,263,020	\$ 30,466,871	\$ 35,796,149
76694	L & H	London Life Reins Co	\$ 203,991,749	\$ 145,724,880	\$ 58,266,869
65722	L & H	Loyal Amer Life Ins Co	\$ 303,674,432	\$ 207,067,578	\$ 96,606,854
56758	FRAT	Loyal Christian Benefit Assn	\$ 189,264,454	\$ 184,908,087	\$ 4,356,367
73504	L & H	Lumico Life Ins Co	\$ 53,148,138	\$ 10,978,060	\$ 42,170,078
10051	P & C	Lyndon Southern Ins Co	\$ 191,889,003	\$ 140,433,033	\$ 51,455,970
65781	L & H	Madison Natl Life Ins Co Inc	\$ 326,308,262	\$ 146,660,171	\$ 179,648,091
29939	P & C	Main St Amer Assur Co	\$ 43,962,789	\$ 349,848	\$ 43,612,941
13026	P & C	Main Street Amer Protection Ins Co	\$ 23,295,048	\$ 166,372	\$ 23,128,676
15077	A & H	Maine Comm Hlth Options	\$ 72,937,723	\$ 39,202,929	\$ 33,734,794
11149	P & C	Maine Employers Mut Ins Co	\$ 916,717,048	\$ 477,719,972	\$ 438,997,076
65870	L & H	Manhattan Life Ins Co	\$ 581,099,083	\$ 526,988,065	\$ 54,111,018
67083	L & H	Manhattan Natl Life Ins	\$ 155,911,845	\$ 145,383,900	\$ 10,527,945



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
61883	L & H	ManhattanLife Assur Co of Amer	\$ 390,828,936	\$ 288,436,050	\$ 102,392,886
36897	P & C	Manufacturers Alliance Ins Co	\$ 219,360,928	\$ 143,524,227	\$ 75,836,701
85561	P & C	MAPFRE Life Ins Co	\$ 22,573,469	\$ 2,178,717	\$ 20,394,752
28932	P & C	Markel Amer Ins Co	\$ 585,546,827	\$ 405,615,331	\$ 179,931,496
10829	P & C	Markel Global Reins Co	\$ 2,180,914,134	\$ 1,276,658,982	\$ 904,255,152
38970	P & C	Markel Ins Co	\$ 1,679,150,397	\$ 1,269,906,485	\$ 409,243,912
15850	A & H	Martins Point Generations Advantage	\$ 99,868,419	\$ 42,948,190	\$ 56,920,229
65935	L & H	Massachusetts Mut Life Ins Co	\$ 240,063,222,121	\$ 224,358,005,468	\$ 15,705,216,65:
10784	P & C	Maxum Cas Ins Co	\$ 27,584,309	\$ 10,312,751	\$ 17,271,558
12041	P & C	MBIA Ins Corp	\$ 262,431,130	\$ 25,896,082	\$ 236,535,048
69515	L & H	Medamerica Ins Co	\$ 960,229,075	\$ 929,071,206	\$ 31,157,870
63762	A & H	Medco Containment Life Ins Co	\$ 1,292,455,615	\$ 874,032,105	\$ 418,423,510
36277	P & C	Medical Mut Ins Co Of ME	\$ 312,776,517	\$ 134,467,552	\$ 178,308,965
11843	P & C	Medical Protective Co	\$ 3,317,987,480	\$ 1,297,029,631	\$ 2,020,957,84:
31119	L & H	Medico Ins Co	\$ 81,907,791	\$ 47,087,251	\$ 34,820,540
22241	P & C	Medmarc Cas Ins Co	\$ 295,649,941	\$ 92,131,867	\$ 203,518,074
86126	L & H	Members Life Ins Co	\$ 120,401,083	\$ 101,800,523	\$ 18,600,560
31968	P & C	Merastar Ins Co	\$ 39,559,521	\$ 27,028,025	\$ 12,531,496
14494	P & C	Merchants Bonding Co a Mut	\$ 200,412,135	\$ 79,218,293	\$ 121,193,842
23329	P & C	Merchants Mut Ins Co	\$ 533,641,429	\$ 330,154,121	\$ 203,487,308
12901	P & C	Merchants Preferred Ins Co	\$ 76,364,926	\$ 46,277,072	\$ 30,087,854
23353	P & C	Meridian Security Ins Co	\$ 137,660,694	\$ 64,751,031	\$ 72,909,663
18750	A & H	Merit Hlth Ins Co	\$ 131,047,361	\$ 79,153,418	\$ 51,893,941
65951	L & H	Merit Life Ins Co	\$ 442,190,920	\$ 363,105,381	\$ 79,085,539
19798	P & C	Merrimack Mut Fire Ins Co	\$ 1,728,180,646	\$ 627,541,745	\$ 1,100,638,89:
16187	P & C	Metromile Ins Co	\$ 41,398,626	\$ 28,510,491	\$ 12,888,135
25321	P & C	Metropolitan Drt Prop & Cas Ins Co	\$ 173,800,180	\$ 129,012,113	\$ 44,788,067
39950	P & C	Metropolitan Gen Ins Co	\$ 42,400,494	\$ 5,689,787	\$ 36,710,707
34339	P & C	Metropolitan Grp Prop & Cas Ins Co	\$ 687,025,666	\$ 300,863,464	\$ 386,162,202
65978	L & H	Metropolitan Life Ins Co	\$ 396,508,239,921	\$ 386,123,770,969	\$ 10,384,468,95:
26298	P & C	Metropolitan Prop & Cas Ins Co	\$ 6,107,429,670	\$ 3,841,902,419	\$ 2,265,527,25:
97136	L & H	Metropolitan Tower Life Ins Co	\$ 4,921,847,116	\$ 4,188,574,148	\$ 733,272,968
18740	P & C	MGIC Ind Corp	\$ 147,232,433	\$ 54,363,041	\$ 92,869,392



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
38601	P & C	MIC Prop & Cas Ins Corp	\$ 99,715,185	\$ 44,520,819	\$ 55,194,366
21687	P & C	Mid Century Ins Co	\$ 3,941,552,714	\$ 2,863,972,491	\$ 1,077,580,222
66087	L & H	Mid West Natl Life Ins Co Of TN	\$ 63,808,552	\$ 36,908,360	\$ 26,900,192
23434	P & C	Middlesex Ins Co	\$ 764,285,978	\$ 519,965,626	\$ 244,320,352
66044	L & H	Midland Natl Life Ins Co	\$ 56,495,202,539	\$ 53,081,139,717	\$ 3,414,062,822
27138	P & C	Midvale Ind Co	\$ 14,519,417	\$ 1,202,647	\$ 13,316,770
23612	P & C	Midwest Employers Cas Co	\$ 168,803,417	\$ 61,992,844	\$ 106,810,573
23515	P & C	Midwestern Ind Co	\$ 28,147,210	\$ 374,436	\$ 27,772,776
66109	L & H	Midwestern United Life Ins Co	\$ 232,387,362	\$ 108,193,058	\$ 124,194,303
26662	P & C	Milford Cas Ins Co	\$ 44,805,380	\$ 19,493,414	\$ 25,311,966
42234	P & C	Minnesota Lawyers Mut Ins Co	\$ 188,684,432	\$ 88,915,101	\$ 99,769,330
66168	L & H	Minnesota Life Ins Co	\$ 46,433,636,202	\$ 43,373,710,673	\$ 3,059,925,529
20362	P & C	Mitsui Sumitomo Ins Co of Amer	\$ 975,820,646	\$ 603,959,624	\$ 371,861,022
22551	P & C	Mitsui Sumitomo Ins USA Inc	\$ 139,327,315	\$ 74,862,834	\$ 64,464,481
15997	P & C	MMG Ins Co	\$ 276,645,456	\$ 177,343,332	\$ 99,302,124
70416	L & H	MML Bay State Life Ins Co	\$ 4,960,548,191	\$ 4,665,241,824	\$ 295,306,367
57541	FRAT	Modern Woodmen Of Amer	\$ 16,166,263,995	\$ 14,345,976,012	\$ 1,820,287,983
66265	L & H	Monarch Life Ins Co	\$ 669,483,207	\$ 665,141,068	\$ 4,342,139
66370	L & H	Mony Life Ins Co	\$ 7,224,168,985	\$ 6,790,416,797	\$ 433,752,187
78077	L & H	Mony Life Ins Co Of Amer	\$ 3,735,094,259	\$ 3,432,430,595	\$ 302,663,664
29858	P & C	Mortgage Guar Ins Corp	\$ 4,756,229,109	\$ 3,135,817,335	\$ 1,620,411,774
13331	P & C	Motorists Commercial Mut Ins Co	\$ 368,813,179	\$ 221,338,947	\$ 147,474,232
66311	L & H	Motorists Life Ins Co	\$ 471,688,136	\$ 403,070,698	\$ 68,617,438
22012	P & C	Motors Ins Corp	\$ 2,030,497,655	\$ 1,162,739,490	\$ 867,758,165
26522	P & C	Mount Vernon Fire Ins Co	\$ 774,994,093	\$ 195,631,782	\$ 579,362,312
10205	P & C	Mountain Valley Ind Co	\$ 64,092,399	\$ 43,786,147	\$ 20,306,252
66346	L & H	Munich Amer Reassur Co	\$ 7,622,746,606	\$ 6,904,215,293	\$ 718,531,313
10227	P & C	Munich Reins Amer Inc	\$ 18,585,576,408	\$ 14,566,408,064	\$ 4,019,168,344
13559	P & C	Municipal Assur Cor	\$ 823,587,181	\$ 553,193,154	\$ 270,394,027
88668	L & H	Mutual Of Amer Life Ins Co	\$ 21,184,908,181	\$ 20,201,606,702	\$ 983,301,479
71412	L & H	Mutual Of Omaha Ins Co	\$ 7,824,432,993	\$ 4,634,792,225	\$ 3,189,640,768
66427	L & H	Mutual Trust Life Ins Co	\$ 2,015,450,035	\$ 1,870,416,639	\$ 145,033,396



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
93734	L & H	Nassau Life & Ann Co	\$ 31,145,822	\$ 20,905,210	\$ 10,240,612
61409	L & H	National Benefit Life Ins Co	\$ 539,510,449	\$ 384,213,833	\$ 155,296,616
11991	P & C	National Cas Co	\$ 418,608,891	\$ 277,835,081	\$ 140,773,810
10243	P & C	National Continental Ins Co	\$ 135,020,787	\$ 72,346,615	\$ 62,674,172
16217	P & C	National Farmers Union Prop & Cas	\$ 134,145,686	\$ 92,014,471	\$ 42,131,216
20478	P & C	National Fire Ins Co Of Hartford	\$ 118,022,725	\$ 69,531	\$ 117,953,193
23728	P & C	National Gen Ins Co	\$ 69,020,273	\$ 42,609,748	\$ 26,410,525
66583	L & H	National Guardian Life Ins Co	\$ 3,884,371,624	\$ 3,561,817,900	\$ 322,553,724
82538	L & H	National Hlth Ins Co	\$ 50,816,634	\$ 36,190,874	\$ 14,625,760
20087	P & C	National Ind Co	\$ 231,373,819,669	\$ 102,811,283,689	\$ 128,562,565,980
27944	P & C	National Ins Assn	\$ 13,755,336	\$ 2,029	\$ 13,753,307
75264	L & H	National Integrity Life Ins Co	\$ 4,640,507,383	\$ 4,324,578,219	\$ 315,929,164
32620	P & C	National Interstate Ins Co	\$ 1,272,393,181	\$ 971,183,517	\$ 301,209,664
20052	P & C	National Liab & Fire Ins Co	\$ 2,710,112,880	\$ 1,463,843,523	\$ 1,246,269,357
66680	L & H	National Life Ins Co	\$ 9,500,039,488	\$ 7,484,393,990	\$ 2,015,645,498
13695	P & C	National Mortgage Ins Corp	\$ 717,815,260	\$ 373,797,585	\$ 344,017,675
23825	P & C	National Public Finance Guar Corp	\$ 3,753,940,388	\$ 1,588,033,717	\$ 2,165,906,671
85472	L & H	National Security Life & Ann Co	\$ 498,936,535	\$ 477,864,954	\$ 21,071,579
22608	P & C	National Specialty Ins Co	\$ 88,095,379	\$ 37,388,731	\$ 50,706,648
21881	P & C	National Surety Corp	\$ 140,903,140	\$ 67,097,035	\$ 73,806,105
87963	L & H	National Teachers Assoc Life Ins Co	\$ 544,868,776	\$ 428,992,904	\$ 115,875,872
51020	TITLE	National Title Ins Of NY Inc	\$ 120,269,767	\$ 65,306,413	\$ 54,963,354
19445	P & C	National Union Fire Ins Co Of Pitts	\$ 25,661,135,840	\$ 19,229,977,876	\$ 6,431,157,964
66850	L & H	National Western Life Ins Co	\$ 11,149,824,971	\$ 9,775,271,004	\$ 1,374,553,967
26093	P & C	Nationwide Affinity Co of Amer	\$ 296,712,795	\$ 284,696,733	\$ 12,016,062
28223	P & C	Nationwide Agribusiness Ins Co	\$ 758,583,327	\$ 566,950,295	\$ 191,633,032
10723	P & C	Nationwide Assur Co	\$ 131,947,342	\$ 66,991,449	\$ 64,955,893
23760	P & C	Nationwide Gen Ins Co	\$ 406,312,372	\$ 385,006,663	\$ 21,305,709
92657	L & H	Nationwide Life & Ann	\$ 20,608,277,399	\$ 19,268,707,641	\$ 1,339,569,758



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
66869	L & H	Nationwide Life Ins Co	\$ 145,669,698,440	\$ 139,720,375,052	\$ 5,949,323,388
23779	P & C	Nationwide Mut Fire Ins Co	\$ 8,598,084,549	\$ 6,217,803,861	\$ 2,380,280,688
23787	P & C	Nationwide Mut Ins Co	\$ 35,425,425,127	\$ 23,232,091,805	\$ 12,193,333,322
37877	P & C	Nationwide Prop & Cas Ins Co	\$ 537,642,885	\$ 497,979,740	\$ 39,663,145
25240	P & C	NAU Country Ins Co	\$ 966,889,745	\$ 684,301,276	\$ 282,588,469
42307	P & C	Navigators Ins Co	\$ 3,084,481,969	\$ 2,027,922,153	\$ 1,056,559,816
15865	P & C	NCMIC Ins Co	\$ 782,763,186	\$ 483,306,169	\$ 299,457,017
25852	P & C	New England Guar Ins Co Inc	\$ 46,299,398	\$ 1,900,059	\$ 44,399,339
21830	P & C	New England Ins Co	\$ 19,721,088	\$ 2,311,421	\$ 17,409,667
91626	L & H	New England Life Ins Co	\$ 10,160,610,197	\$ 9,678,082,730	\$ 482,527,467
41629	P & C	New England Reins Corp	\$ 39,363,075	\$ 2,264,405	\$ 37,098,670
23841	P & C	New Hampshire Ins Co	\$ 215,865,419	\$ 30,687,643	\$ 185,177,776
91596	L & H	New York Life Ins & Ann Corp	\$ 152,851,000,000	\$ 143,664,000,000	\$ 9,186,883,319
66915	L & H	New York Life Ins Co	\$ 176,765,547,689	\$ 156,408,597,293	\$ 20,356,950,396
16608	P & C	New York Marine & Gen Ins Co	\$ 1,746,180,527	\$ 1,312,234,473	\$ 433,946,053
14788	P & C	NGM Ins Co	\$ 2,593,177,482	\$ 1,567,779,090	\$ 1,025,398,392
33200	P & C	Norcal Mut Ins Co	\$ 1,610,452,878	\$ 874,242,691	\$ 736,210,187
23965	P & C	Norfolk & Dedham Mut Fire Ins Co	\$ 453,780,087	\$ 244,509,685	\$ 209,270,402
31470	P & C	Norguard Ins Co	\$ 1,098,648,567	\$ 859,904,917	\$ 238,743,650
66974	L & H	North Amer Co Life & Hlth Ins	\$ 25,607,482,198	\$ 24,246,103,073	\$ 1,361,379,125
50130	TITLE	North Amer Title Ins Co	\$ 138,848,340	\$ 56,461,591	\$ 82,386,749
27740	P & C	North Pointe Ins Co	\$ 20,476,142	\$ 9,242,589	\$ 11,233,553
21105	P & C	North River Ins Co	\$ 1,070,273,515	\$ 776,886,662	\$ 293,386,853
25992	P & C	Northern Security Ins Co Inc	\$ 8,532,915	\$ 66,846	\$ 8,466,069
24031	P & C	Northland Cas Co	\$ 110,569,660	\$ 72,993,699	\$ 37,575,961
24015	P & C	Northland Ins Co	\$ 1,187,752,787	\$ 671,641,551	\$ 516,111,236
69000	L & H	Northwestern Long Term Care Ins Co	\$ 200,551,434	\$ 96,444,152	\$ 104,107,282
67091	L & H	Northwestern Mut Life Ins Co	\$ 265,048,751,894	\$ 244,198,522,872	\$ 20,850,229,022
23914	P & C	Northwestern Natl Ins Co Milwaukee	\$ 20,609,532	\$ 18,696,614	\$ 1,912,918
42552	P & C	Nova Cas Co	\$ 89,079,677	\$ 495,542	\$ 88,584,135
81353	L & H	NYLife Ins Co Of AZ	\$ 177,178,291	\$ 66,875,028	\$ 110,303,263
34630	P & C	Oak River Ins Co	\$ 809,104,792	\$ 488,777,201	\$ 320,327,591
15645	P & C	OBI Amer Ins Co	\$ 15,478,344	\$ 30,864	\$ 15,447,480
14190	P & C	OBI Natl Ins Co	\$ 13,277,707	\$ 26,500	\$ 13,251,207



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
23248	P & C	Occidental Fire & Cas Co Of NC	\$ 474,328,526	\$ 250,347,732	\$ 223,980,794
67148	L & H	Occidental Life Ins Co Of NC	\$ 257,577,001	\$ 230,582,891	\$ 26,994,110
23680	P & C	Odyssey Reins Co	\$ 7,797,058,913	\$ 4,548,227,956	\$ 3,248,830,957
26565	P & C	Ohio Ind Co	\$ 152,509,155	\$ 107,046,542	\$ 45,462,613
10202	P & C	Ohio Mut Ins Co	\$ 296,272,208	\$ 61,273,648	\$ 234,998,560
89206	L & H	Ohio Natl Life Assur Corp	\$ 3,978,267,795	\$ 3,694,354,566	\$ 283,913,228
67172	L & H	Ohio Natl Life Ins Co	\$ 31,676,736,483	\$ 30,575,186,376	\$ 1,101,550,107
67180	L & H	Ohio State Life Ins Co	\$ 12,600,342	\$ 2,356,729	\$ 10,243,613
67199	L & H	Old Amer Ins Co	\$ 261,158,289	\$ 238,597,574	\$ 22,560,718
40231	P & C	Old Dominion Ins Co	\$ 36,074,039	\$ 15,451	\$ 36,058,588
24139	P & C	Old Republic Gen Ins Corp	\$ 2,078,817,550	\$ 1,482,516,396	\$ 596,301,154
24147	P & C	Old Republic Ins Co	\$ 2,923,260,036	\$ 1,782,092,162	\$ 1,141,167,874
67261	L & H	Old Republic Life Ins Co	\$ 122,654,646	\$ 87,807,973	\$ 34,846,673
50520	TITLE	Old Republic Natl Title Ins Co	\$ 1,207,017,119	\$ 690,803,696	\$ 516,213,423
35424	P & C	Old Republic Security Assur Co	\$ 1,023,558,050	\$ 820,942,777	\$ 202,615,273
37060	P & C	Old United Cas Co	\$ 650,467,148	\$ 409,780,069	\$ 240,687,078
88080	L & H	Omaha Hlth Ins Co	\$ 17,109,780	\$ 755,530	\$ 16,354,250
69647	L & H	Optum Ins of OH Inc	\$ 185,935,612	\$ 138,055,276	\$ 47,880,336
56383	FRAT	Order of United Commercial Travelers	\$ 16,758,974	\$ 7,545,738	\$ 9,213,236
76112	L & H	Oxford Life Ins Co	\$ 1,954,630,134	\$ 1,758,698,954	\$ 195,931,180
22748	P & C	Pacific Employers Ins Co	\$ 3,687,373,794	\$ 2,623,939,092	\$ 1,063,434,702
20346	P & C	Pacific Ind Co	\$ 6,560,023,975	\$ 3,567,479,136	\$ 2,992,544,839
97268	L & H	Pacific Life & Ann Co	\$ 7,125,281,307	\$ 6,584,662,121	\$ 540,619,186
67466	L & H	Pacific Life Ins Co	\$ 128,652,330,890	\$ 119,339,448,842	\$ 9,312,882,048
37850	P & C	Pacific Specialty Ins Co	\$ 294,372,820	\$ 183,904,686	\$ 110,468,132
70785	L & H	Pacificare Life & Hlth Ins Co	\$ 187,324,791	\$ 5,844,378	\$ 181,480,413
67539	L & H	Pan Amer Life Ins Co	\$ 1,221,125,353	\$ 987,001,644	\$ 234,123,709
60003	L & H	Park Avenue Life Ins Co	\$ 236,503,204	\$ 195,317,070	\$ 41,186,135
71099	L & H	Parker Centennial Assur Co	\$ 91,795,037	\$ 44,959,630	\$ 46,835,406
32069	P & C	Patriot Ins Co	\$ 130,745,324	\$ 79,364,713	\$ 51,380,612
67598	L & H	Paul Revere Life Ins Co	\$ 3,570,570,280	\$ 3,393,227,829	\$ 177,342,451
93777	L & H	Pavonia Life Ins Co of MI	\$ 1,034,531,227	\$ 967,892,642	\$ 66,638,585
14931	P & C	Pawtucket Ins Co	\$ 7,266,469	\$ 4,599,079	\$ 2,667,390
18333	P & C	Peerless Ind Ins Co	\$ 199,530,812	\$ 7,542,386	\$ 191,988,425
14958	P & C	Peninsula Ins Co	\$ 95,937,129	\$ 56,540,311	\$ 39,396,818
14982	P & C	Penn Millers Ins Co	\$ 99,756,735	\$ 57,521,461	\$ 42,235,274



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
67644	L & H	Penn Mut Life Ins Co	\$ 20,669,408,859	\$ 18,972,008,723	\$ 1,697,400,136
21962	P & C	Pennsylvania Ins.Co	\$ 72,316,204	\$ 23,702,327	\$ 48,613,877
67660	L & H	Pennsylvania Life Ins Co	\$ 18,565,389	\$ 1,694,411	\$ 16,870,978
14974	P & C	Pennsylvania Lumbermens Mut Ins	\$ 488,134,716	\$ 355,325,536	\$ 132,809,180
12262	P & C	Pennsylvania Manufacturers Assoc Ins	\$ 1,017,283,460	\$ 673,443,928	\$ 343,839,532
41424	P & C	Pennsylvania Manufacturers Ind Co	\$ 233,717,359	\$ 147,098,727	\$ 86,618,632
37648	P & C	Permanent Gen Assur Corp	\$ 582,232,843	\$ 446,468,331	\$ 135,764,512
12297	P & C	Petroleum Cas Co	\$ 32,808,905	\$ 9,681,952	\$ 23,126,952
13714	P & C	Pharmacists Mut Ins Co	\$ 319,078,389	\$ 187,679,455	\$ 131,398,934
67784	L & H	Philadelphia Amer Life Ins Co	\$ 284,848,133	\$ 249,318,236	\$ 35,529,898
18058	P & C	Philadelphia Ind Ins Co	\$ 8,653,171,302	\$ 6,336,802,111	\$ 2,316,369,191
93548	L & H	PHL Variable Ins Co	\$ 6,319,314,038	\$ 6,135,216,883	\$ 184,097,155
25623	P & C	Phoenix Ins Co	\$ 4,210,258,542	\$ 2,584,892,086	\$ 1,625,366,456
67814	L & H	Phoenix Life Ins Co	\$ 12,478,180,657	\$ 12,028,934,499	\$ 449,246,158
72125	L & H	Physicians Life Ins Co	\$ 1,632,082,414	\$ 1,480,688,843	\$ 151,393,571
80578	L & H	Physicians Mut Ins Co	\$ 2,291,892,719	\$ 1,340,721,695	\$ 951,171,024
67911	L & H	Pioneer Mut Life Ins Co	\$ 517,858,469	\$ 480,370,783	\$ 37,487,686
26794	P & C	Plans Liab Ins Co	\$ 106,749,968	\$ 58,352,984	\$ 48,396,984
18619	P & C	Platte River Ins Co	\$ 150,799,223	\$ 102,524,796	\$ 48,274,427
30945	P & C	Plaza Ins Co	\$ 65,556,283	\$ 37,866,638	\$ 27,689,645
27251	P & C	PMI Mortgage Ins Co	\$ 837,769,507	\$ 2,205,466,668	\$ (1,367,697,161)
14460	P & C	Podiatry Ins Co Of Amer	\$ 303,235,161	\$ 190,450,669	\$ 112,784,492
57622	FRAT	Polish Natl Alliance Us Of Na	\$ 437,068,984	\$ 416,299,073	\$ 20,769,911
56839	FRAT	Polish Natl Union Of Amer	\$ 26,468,576	\$ 25,379,153	\$ 1,089,423
57630	FRAT	Polish Roman Catholic Union Of Amer	\$ 202,843,123	\$ 191,009,229	\$ 11,833,894
37257	P & C	Praetorian Ins Co	\$ 453,917,350	\$ 242,077,659	\$ 211,839,691
15024	P & C	Preferred Mut Ins Co	\$ 568,139,707	\$ 324,270,806	\$ 243,868,901
36234	P & C	Preferred Professional Ins Co	\$ 327,417,870	\$ 145,166,325	\$ 182,251,545
10800	P & C	Premier Grp Ins Co Inc	\$ 58,990,530	\$ 20,043,540	\$ 38,946,990
14371	P & C	Prime Prop & Cas Ins Inc	\$ 52,299,379	\$ 33,218,152	\$ 19,081,227
65919	L & H	Primerica Life Ins Co	\$ 1,493,750,237	\$ 895,749,268	\$ 598,000,969
61271	L & H	Principal Life Ins Co	\$ 189,004,019,539	\$ 184,057,243,646	\$ 4,946,775,893
71161	L & H	Principal Natl Life Ins Co	\$ 316,903,642	\$ 168,032,105	\$ 148,871,537



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
12873	P & C	Privilege Underwriters Recp Exch	\$ 568,044,540	\$ 340,464,456	\$ 227,580,084
33391	P & C	ProAssurance Ind Co Inc	\$ 1,080,960,542	\$ 732,152,115	\$ 348,808,427
29017	P & C	Professionals Advocate Ins Co	\$ 142,420,537	\$ 26,314,788	\$ 116,105,748
11851	P & C	Progressive Advanced Ins Co	\$ 530,414,981	\$ 305,924,256	\$ 224,490,725
24260	P & C	Progressive Cas Ins Co	\$ 8,431,163,893	\$ 6,306,351,820	\$ 2,124,812,073
16322	P & C	Progressive Direct Ins Co	\$ 7,785,732,957	\$ 5,433,026,396	\$ 2,352,706,561
24279	P & C	Progressive Max Ins Co	\$ 568,656,211	\$ 390,448,651	\$ 178,207,560
38628	P & C	Progressive Northern Ins Co	\$ 1,866,478,948	\$ 1,335,081,566	\$ 531,397,382
21727	P & C	Progressive Universal Ins Co	\$ 440,265,497	\$ 296,831,365	\$ 143,434,132
10638	P & C	Proselect Ins Co	\$ 374,661,909	\$ 128,810,510	\$ 245,851,399
12416	P & C	Protective Ins Co	\$ 885,622,661	\$ 465,252,512	\$ 420,370,149
68136	L & H	Protective Life Ins Co	\$ 47,662,817,708	\$ 43,380,541,033	\$ 4,282,276,675
35769	P & C	Protective Prop & Cas Ins Co	\$ 385,488,161	\$ 215,571,261	\$ 169,916,899
15040	P & C	Providence Mut Fire Ins Co	\$ 206,980,201	\$ 105,005,626	\$ 101,974,575
24295	P & C	Providence Washington Ins Co	\$ 159,722,614	\$ 111,784,139	\$ 47,938,475
68195	L & H	Provident Life & Accident Ins Co	\$ 8,033,954,711	\$ 7,428,921,139	\$ 605,033,572
68209	L & H	Provident Life & Cas Ins Co	\$ 746,724,142	\$ 596,558,124	\$ 150,166,018
79227	L & H	Pruco Life Ins Co	\$ 122,428,297,168	\$ 121,063,408,025	\$ 1,364,889,143
86630	L & H	Prudential Ann Life Assur Corp	\$ 58,738,657,285	\$ 50,679,729,761	\$ 8,058,927,524
68241	L & H	Prudential Ins Co Of Amer	\$ 266,164,441,118	\$ 256,216,169,165	\$ 9,948,271,953
93629	L & H	Prudential Retirement Ins & Ann Co	\$ 75,337,789,568	\$ 74,281,026,297	\$ 1,056,763,271
39217	P & C	QBE Ins Corp	\$ 2,054,330,212	\$ 1,376,336,697	\$ 677,993,515
10219	P & C	QBE Reins Corp	\$ 1,031,422,551	\$ 258,383,507	\$ 773,039,044
15067	P & C	Quincy Mut Fire Ins Co	\$ 1,774,943,997	\$ 584,377,195	\$ 1,190,566,802
22705	P & C	R&Q Reins Co	\$ 203,482,880	\$ 168,596,013	\$ 34,886,867
33790	P & C	Radian Guar Inc	\$ 4,071,176,103	\$ 2,870,223,409	\$ 1,200,952,694
30872	P & C	Radian Mortgage Assur Inc	\$ 8,749,796	\$ 16,659	\$ 8,733,137
15843	P & C	Radian Mortgage Guar Inc	\$ 19,697,888	\$ 26,242	\$ 19,671,646
15756	P & C	Radnor Specialty Ins Co	\$ 53,958,263	\$ 1,127,870	\$ 52,830,392
11673	P & C	Redwood Fire & Cas Ins	\$ 1,893,660,397	\$ 1,134,122,025	\$ 759,538,372





## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
24449	P & C	Regent Ins Co	\$ 40,893,097	\$ 8,683,329	\$ 32,209,768
68357	L & H	Reliable Life Ins Co	\$ 21,477,198	\$ 10,405,599	\$ 11,071,600
68381	L & H	Reliance Standard Life Ins Co	\$ 12,172,528,694	\$ 11,020,491,361	\$ 1,152,037,333
67105	L & H	Reliastar Life Ins Co	\$ 19,910,111,149	\$ 18,427,034,699	\$ 1,483,076,450
61360	L & H	Reliastar Life Ins Co Of NY	\$ 3,016,749,381	\$ 2,744,063,052	\$ 272,686,329
61700	A & H	Renaissance Life & Hlth Ins Co of Am	\$ 91,942,031	\$ 25,633,030	\$ 66,309,001
12475	P & C	Republic Franklin Ins Co	\$ 112,605,146	\$ 58,101,758	\$ 54,503,388
32174	P & C	Republic Mort Assur Co	\$ 22,770,813	\$ 13,426,027	\$ 9,344,786
31275	P & C	Republic Mortgage Guar Ins Corp	\$ 139,790,619	\$ 119,440,817	\$ 20,349,802
28452	P & C	Republic Mortgage Ins Co	\$ 586,375,200	\$ 536,418,844	\$ 49,956,356
31089	P & C	Repwest Ins Co	\$ 340,598,141	\$ 143,223,154	\$ 197,374,987
68462	L & H	Reserve Natl Ins Co	\$ 121,529,648	\$ 96,717,028	\$ 24,812,619
61506	L & H	Resource Life Ins Co	\$ 6,973,695	\$ 270,351	\$ 6,703,344
43044	P & C	Response Ins Co	\$ 39,270,816	\$ 2,620,530	\$ 36,650,286
36684	P & C	Riverport Ins Co	\$ 98,568,878	\$ 57,664,669	\$ 40,904,209
65005	L & H	RiverSource Life Ins Co	\$ 107,010,085,641	\$ 104,620,053,705	\$ 2,390,031,936
13056	P & C	RLI Ins Co	\$ 1,817,034,956	\$ 952,481,321	\$ 864,553,635
12491	P & C	Rochdale Ins Co Of NY	\$ 224,669,626	\$ 137,125,182	\$ 87,544,444
42706	P & C	Roche Surety & Cas Co Inc	\$ 24,268,391	\$ 14,480,879	\$ 9,787,512
35505	P & C	Rockwood Cas Ins Co	\$ 289,674,936	\$ 169,665,461	\$ 120,009,475
39039	P & C	Rural Comm Ins Co	\$ 1,790,689,751	\$ 1,543,574,744	\$ 247,115,007
23132	P & C	RVI Amer Ins Co	\$ 109,413,254	\$ 43,537,007	\$ 65,876,247
11123	P & C	Safety First Ins Co	\$ 74,655,896	\$ 3,839,121	\$ 70,816,775
33618	P & C	Safety Ind Ins Co	\$ 127,620,269	\$ 66,638,517	\$ 60,981,752
39454	P & C	Safety Ins Co	\$ 1,503,638,603	\$ 886,061,267	\$ 617,577,336
15105	P & C	Safety Natl Cas Corp	\$ 7,223,840,887	\$ 5,141,919,246	\$ 2,081,921,641
12808	P & C	Safety Prop & Cas Ins Co	\$ 47,227,802	\$ 27,611,457	\$ 19,616,345
40460	P & C	Sagamore Ins Co	\$ 169,124,709	\$ 36,089,486	\$ 133,035,223
60445	L & H	Sagicor Life Ins Co	\$ 1,115,003,358	\$ 1,042,504,124	\$ 72,499,234
38300	P & C	Samsung Fire & Marine Ins Co Ltd	\$ 97,590,726	\$ 39,862,830	\$ 57,727,896
60176	L & H	SBLI USA Life Ins Co Inc	\$ 1,473,967,446	\$ 1,378,535,918	\$ 95,431,528
15580	P & C	Scottsdale Ind Co	\$ 84,517,350	\$ 44,856,324	\$ 39,661,026
10054	P & C	Securian Cas Co	\$ 328,188,770	\$ 209,771,891	\$ 118,416,879
93742	L & H	Securian Life Ins Co	\$ 775,744,653	\$ 470,452,285	\$ 305,292,367
68675	L & H	Security Benefit Life Ins Co	\$ 33,099,466,893	\$ 31,198,840,305	\$ 1,900,626,588



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
68713	L & H	Security Life Of Denver Ins Co	\$ 14,548,176,466	\$ 13,597,663,871	\$ 950,512,595
68772	L & H	Security Mut Life Ins Co Of NY	\$ 2,751,868,197	\$ 2,595,989,075	\$ 155,879,122
19879	P & C	Security Natl Ins Co	\$ 1,114,070,162	\$ 1,005,071,668	\$ 108,998,494
50784	TITLE	Security Title Guarantee Corp Baltim	\$ 18,284,153	\$ 13,142,541	\$ 5,141,612
12572	P & C	Selective Ins Co Of Amer	\$ 2,434,906,987	\$ 1,825,240,667	\$ 609,666,320
11867	P & C	Selective Ins Co of New England	\$ 193,584,763	\$ 147,295,832	\$ 46,288,931
19259	P & C	Selective Ins Co Of SC	\$ 647,971,812	\$ 503,878,145	\$ 144,093,667
39926	P & C	Selective Ins Co Of The Southeast	\$ 507,511,915	\$ 395,681,941	\$ 111,829,974
26301	P & C	Selective Way Ins Co	\$ 1,345,664,005	\$ 1,020,584,820	\$ 325,079,185
10936	P & C	Seneca Ins Co Inc	\$ 181,441,526	\$ 38,946,727	\$ 142,494,799
76325	L & H	Senior Hlth Ins Co of PA	\$ 2,688,468,510	\$ 2,675,819,343	\$ 12,649,166
11000	P & C	Sentinel Ins Co Ltd	\$ 280,907,184	\$ 84,798,974	\$ 196,108,210
12870	P & C	Sentruiy Cas Co	\$ 210,671,984	\$ 160,909,991	\$ 49,761,993
28460	P & C	Sentry Cas Co	\$ 355,866,628	\$ 285,134,034	\$ 70,732,594
24988	P & C	Sentry Ins A Mut Co	\$ 8,392,798,995	\$ 3,251,556,571	\$ 5,141,242,424
68810	L & H	Sentry Life Ins Co	\$ 6,958,148,075	\$ 6,685,262,456	\$ 272,885,619
21180	P & C	Sentry Select Ins Co	\$ 826,641,871	\$ 599,904,687	\$ 226,737,184
22985	P & C	Sequoia Ins Co	\$ 152,393,571	\$ 118,389,289	\$ 34,004,282
97241	L & H	Settlers Life Ins Co	\$ 415,500,459	\$ 371,189,263	\$ 44,311,196
23388	P & C	Shelter Mut Ins Co	\$ 3,381,135,955	\$ 1,460,448,695	\$ 1,920,687,260
89958	L & H	Shelterpoint Ins Co	\$ 8,638,580	\$ 627,083	\$ 8,011,497
71420	L & H	Sierra Hlth & Life Ins Co Inc	\$ 3,270,024,457	\$ 1,758,197,651	\$ 1,511,826,806
12575	A & H	SilverScript Ins Co	\$ 2,075,392,052	\$ 1,109,806,795	\$ 965,585,257
38776	P & C	Sirius Amer Ins Co	\$ 1,337,512,698	\$ 815,703,411	\$ 521,809,287
11126	P & C	Sompo Japan Ins Co of Amer	\$ 1,285,062,390	\$ 713,116,066	\$ 571,946,324
57142	FRAT	Sons Of Norway	\$ 361,209,898	\$ 347,637,108	\$ 13,572,790
19216	P & C	Southern Ins Co	\$ 39,430,171	\$ 9,823,107	\$ 29,607,064
12294	P & C	Southwest Marine & Gen Ins Co	\$ 216,443,272	\$ 153,139,194	\$ 63,304,078
20613	P & C	Sparta Ins Co	\$ 228,573,050	\$ 142,309,876	\$ 86,263,174
24767	P & C	St Paul Fire & Marine Ins Co	\$ 18,716,417,995	\$ 13,349,136,294	\$ 5,367,281,701
24775	P & C	St Paul Guardian Ins Co	\$ 75,837,308	\$ 52,700,865	\$ 23,136,443
24791	P & C	St Paul Mercury Ins Co	\$ 341,232,040	\$ 225,220,791	\$ 116,011,250
19224	P & C	St Paul Protective Ins Co	\$ 518,020,708	\$ 301,782,394	\$ 216,238,314
19070	P & C	Standard Fire Ins Co	\$ 3,766,363,844	\$ 2,576,884,269	\$ 1,189,479,575
42986	P & C	Standard Guar Ins Co	\$ 314,445,184	\$ 184,682,196	\$ 129,762,988
69019	L & H	Standard Ins Co	\$ 23,952,005,630	\$ 22,843,636,422	\$ 1,108,369,208



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
69078	L & H	Standard Security Life Ins Co Of NY	\$ 131,485,847	\$ 65,886,283	\$ 65,599,564
18023	P & C	Star Ins Co	\$ 1,815,554,896	\$ 1,251,619,089	\$ 563,935,807
68985	L & H	Starmount Life Ins Co	\$ 79,850,698	\$ 42,401,341	\$ 37,449,357
40045	P & C	Starnet Ins Co	\$ 242,097,338	\$ 125,035,938	\$ 117,061,401
38318	P & C	Starr Ind & Liab Co	\$ 4,803,583,961	\$ 2,928,293,728	\$ 1,875,290,233
25496	P & C	StarStone Natl Ins Co	\$ 424,330,954	\$ 312,946,196	\$ 111,384,758
25135	P & C	State Automobile Mut Ins Co	\$ 2,407,293,508	\$ 1,628,347,323	\$ 778,946,185
25143	P & C	State Farm Fire & Cas Co	\$ 39,411,857,751	\$ 21,701,669,122	\$ 17,710,188,629
25151	P & C	State Farm Gen Ins Co	\$ 7,241,887,600	\$ 4,055,027,204	\$ 3,186,860,396
69108	L & H	State Farm Life Ins Co	\$ 73,080,002,873	\$ 62,175,298,698	\$ 10,904,704,175
25178	P & C	State Farm Mut Auto Ins Co	\$ 160,732,000,000	\$ 63,726,974,789	\$ 97,004,982,301
69116	L & H	State Life Ins Co	\$ 7,828,025,179	\$ 7,389,214,378	\$ 438,810,801
12831	P & C	State Natl Ins Co Inc	\$ 442,864,379	\$ 131,488,497	\$ 311,375,882
77399	A & H	Sterling Life Ins Co	\$ 35,411,044	\$ 21,001,398	\$ 14,409,646
50121	TITLE	Stewart Title Guar Co	\$ 1,105,914,499	\$ 563,178,519	\$ 542,735,980
25180	P & C	Stillwater Ins Co	\$ 398,971,983	\$ 221,016,433	\$ 177,955,550
16578	P & C	Stillwater Prop & Cas Ins Co	\$ 140,352,830	\$ 11,984,203	\$ 128,368,627
10340	P & C	Stonington Ins Co	\$ 15,691,029	\$ 1,390,202	\$ 14,300,827
11024	P & C	Strathmore Ins Co	\$ 58,708,788	\$ 31,890,276	\$ 26,818,512
10130	P & C	SU Ins Co	\$ 24,117,170	\$ 11,170,348	\$ 12,946,822
80926	L & H	Sun Life & Hlth Ins Co	\$ 943,156,283	\$ 813,262,602	\$ 129,893,681
58181	FRAT	Supreme Council The Royal Arcanum	\$ 110,994,099	\$ 98,575,251	\$ 12,418,848
10916	P & C	Suretec Ins Co	\$ 253,239,589	\$ 151,183,990	\$ 102,055,598
69310	L & H	Surety Life Ins Co	\$ 19,081,489	\$ 535,719	\$ 18,545,769
82627	L & H	Swiss Re Life & Hlth Amer Inc	\$ 14,134,080,316	\$ 12,976,668,841	\$ 1,157,411,475
25364	P & C	Swiss Reins Amer Corp	\$ 14,202,191,690	\$ 10,964,212,908	\$ 3,237,978,782
68608	L & H	Symetra Life Ins Co	\$ 36,482,771,553	\$ 34,263,861,286	\$ 2,218,910,267
84549	A & H	Symphonix Hlth Ins Inc	\$ 357,720,090	\$ 290,695,672	\$ 67,024,418
20311	P & C	Syncora Guar Inc	\$ 1,302,093,364	\$ (15,530,423)	\$ 1,317,623,787
12866	P & C	T H E Ins Co	\$ 211,579,199	\$ 159,825,630	\$ 51,753,569
71153	L & H	Talcott Resolution Life & Ann Ins Co	\$ 36,378,571,888	\$ 35,239,600,200	\$ 1,138,971,688
88072	L & H	Talcott Resolution Life Ins Co	\$ 109,357,000,000	\$ 105,804,000,000	\$ 3,552,499,599
69345	L & H	Teachers Ins & Ann Assoc Of Amer	\$ 295,146,995,196	\$ 258,810,925,758	\$ 36,336,069,438
22683	P & C	Teachers Ins Co	\$ 356,869,136	\$ 208,175,766	\$ 148,693,370
42376	P & C	Technology Ins Co Inc	\$ 3,773,098,921	\$ 2,674,409,528	\$ 1,098,689,393
69396	L & H	Texas Life Ins Co	\$ 1,158,070,028	\$ 1,083,679,667	\$ 74,390,361
28665	P & C	The Cincinnati Cas Co	\$ 433,575,884	\$ 41,289,227	\$ 392,286,657



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
23280	P & C	The Cincinnati Ind Co	\$ 132,971,976	\$ 32,972,583	\$ 99,999,393
10677	P & C	The Cincinnati Ins Co	\$ 12,914,879,406	\$ 7,821,313,577	\$ 5,093,565,829
76236	L & H	The Cincinnati Life Ins Co	\$ 4,407,172,258	\$ 4,212,034,131	\$ 195,138,127
70435	L & H	The Savings Bank Mut Life Ins Co of	\$ 3,032,422,202	\$ 2,829,899,680	\$ 202,522,522
28240	P & C	The Serv Ins Co Inc	\$ 15,846,823	\$ 7,554,775	\$ 8,292,048
41769	P & C	The Travelers Cas Co	\$ 207,355,792	\$ 148,157,776	\$ 59,198,016
56014	FRAT	Thrivent Financial For Lutherans	\$ 90,968,818,589	\$ 82,699,491,497	\$ 8,269,327,092
60142	L & H	TIAA Cref Life Ins Co	\$ 12,556,662,557	\$ 12,145,121,716	\$ 411,540,841
92908	L & H	Tier One Ins Co	\$ 9,152,942	\$ (28,661)	\$ 9,181,603
25534	P & C	TIG Ins Co	\$ 2,465,346,804	\$ 1,786,704,963	\$ 678,641,841
69477	L & H	Time Ins Co	\$ 82,227,232	\$ 39,704,111	\$ 42,523,121
13242	P & C	Titan Ind Co	\$ 157,638,664	\$ 12,403,237	\$ 145,235,427
32301	P & C	TNUS Ins Co	\$ 64,503,611	\$ 7,400,114	\$ 57,103,496
42439	P & C	Toa Re Ins Co Of Amer	\$ 1,820,273,629	\$ 1,160,077,632	\$ 660,195,997
10945	P & C	Tokio Marine Amer Ins Co	\$ 1,409,529,617	\$ 904,803,263	\$ 504,726,353
37621	P & C	Toyota Motor Ins Co	\$ 557,737,157	\$ 303,627,569	\$ 254,109,588
79022	L & H	Transamerica Advisors Life Ins Co	\$ 8,261,497,612	\$ 7,530,432,213	\$ 731,065,399
10952	P & C	Transamerica Cas Ins Co	\$ 455,532,160	\$ 181,250,077	\$ 274,282,083
70688	L & H	Transamerica Financial Life Ins Co	\$ 34,192,478,608	\$ 33,142,093,175	\$ 1,050,385,433
86231	L & H	Transamerica Life Ins Co	\$ 125,308,205,260	\$ 119,896,496,495	\$ 5,411,708,765
66281	L & H	Transamerica Premier Life Ins Co	\$ 49,940,760,547	\$ 48,347,494,157	\$ 1,593,266,390
28886	P & C	Transguard Ins Co Of Amer Inc	\$ 389,506,956	\$ 235,072,593	\$ 154,434,363
33014	P & C	Transport Ins Co	\$ 37,723,788	\$ 20,865,067	\$ 16,858,721
20494	P & C	Transportation Ins Co	\$ 79,016,570	\$ 70,860	\$ 78,945,710
28188	P & C	Travco Ins Co	\$ 217,482,661	\$ 151,561,337	\$ 65,921,324
19038	P & C	Travelers Cas & Surety Co	\$ 16,983,797,048	\$ 10,457,712,431	\$ 6,526,084,617
31194	P & C	Travelers Cas & Surety Co Of Amer	\$ 4,232,760,599	\$ 2,216,124,273	\$ 2,016,636,326
36170	P & C	Travelers Cas Co Of CT	\$ 326,050,523	\$ 240,748,655	\$ 85,301,868
19046	P & C	Travelers Cas Ins Co Of Amer	\$ 1,958,131,393	\$ 1,426,042,323	\$ 532,089,070
40282	P & C	Travelers Commercial Cas Co	\$ 330,444,746	\$ 240,514,248	\$ 89,930,498
41750	P & C	Travelers Constitution State Ins Co	\$ 207,227,755	\$ 148,086,857	\$ 59,140,898
27998	P & C	Travelers Home & ne In	\$ 370,355,321	\$ 264,762,776	\$ 105,592,545



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
25658	P & C	Travelers Ind Co	\$ 21,394,450,285	\$ 14,574,227,790	\$ 6,820,222,495
25666	P & C	Travelers Ind Co Of Amer	\$ 621,920,526	\$ 443,857,254	\$ 178,063,272
25682	P & C	Travelers Ind Co Of CT	\$ 1,088,882,664	\$ 756,377,302	\$ 332,505,362
38130	P & C	Travelers Personal Ins Co	\$ 211,645,367	\$ 150,613,674	\$ 61,031,693
36145	P & C	Travelers Personal Security Ins Co	\$ 210,662,946	\$ 147,016,948	\$ 63,645,998
25674	P & C	Travelers Prop Cas Co Of Amer	\$ 857,418,754	\$ 422,400,386	\$ 435,018,368
34894	P & C	Trenwick Amer Reins Corp	\$ 54,198,693	\$ 24,271,315	\$ 29,927,378
31003	P & C	Tri State Ins Co Of MN	\$ 60,101,841	\$ 26,653,590	\$ 33,448,251
41211	P & C	Triton Ins Co	\$ 453,931,020	\$ 284,047,521	\$ 169,883,500
41106	P & C	Triumphe Cas Co	\$ 60,484,278	\$ 41,396,812	\$ 19,087,466
21709	P & C	Truck Ins Exch	\$ 2,107,617,084	\$ 1,466,837,317	\$ 640,779,767
27120	P & C	Trumbull Ins Co	\$ 238,586,344	\$ 128,823,932	\$ 109,762,412
61425	L & H	Trustmark Ins Co	\$ 1,547,984,610	\$ 1,224,174,235	\$ 323,810,375
62863	L & H	Trustmark Life Ins Co	\$ 302,960,531	\$ 138,589,803	\$ 164,370,728
60117	A & H	Tufts Ins Co Inc	\$ 98,868,881	\$ 46,261,726	\$ 52,607,155
29459	P & C	Twin City Fire Ins Co Co	\$ 663,331,833	\$ 390,010,613	\$ 273,321,220
67423	L & H	UBS Life Ins Co USA	\$ 42,039,638	\$ 1,490,117	\$ 40,549,521
80314	L & H	Unicare Life & Hlth Ins Co	\$ 283,900,568	\$ 213,809,678	\$ 70,090,890
11121	L & H	Unified Life Ins Co	\$ 208,010,160	\$ 183,027,428	\$ 24,982,732
91529	L & H	Unimerica Ins Co	\$ 502,546,056	\$ 316,492,901	\$ 186,053,155
62596	L & H	Union Fidelity Life Ins Co	\$ 20,435,400,997	\$ 19,898,843,428	\$ 536,557,569
25844	P & C	Union Ins Co	\$ 137,593,271	\$ 91,857,907	\$ 45,735,364
21423	P & C	Union Ins Co Of Providence	\$ 61,240,291	\$ 6,716,646	\$ 54,523,645
69744	L & H	Union Labor Life Ins Co	\$ 3,614,226,098	\$ 3,519,997,100	\$ 94,228,998
25860	P & C	Union Mut Fire Ins Co	\$ 242,673,645	\$ 145,518,159	\$ 97,155,486
70408	L & H	Union Security Ins Co	\$ 2,698,740,975	\$ 2,584,854,721	\$ 113,886,254
92916	L & H	United Amer Ins Co	\$ 766,690,928	\$ 604,656,643	\$ 162,034,285
36226	P & C	United Cas & Surety Ins Co	\$ 10,492,366	\$ 2,489,303	\$ 8,003,063
85766	A & H	United Concordia Ins Co	\$ 354,667,442	\$ 118,201,612	\$ 236,465,830
69892	L & H	United Farm Family Life Ins Co	\$ 2,321,941,744	\$ 1,995,594,133	\$ 326,347,611
11770	P & C	United Financial Cas Co	\$ 3,346,362,852	\$ 2,624,820,008	\$ 721,542,844
26999	P & C	United Guar Mortgage Ind Co	\$ 48,933,904	\$ 33,785,881	\$ 15,148,023
15873	P & C	United Guar Residential Ins Co	\$ 2,607,464,145	\$ 1,602,530,219	\$ 1,004,933,926
16667	P & C	United Guar Residential	\$ 53,756,704	\$ 14,196,496	\$ 39,560,208



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
63983	L & H	United Heritage Life Ins Co	\$ 574,231,132	\$ 510,908,514	\$ 63,322,618
69930	P & C	United Ins Co Of Amer	\$ 3,833,583,604	\$ 3,411,779,698	\$ 421,803,907
69868	L & H	United Of Omaha Life Ins Co	\$ 22,803,249,276	\$ 21,197,531,945	\$ 1,605,717,331
13072	P & C	United Ohio Ins Co	\$ 340,519,017	\$ 168,121,545	\$ 172,397,472
10969	P & C	United Prop & Cas Ins Co	\$ 618,229,716	\$ 453,948,810	\$ 164,280,906
25941	P & C	United Serv Automobile Assn	\$ 35,459,979,512	\$ 8,936,828,330	\$ 26,523,151,182
25887	P & C	United States Fidelity & Guar Co	\$ 3,293,044,537	\$ 2,307,223,572	\$ 985,820,965
21113	P & C	United States Fire Ins Co	\$ 4,094,346,578	\$ 2,792,084,719	\$ 1,302,261,859
70106	L & H	United States Life Ins Co in the Cit	\$ 29,430,505,147	\$ 27,674,105,039	\$ 1,756,400,108
10656	P & C	United States Surety Co	\$ 75,429,910	\$ 24,170,140	\$ 51,259,771
29157	P & C	United WI Ins Co	\$ 246,933,129	\$ 125,564,775	\$ 121,368,354
72850	L & H	United World Life Ins Co	\$ 122,764,222	\$ 74,042,112	\$ 48,722,110
79413	L & H	UnitedHealthcare Ins Co	\$ 19,617,542,351	\$ 13,262,331,787	\$ 6,355,210,564
97179	L & H	UnitedHealthcare Life Ins Co	\$ 224,228,879	\$ 81,289,926	\$ 142,938,953
95149	L & H	UnitedHealthcare of New England Inc	\$ 326,393,907	\$ 212,527,967	\$ 113,865,940
25909	P & C	Unitrin Preferred Ins Co	\$ 21,089,553	\$ 11,408,455	\$ 9,681,098
63819	L & H	Unity Financial Life Ins Co	\$ 268,788,204	\$ 253,627,247	\$ 15,160,957
10861	P & C	Universal Prop & Cas Ins	\$ 1,034,017,603	\$ 726,331,354	\$ 307,686,249
41181	P & C	Universal Underwriters Ins Co	\$ 332,190,862	\$ 11,823,436	\$ 320,367,426
40843	L & H	Universal Underwriters Of TX Ins	\$ 10,599,845	\$ 790,204	\$ 9,809,641
67601	L & H	Unum Ins Co	\$ 60,003,999	\$ 13,911,437	\$ 46,092,562
62235	L & H	Unum Life Ins Co Of Amer	\$ 21,455,000,311	\$ 19,726,959,241	\$ 1,728,041,069
80705	L & H	US Br Great West Life Assur Co	\$ 75,006,730	\$ 50,979,356	\$ 24,027,374
80802	L & H	US Br Sun Life Assur Co of Canada	\$ 19,086,124,097	\$ 18,169,202,472	\$ 916,921,625
80659	L & H	US Business of Canada Life Assur Co	\$ 4,581,812,297	\$ 4,434,680,219	\$ 147,132,078
84530	L & H	US Financial Life Ins Co	\$ 541,434,714	\$ 468,053,837	\$ 73,380,877
29599	P & C	US Specialty Ins Co	\$ 1,888,396,685	\$ 1,301,352,430	\$ 587,044,255
35416	P & C	Us Underwriters Ins Co	\$ 163,582,908	\$ 41,507,398	\$ 122,075,508
25968	P & C	USAA Cas Ins Co	\$ 10,897,745,129	\$ 6,178,167,901	\$ 4,719,577,228



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
18600	P & C	USAA Gen Ind Co	\$ 4,627,874,029	\$ 2,975,104,576	\$ 1,652,769,45
69663	L & H	USAA Life Ins Co	\$ 24,666,800,359	\$ 22,200,118,686	\$ 2,466,681,67
94358	L & H	USAbLe Life	\$ 535,278,842	\$ 257,204,854	\$ 278,073,988
25976	P & C	Utica Mut Ins Co	\$ 2,525,314,146	\$ 1,595,509,972	\$ 929,804,174
20508	P & C	Valley Forge Ins Co	\$ 71,510,073	\$ 42,135	\$ 71,467,938
21172	P & C	Vanliner Ins Co	\$ 454,635,303	\$ 319,818,748	\$ 134,816,556
44768	P & C	Vantapro Specialty Ins Co	\$ 24,208,325	\$ 1,023,036	\$ 23,185,289
68632	L & H	Vantis Life Ins Co	\$ 421,854,852	\$ 376,808,213	\$ 45,046,638
70238	L & H	Variable Ann Life Ins Co	\$ 81,664,956,163	\$ 78,864,992,198	\$ 2,799,963,96
13110	P & C	Vermont Accident Ins Co Inc	\$ 15,367,875	\$ 714,977	\$ 14,652,898
26018	P & C	Vermont Mut Ins Co	\$ 928,329,688	\$ 468,015,839	\$ 460,313,849
20397	P & C	Vigilant Ins Co	\$ 576,694,997	\$ 249,379,076	\$ 327,315,921
40827	P & C	Virginia Surety Co Inc	\$ 1,439,317,652	\$ 1,033,035,356	\$ 406,282,296
39616	A & H	Vision Serv Plan Ins Co	\$ 307,131,500	\$ 133,619,969	\$ 173,511,531
80942	L & H	Voya Ins & Ann Co	\$ 58,725,077,666	\$ 56,889,925,776	\$ 1,835,151,89
86509	L & H	Voya Retirement Ins & Ann Co	\$ 104,542,944,436	\$ 102,750,223,197	\$ 1,792,721,23
70319	L & H	Washington Natl Ins Co	\$ 5,418,462,135	\$ 5,045,213,065	\$ 373,249,070
25585	P & C	Watford Ins Co	\$ 23,630,543	\$ 3,483,336	\$ 20,147,207
26069	P & C	Wausau Business Ins Co	\$ 34,422,037	\$ 5,107,212	\$ 29,314,825
26042	P & C	Wausau Underwriters Ins Co	\$ 126,963,560	\$ 57,662,334	\$ 69,301,226
10155	A & H	Wellcare Prescription Ins Inc	\$ 1,491,334,381	\$ 1,246,140,208	\$ 245,194,173
25011	P & C	Wesco Ins Co	\$ 1,620,958,243	\$ 1,331,300,806	\$ 289,657,436
44393	P & C	West Amer Ins Co	\$ 52,304,201	\$ 1,081,337	\$ 51,222,864
70335	L & H	West Coast Life Ins Co	\$ 5,244,818,868	\$ 4,843,891,123	\$ 400,927,746
10030	P & C	Westchester Fire Ins Co	\$ 1,655,722,983	\$ 973,516,177	\$ 682,206,806
50050	TITLE	Westcor Land Title Ins Co	\$ 151,750,857	\$ 112,765,033	\$ 38,985,824
13188	P & C	Western Surety Co	\$ 2,043,492,508	\$ 516,271,870	\$ 1,527,220,63
85189	L & H	Western United Life Assur Co	\$ 1,201,031,675	\$ 1,123,026,108	\$ 78,005,567
24112	P & C	Westfield Ins Co	\$ 2,937,339,789	\$ 1,658,906,737	\$ 1,278,433,05
39845	P & C	Westport Ins Corp	\$ 5,517,556,318	\$ 3,982,088,810	\$ 1,535,467,50
51152	TITLE	WFG Natl Title Ins Co	\$ 132,525,254	\$ 103,604,064	\$ 28,921,190
62413	L & H	Wilcac Life Ins Co	\$ 2,378,268,726	\$ 2,235,092,974	\$ 143,175,752
65900	L & H	Wilco Life Ins Co	\$ 2,902,241,502	\$ 2,788,413,985	\$ 113,827,506
60704	L & H	Wilton Reassur Life Co of NY	\$ 895,758,488	\$ 802,891,512	\$ 92,866,976
56170	FRAT	Womans Life Ins Society	\$ 205,850,846	\$ 185,810,234	\$ 20,040,616
57320	FRAT	Woodmen World Life Ins Soc	\$ 10,975,459,333	\$ 9,581,921,673	\$ 1,393,537,66



## The 167th Report

NAIC	TYPE	COMPANY NAME	ASSETS	LIABILITIES	SURPLUS
11523	P & C	Wright Natl Flood Ins Co	\$ 37,732,051	\$ 9,007,738	\$ 28,724,313
20273	P & C	WRM Amer Ind Co Inc	\$ 14,735,594	\$ 179,190	\$ 14,556,404
40193	P & C	X L Ins Co Of NY	\$ 240,015,352	\$ 169,436,275	\$ 70,579,077
24554	P & C	XL Ins Amer Inc	\$ 791,281,170	\$ 572,588,918	\$ 218,692,252
20583	P & C	XL Reins Amer Inc	\$ 5,952,324,365	\$ 3,905,770,806	\$ 2,046,553,559
37885	P & C	XL Specialty Ins Co	\$ 1,066,447,871	\$ 752,928,040	\$ 313,519,831
26220	P & C	Yosemite Ins Co	\$ 113,706,967	\$ 71,690,038	\$ 42,016,929
30325	P & C	Zale Ind Co	\$ 45,180,761	\$ 26,513,154	\$ 18,667,607
71323	L & H	Zale Life Ins Co	\$ 12,178,480	\$ 1,736,002	\$ 10,442,478
13269	P & C	Zenith Ins Co	\$ 1,843,829,669	\$ 1,272,102,122	\$ 571,727,547
16535	P & C	Zurich Amer Ins Co	\$ 31,581,955,729	\$ 23,962,919,856	\$ 7,619,035,873
27855	P & C	Zurich Amer Ins Co Of IL	\$ 62,313,742	\$ 27,470,919	\$ 34,842,823
90557	L & H	Zurich Amer Life Ins Co	\$ 14,226,526,191	\$ 14,106,949,699	\$ 119,576,491

### 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
35351	American Empire Surplus Lines Ins Co
10043	American National Lloyds Insurance Co
19623	American Summit Insurance Company
35912	American Western Home Insurance Co
10316	Appalachian Insurance Company
21199	Arch Specialty Insurance Company
10717	Aspen Specialty Insurance Company
23140	Associated Industries Insurance Company
17159	Atain Specialty Insurance Company
42846	Atlantic Casualty Insurance Company
26620	AXIS Surplus Insurance Company
13041	Bankers Specialty Insurance Company





## The 167th Report

<b>NAIC#</b>	<b>COMPANY NAME</b>
39462	Berkley Assurance Company
31295	Berkley Specialty Insurance Co
13551	Blackboard 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
37745	Clear Blue Insurance Company
15872	CM Vantage Specialty 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
16275	Crystal Ridge Specialty Insurance Co, Inc.
10213	Discover Specialty Insurance Company
41718	Endurance American Specialty Insurance Co
35378	Evanston Insurance Company
10851	Everest Indemnity Insurance Company
44792	Executive Risk Specialty Insurance Co
15201	Fair American Select Insurance Company
15884	Falls Lake Fire and Casualty Company
10657	First Mercury Insurance Company
34916	First Specialty Insurance Corporation
14249	Founders Insurance Company
10833	Gemini Insurance Company
20559	General Security Indemnity Company of Arizona
37362	General Star Indemnity Company
39861	Golden Bear Insurance Company
25569	Gotham Insurance Company
37532	Great American E&S Insurance Co
41858	Great American Fidelity Insurance Company
14167	GuideOne National Insurance Company
10958	Guilford Insurance Company
26808	Hallmark Specialty Insurance Company
16131	HDI Specialty Insurance Company
34452	Homeland Insurance Company of New York



## The 167th Report

NAIC#	COMPANY NAME
15381	Housing Specialty Insurance Company, Inc.
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
39640	Independent Specialty Insurance Company
22829	Interstate Fire & Casualty Company
25445	Ironshore Specialty Insurance Company
11084	ISMIE Indemnity Company
12203	James River Insurance Company
38920	Kinsale Insurance Company
15366	Knight Specialty Insurance Company
33138	Landmark American Insurance Company
19437	Lexington Insurance Company
10725	Liberty Surplus Insurance Company
26743	Maxum Indemnity Company
33090	Medical Security Insurance Company
12775	Merchants National Insurance Company
36838	Mesa Underwriters Specialty Insurance Company
13794	Mid-Continent Excess and Surplus 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
35114	Norcal Specialty Insurance Company
25038	North American Capacity Insurance Company
13167	North Light Specialty Insurance Company
27987	Northfield Insurance Company
39608	Nutmeg Insurance Company
31143	Old Republic Union Insurance Company
14175	Oklahoma Specialty Insurance Company
10046	Pacific Insurance Company Limited
32859	Penn-America Insurance Company
34118	Peleus Insurance Company
12588	Prime Insurance Company
10786	Princeton Excess and Surplus Lines Ins Co
10179	ProAssurance Specialty Insurance Co, Inc



## The 167th Report

NAIC#	COMPANY NAME
11811	Professional Security Insurance Company
13149	Protective Specialty Insurance Company
11515	QBE Specialty Insurance Company
40479	Republic Vanguard Insurance Company
28053	Rockhill Insurance Company
42595	Rockingham Casualty Company
13815	Safety Specialty Insurance Company
16551	Savers Property & Casualty Insurance Co
41297	Scottsdale Insurance Company
10672	Scottsdale Surplus Lines Insurance Co
10729	Seneca Specialty Insurance Company
30481	St. Paul Surplus Lines Insurance Company
13604	Starr Surplus Lines Insurance Company
44776	Starstone Specialty Insurance Company
26387	Steadfast Insurance Company
34487	TDC Specialty Insurance Company
10713	Third Coast Insurance Company
23850	Tokio Marine Specialty Insurance Company
29696	Travelers Excess and Surplus Lines Ins Co
16188	Trisura Specialty Insurance Company
37982	Tudor Insurance Company
13064	United National Insurance Company
12537	United Specialty Insurance Company
25895	United States Liability Insurance Company
16237	Vault E & S Insurance Company
40428	Voyager Indemnity Insurance Company
15824	Watford Specialty Insurance Company
10172	Westchester Surplus Lines Insurance Co
37150	Western Heritage Insurance Company
19607	XL Select Insurance Company

### Alien Insurance Companies

AA#	COMPANY NAME
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



## The 167th Report

<b>AA#</b>	<b>COMPANY NAME</b>
AA-3190004	Associated Electric & Gas Insurance Services Ltd.
AA-1784130	AXIS Specialty Europe Limited
AA-1120810	CHUBB European Group 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 Assicurazione Generali Di Trieste, a/k/a Assicurazioni Generali Di Trieste E Venezia
AA-1120697	Great Lakes Reinsurance (UK) PLC
AA-1490002	Helvetia Swiss Insurance Co in Liechtenstein
AA-1120822	International Insurance Company of Hannover
AA-1780104	Ironshore Europe Designated Activity Co.
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-1120093	StarStone Insurance Limited
AA-1124141	W.R. Berkley Insurance (Europe) Limited



# The 167th Report

## Appendix E General Fund Revenue

The following chart provides a historic overview of general fund revenue for Fiscal Years 2009 through 2018. 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 2018, premium tax produced \$96.8 million of revenue (84.2%) while producer and other fees produced \$18.2 million in revenue (15.8%).

