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**West Virginia Offices of the Insurance Commissioner**

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**2007 Annual Report**





STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner

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JOE MANCHIN III

JANE L. CLINE

November 1, 2008

The Honorable Joe Manchin  
Governor of the State of West Virginia  
State Capitol Charleston,  
WV 25305

Dear Governor Manchin:

The Annual Report of the Insurance Commissioner of the State of West Virginia for the calendar year



in accordance with Chapter 33, Article 2, Section 15, of the Code of West Virginia. An Executive Summary immediately follows this memorandum.

The information contained in this report reflects the economic importance and current financial condition of the insurance industry in our State. The included insurance entity statistics are compiled from the December 31, 2007 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Jane L. Cline  
Insurance Commissioner

## **Executive Summary**

This report to the Governor of West Virginia provides detail about the structure and activities of the *West Virginia Offices of the Insurance Commissioner* for the preceding year. The report is divided into three major sections. Each section is detailed below.

**Section 1** of this report highlights the organization of our office and provides detail for its \$180M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and proceeds to identify the individual revenue streams managed by this agency.

**Section 2** of this report further identifies the functional divisions of this office, and enumerates each division's individual activities during the past year. A summarization of those activities follows:

- **AccessWV**-(*West Virginia Health Insurance Plan.*), known as the state high-risk health insurance, pool increased its membership from 351 to 497 during 2007 and provided insurance to 692 members during the year. Its projected loss ratio for the 2007 year was a favorable 86%.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued over 17,458 new licenses in 2007, while handling over 100,000 company appointments and appointment cancellations.
- The **Workers' Compensation Board of Review** handles appeals of Workers' Compensation claims and continued to reduce accumulated historical appeals during 2007 by increasing their average monthly dispositions to 471 per month (*up from 413 on average in 2006*) while at the

same time experiencing a decrease in the average number of new case filings being received as compared to last year.

- The **Claims Services Division**, which oversees management of the workers' compensation "Old Fund," successfully transitioned 40,000 active workers compensation claims from **BrickStreet Mutual Insurance Company** to three independent Third Party Administrators. As a result of proper claims handling and utilization of industry standards, the liability of the old fund continues to decline resulting in 20% less in claims payments during 2007 than 2006.
- The **Office of Consumer Advocacy** assisted consumers in 29 complaints during 2007 and also participated in the review of 63 Certificate of Need applications and 32 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. This division received a total of 2,467 written complaints from insurance consumers in 2007. Over the course of the year, the Division responded to an average of 114 calls per day.
- The **Employer Coverage Unit** reviews and grants requests for exemptions from statutory Workers' Compensation Coverage as well as serving as the contact point for employee claimants of uninsured employers. The Unit reviewed 3,062 applications for exemption during 2007, and approved 2,763 of the same.
- The **Financial Conditions Division** monitors insurance company financial stability and collects premium taxes and surcharges. They oversaw a total of 2,041 separate insurance entities transacting business in West Virginia during 2007 (*up from 1,901 in 2006*), and also newly licensed/registered 16 additional entities to do business in our State in anticipation of the privatization of Workers' Compensation insurance.

- The **Office of the Inspector General-Fraud Unit** is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 885 referrals in 2007 leading to 39 arrests and resulting in 28 convictions.
- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2007, the Division was involved with 20 new statutes or regulations directly impacting insurance, 9 matters of litigation, 66 Administrative or Circuit Court Hearings, 734 investigations by the regulatory compliance unit, and the collection of over \$4M due the Workers' Compensation "*Old Fund*" and Uninsured Funds.
- The **Medical Rates and Plans Division** calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2007 the division continued to maintain the fee schedules (*comprised of thousands of codes and fees*), as well as evaluating 82 new requests for modifications to workers' compensation managed health care plans.
- The **Office of Judges** examines cases and renders decisions for contested Workers' Compensation claims. During 2007, this division bettered its own internal measures of Final Decision Timeliness, Overall Time Standard Compliance, and Hearing Schedule Compliance over 2006, and notably acknowledged only 9,797 new protests for the year (down from a high of 29,551 in 2004).
- The **Rates and Forms Division** reviews and approves or disapproves proposed insurance rates and forms for all regulated lines of insurance in West Virginia. During 2007, the division received a total of 5,679 filings, 4,315 of which (76%) were received electronically.
- The **Receivership Division** (Office of the Receiver) is responsible for the administration of companies which are in a liquidation status in West Virginia. The sole company in that status in West Virginia, **Blue Cross Blue Shield of West Virginia, Inc.**, has remained so since 1990. During 2007, the Receivership Division filed a "Report of Operations" with the Receivership Court describing the various actions taken by the Receiver during the company's continued liquidation including financial statements for the period June 30, 1998 through June 30, 2007.
- The **Self-Insurance Division** (Workers' Compensation) is responsible for regulating the 122 employers in West Virginia that are currently approved to self-insure their workers' compensation risk. Three additional companies were approved for self-insured status by the Division during 2007 as well as their continued monitoring of the risk pools, undertaking annual financial condition reviews, and monitoring self-insured claims and facilitating claimant complaint resolution.

**Section 3** of this report provides enhanced detail from each regulated line of insurance. This section separates the state's insurance market into Property and Casualty insurance companies and Life and Health insurance companies and proceeds to specify the amount of earned premiums, the percent of the market that each company serves, and further identifies their admitted assets, liabilities, stock holdings, and capital and surplus calculations.

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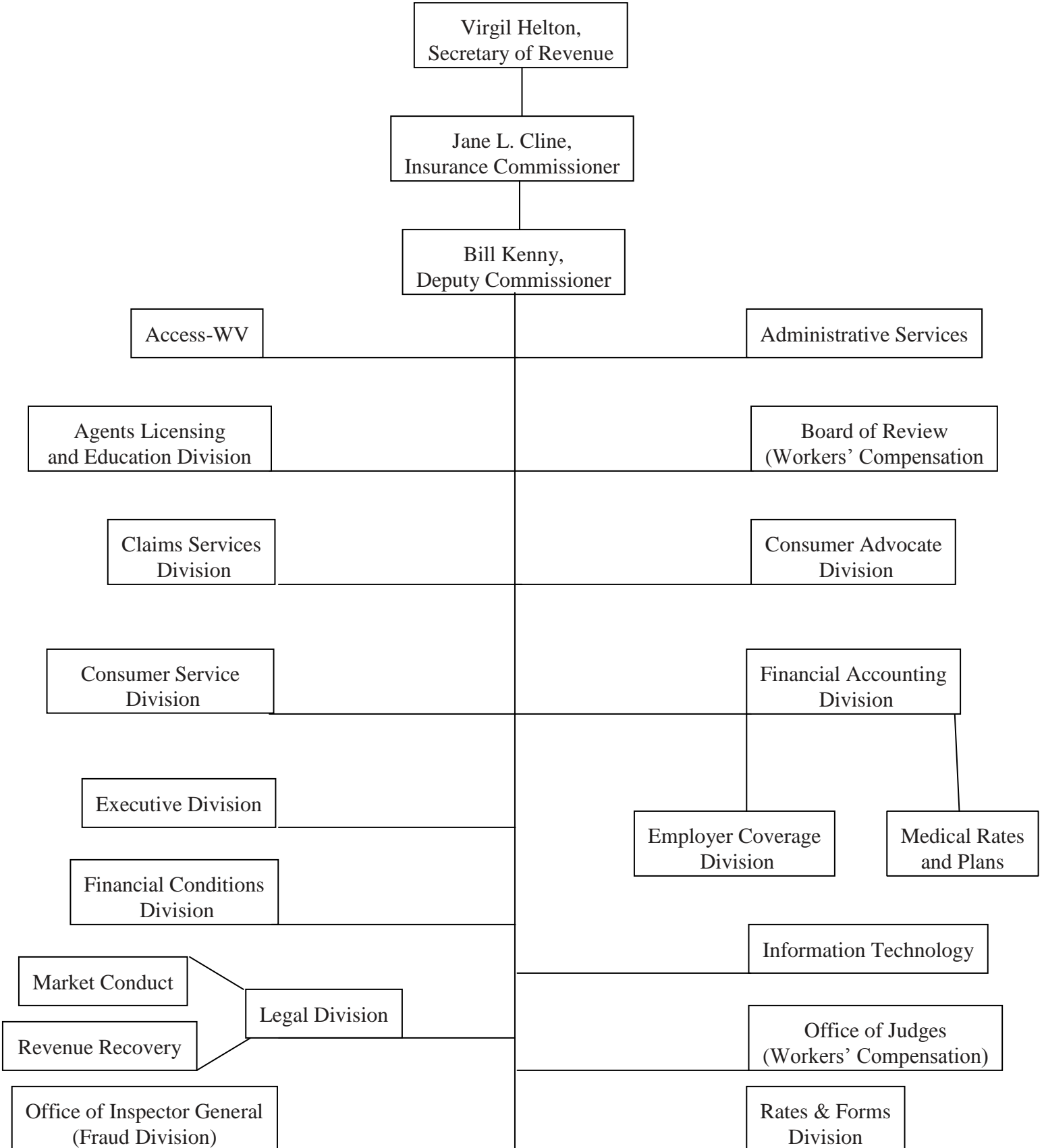


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# SECTION 1

# GENERAL

# Organizational Chart



## West Virginia Insurance Commissioners

<b><u>D. S. Butler</u></b>	<u>July 1, 1947 to April 30, 1948</u>
<b>Robert A. Crichton</b>	May 1, 1949 to June 30, 1952
<b><u>Hugh N. Mills</u></b>	<u>July 1, 1952 to June 30, 1953</u>
<b>Thomas J. Gillooly</b>	July 1, 1953 to September 30, 1956
<b><u>Louis Miller, Jr.</u></b>	<u>October 1, 1956 to June 30, 1957</u>
<b>Harold E. Neely</b>	July 1, 1957 to February 5, 1958
<b><u>C. Judson Pearson</u></b>	<u>February 7, 1958 to January 15, 1961</u>
<b>Hugh N. Mills</b>	January 16, 1961 to May 16, 1961
<b><u>Virginia Mae Brown</u></b>	<u>May 17, 1961 to September 3, 1962</u>
<b>Harlan Justice</b>	September 4, 1962 to January 15, 1966
<b><u>Frank Montgomery</u></b>	<u>January 16, 1966 to September 30, 1968</u>
<b>Robert J. Shipman</b>	October 1, 1968 to January 30, 1969
<b><u>Samuel H. Weese</u></b>	<u>January 31, 1969 to January 16, 1975</u>
<b>Donald W. Brown</b>	January 16, 1975 to January 14, 1977
<b><u>Richard G. Shaw</u></b>	<u>January 17, 1977 to January 11, 1985</u>
<b>Fred L. Wright</b>	February 21, 1985 to June 30, 1988
<b><u>Hanley C. Clark</u></b>	<u>July 1, 1988 to January 17, 1989*</u>
<b>Hanley C. Clark</b>	January 18, 1989 to January 15, 2001
<b>Jane L. Cline</b>	January 15, 2001 to Present

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*\*Hanley C. Clark served as Acting Insurance Commissioner during this interim period*  
**FEEES AND TAXES COLLECTED DURING THE LAST 5 FISCAL YEARS**

	<b>FY 2003-2004</b>	<b>FY 2004-2005</b>	<b>FY 2005-2006</b>	<b>FY 2006-2007</b>	<b>FY 2007-2008</b>
<b>GENERAL REVENUE</b>					
INSURER EXAMINATION ASSESSMENT FEE	\$489,689	\$386,128	\$699,308	\$547,262	\$506,970
PENALTY FEE	\$491,590	\$304,217	\$224,474	\$54,820	\$397,223
<b>TOTAL FOR GENERAL REVENUE</b>	<b>\$981,279</b>	<b>\$690,345</b>	<b>\$923,782</b>	<b>\$602,082</b>	<b>\$904,193</b>
<b>SPECIAL REVENUE</b>					
* INSURANCE TAX FUND INSURER EXAMINATION ASSESSMENT FEES	\$94,634,762	\$99,786,034	\$95,655,187	\$99,643,770	\$100,442,751
** FEES & CHARGES	\$7,414,101	\$8,317,591	\$23,012,358	\$43,060,639	\$39,150,714
FIRE MARSHAL MUN. PENSION & PROTECTION FUND	\$1,163,756	\$1,378,591	\$1,355,145	\$1,395,282	\$1,515,851
VOL. FIREMEN & TEACHERS RETIREMENT	\$24,077,758	\$25,849,600	\$25,605,338	\$25,787,468	\$25,688,529
	\$19,828,358	\$21,696,381	\$19,293,814	\$14,303,156	\$11,869,797
<b>TOTAL FOR SPECIAL REVENUE</b>	<b>\$147,944,518</b>	<b>\$157,617,585</b>	<b>\$166,188,009</b>	<b>\$185,145,056</b>	<b>\$179,530,677</b>
<b>GRAND TOTAL COLLECTED</b>	<b>\$148,925,797</b>	<b>\$158,307,930</b>	<b>\$167,111,791</b>	<b>\$185,747,138</b>	<b>\$180,434,870</b>

\* Revenue is net of Tobacco Settlement loan repayment, medical malpractice and Federal Flood transfer

\*\* FY 2005 - FY 2006, the Offices of the Insurance Commissioner integrated with the Workers' Compensation Division

### **APPROPRIATED EXPENDITURE SCHEDULE**

#### **INSURANCE COMMISSION**

**FISCAL YEAR 2007 - 2008**

**JULY 1, 2007 - JUNE 30, 2008**

#### **APPROPRIATED**

Personal Services	17,950,138
Increment	246,582

Employee Benefits	6,878,158	
Current Expenses	<u>11,665,259</u>	
		<b><u>\$ 36,740,137</u></b>

**ACTUAL**  
**EXPENDITURES**

Personal Services	1,854,962	
Increment	91,159	
Employee Benefits	174,985	
Current Expenses	<u>5,253,763</u>	
TOTAL EXPENDITURES		7,374,869

**APPROPRIATION**  
**BALANCE**

Personal Services	16,095,176	
Increment	155,423	
Employee Benefits	6,703,173	
Current Expenses	<u>6,411,496</u>	
TOTAL FUNDS		29,365,268

**\$ 36,740,137**

**ASSESSMENT FEES**  
**COLLECTED**

JULY 1, 2007 THROUGH JUNE 30, 2008      \$ 39,150,714

WEST VIRGINIA

OFFICES OF THE INSURANCE COMMISSIONER

STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND NET ASSETS

PROPRIETARY FUNDS

For the Year Ended June 30, 2007

(In Thousands)

	Workers'		
	<u>Compensation</u>	<u>AccessWV</u>	<u>Total</u>

Operating Revenues:			
Statutory Allocations	\$ 41,000	\$ 1,764	\$ 42,764
Fees	136,796	-	136,796
Assessments	77,789	-	77,789
Net Premium Revenue	6,079	2,104	8,183
Other Operating Revenue	<u>552</u>	<u>207</u>	<u>759</u>
Total Operating Revenue	262,216	4,075	266,291
Operating Expenses:			
Claims and Claim Adjustment Expenses (See Note 5)	50,566	1,469	52,035
General and Administration	<u>23,500</u>	<u>272</u>	<u>23,772</u>
Total Operating Expenses	74,066	1,741	75,807
Operating Income	<u>188,150</u>	<u>2,334</u>	<u>190,484</u>
Nonoperating Revenues (Expenses):			
Investment Earnings	20,433	280	20,713
Net Increase (Decrease) in Fair Value of Investments	<u>88,604</u>	<u>-</u>	<u>88,604</u>
Total Nonoperating Revenues (Expenses)	109,037	280	109,317
Change in Net Assets Before BrickStreet Transactions and Transfers	297,187	2,614	299,801
BrickStreet Transactions, Net	<u>(7,484)</u>	<u>-</u>	<u>(7,484)</u>
Change in Net Assets Before Transfers	289,703	2,614	292,317
Other Transfers In (Out)	<u>1,736</u>	<u>48</u>	<u>1,784</u>
Change in Net Assets (Deficit)	291,439	2,662	294,101
Total Net Assets - Beginning of Year	<u>(2,101,757)</u>	<u>3,584</u>	<u>(2,098,173)</u>
Total Net Assets (Deficit) - End of Year	<u>\$ (1,810,318)</u>	<u>\$ 6,246</u>	<u>\$ (1,804,072)</u>

**WEST VIRGINIA**  
**OFFICES OF THE INSURANCE COMMISSIONER**  
**STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND NET ASSETS**  
**PROPRIETARY FUNDS**  
**For the Year Ended June 30, 2007**  
**(In Thousands)**

<u>WC Old Fund</u>	<u>Coal Workers'</u>	<u>Uninsured</u>	<u>Self-Insured</u>	<u>Private Carrier</u>	<u>Total</u>
<u>Debt Reduction</u>	<u>Pneumoconiosis</u>	<u>Fund</u>	<u>Funds</u>	<u>Fund</u>	



Operating Revenues:						
Statutory Allocations	\$ 41,000	\$ -	\$ -	\$ -	\$ -	\$ 41,000
Fees	136,796	-	-	-	-	136,796
Assessments	75,754	-	2,035	-	-	77,789
Net Premium Revenue	4,905	(270)	-	1,444	-	6,079
Other Operating Revenue	<u>551</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>552</u>
Total Operating Revenue	259,006	(270)	2,036	1,444	-	262,216
Operating Expenses:						
Claims and Claim Adjustment Expenses (See Note 5)	42,554	5,096	2,829	87	-	50,566
General and Administration	<u>23,493</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7</u>	<u>23,500</u>
Total Operating Expenses	66,047	5,096	2,829	87	7	74,066
Operating Income (Loss)	<u>192,959</u>	<u>(5,366)</u>	<u>(793)</u>	<u>1,357</u>	<u>(7)</u>	<u>188,150</u>
Nonoperating Revenues (Expenses):						
Investment Earnings	15,452	4,589	302	90	-	20,433
Net Decrease in Fair Value of Investments	<u>66,159</u>	<u>22,445</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>88,604</u>
Total Nonoperating Revenues(Expenses)	<u>81,611</u>	<u>27,034</u>	<u>302</u>	<u>90</u>	<u>-</u>	<u>109,037</u>
Change in Net Assets Before BrickStreet Transactions and Transfers	274,570	21,668	(491)	1,447	(7)	297,187
BrickStreet Transactions, Net	<u>(7,484)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(7,484)</u>
Change in Net Assets Before Transfers	267,086	21,668	(491)	1,447	(7)	289,703
Other Transfers In (Out)	<u>975</u>	<u>88</u>	<u>309</u>	<u>364</u>	<u>-</u>	<u>1,736</u>
Change in Net Assets (Deficit)	268,061	21,756	(182)	1,811	(7)	291,439
Total Net Assets - Beginning of Year	<u>(2,225,310)</u>	<u>115,871</u>	<u>4,789</u>	<u>893</u>	<u>2,000</u>	<u>(2,101,757)</u>
Total Net Assets (Deficit) - End of Year	<u>\$ (1,957,249)</u>	<u>\$ 137,627</u>	<u>\$ 4,607</u>	<u>\$ 2,704</u>	<u>\$ 1,993</u>	<u>\$ (1,810,318)</u>

**APPROPRIATED EXPENDITURE SCHEDULE**

**CONSUMER ADVOCATE  
FISCAL YEAR 2007 - 2008  
JULY 1, 2007 - JUNE 30, 2008**

**APPROPRIATED**

Personal Services 466,479

Increment	3,850	
Employee Benefits	147,288	
Current Expenses	<u>157,792</u>	
		<b>\$ 775,409</b>

**ACTUAL  
EXPENDITURES**

Personal Services	207,469	
Increment	2,550	
Employee Benefits	61,246	
Current Expenses	<u>6,385</u>	
TOTAL EXPENDITURES		277,650

**APPROPRIATION  
BALANCE**

Personal Services	259,010	
Increment	1,300	
Employee Benefits	86,042	
Current Expenses	<u>151,407</u>	
TOTAL FUNDS		
REMAINING		497,759
		<b>\$ 775,409</b>

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**APPROPRIATED EXPENDITURE SCHEDULE  
EXAMINATION FUND  
FISCAL YEAR 2007 - 2008  
JULY 1, 2007 - JUNE 30, 2008**

**APPROPRIATED**

Personal Services	572,230
Increment	3,900

Employee Benefits	159,635	
Current Expenses	<u>486,389</u>	
		<u>\$ 1,222,154</u>

**ACTUAL  
EXPENDITURES**

Personal Services	345,115	
Increment	2,650	
Employee Benefits	94,681	
Current Expenses	<u>450,570</u>	
TOTAL EXPENDITURES		893,016

**APPROPRIATION  
BALANCE**

Personal Services	227,115	Increment	1,250
Employee Benefits	64,954	Current Expenses	
	<u>35,819</u>		
TOTAL FUNDS			
REMAINING		329,138	
			<u>\$ 1,222,154</u>

**ASSESSMENT FEES  
COLLECTED**

JULY 1, 2007 THROUGH JUNE 30, 2008                      \$ 863,035

# SECTION 2

# DIVISIONAL

# REPORTS

## "AccessWV" West Virginia Health Insurance Plan

**Introduction** *AccessWV*, the state's high risk insurance pool, guarantees that all West Virginians who qualify can purchase health insurance through the Plan, regardless of their current and past health circumstances. Coverage through *AccessWV* is also available to persons with portability rights through the federal Health Insurance Accountability and Portability Act (HIPAA) and to persons eligible for the Health Coverage Tax Credit (HCTC). The program is authorized by the "Model Health Plan for Uninsurable Individuals Act", which is Article 48 of Chapter 33 of the State Code. The program operates through the Offices of the Insurance Commissioner.

*AccessWV* is governed by a seven member Board of Directors. Six members are appointed by the Governor. The Insurance Commissioner is an *ex officio* member and the Chair. An Executive Director oversees the day-to-day operations of the Plan, provides policy direction and ongoing program development, and works closely with the Plan Administrator, the Public Employees Insurance Agency (PEIA), and its subcontractors. PEIA coordinates the various administrative services needed by the Plan, including eligibility determination, premium billing, customer service and medical and pharmaceutical claims processing.

*Access WV* was launched in July 2005 and completed its second full-year of operation in December 2007.

### **Program Fundamentals**

#### **Eligibility for Coverage**

To qualify for *Access WV* coverage, an applicant must document eligibility under one or more of the following criteria:

- Applicant has portability rights through the Federal Health Insurance Portability and Accountability Act (HIPAA); or
- Applicant is eligible for the Health Coverage Tax Credit (HCTC) Program; or
- Applicant was rejected for health insurance during the last six months by a carrier selling health insurance in West Virginia; or
- Applicant was offered coverage during the last six months by a carrier doing business in West Virginia but the quoted rate was higher than *AccessWV* for substantially similar coverage or there was a restrictive waiver that excluded coverage for a medical condition; or
- Applicant has one or more of the presumptive health conditions identified by the Board of Directors as qualifying a person for coverage in the high risk plan, regardless of whether an application was made to another carrier. Forty-seven conditions qualify as presumptive health conditions.

An applicant must be a resident of West Virginia for at least 30 days except in the case of the HIPAA and HCTC eligibles, for whom there are no minimum residency requirements. Dependents of persons eligible for *Access WV* coverage are also eligible.

The following persons are not eligible for coverage through *Access WV*:

- Those eligible to receive employment-related group insurance coverage through their own employment, or that of a spouse or a parent;
- Those eligible for medical coverage under a federal or state program including Medicare, Medicaid and the West Virginia Children's Health Insurance Program; and
- Residents of a public institution (i.e., federal or state correctional facility or a Veteran's home) unless there is HIPAA eligibility.

### **Coverage Plans**

*Access WV* offers three plans--A, B and C. All plans cover the same broad array of services but differ in their premiums, deductibles and out-of-pocket maximums. Annual medical deductibles range from \$400 to \$2,000 for individual coverage and \$800 to \$4,000 for family coverage for in-network services. The medical deductibles are double for out-of-network services. A separate deductible, ranging from \$200 to \$1,000 for individual coverage and \$400 to \$2,000 for family coverage, applies to prescription drugs. The annual medical benefit maximum is \$200,000 for all plans and the annual pharmacy benefit maximum is \$25,000. A combined lifetime maximum of \$1,000,000 for medical and pharmaceutical benefits applies to all plans.

Covered services include hospital, physician services, outpatient services, home care, prescription drugs, maternity, rehabilitation, outpatient therapies and other medical services. The benefit package incorporates cost containment measures including precertification of specified inpatient admissions and outpatient services, prior authorization of out-of-state services, medical case management, disease management, and pharmacy benefit management, including prior authorization, quantity limits and step therapy.

### **Premiums**

The enabling legislation provides that *Access WV* premiums be set at 125-150 percent of the standard risk rate as determined by considering the premium rates charged by other insurers offering coverage in the individual market in West Virginia. Premium levels are set by the Board of Directors. To encourage enrollment in the Plan, the Board voted to set premiums at 130 percent of the standard risk rate beginning July 1, 2007. Previously, premiums had been set at 140 percent of the standard rate. A recalculation in October allowed the Board to approve a premium decrease for January 1, 2008, while maintaining the premiums at the 130 percent level.

Premiums vary based on geographic region, age band, gender and tier (single or family).

### **Enrollment Procedures**

Interested persons may call toll free 1-866-445-8491 to request application materials. Materials may also be downloaded from the web-site [www.accesswv.org](http://www.accesswv.org). Requests for information are fulfilled by the *Access WV* Program Office. The completed application and first month's premium are returned to the Plan Administrator. The Plan Administrator determines eligibility and answers eligibility and benefit questions. As of November 1, 2007, the Plan Administrator has subcontracted these functions to Wells Fargo Third Party Administrators (TPA).

In December 2007, the Board of Directors approved payment of a one-time referral fee of \$50 to a licensed West Virginia health agent who assists with the completion of an application, if the application is approved for coverage. The agent referral fee will be implemented in 2008.

## Highlights of 2007

### 2007 Enrollment

**Enrollment Growth.** *Access WV* continued to grow steadily throughout 2007. The plan began January 2007 with 302 policyholders and ended the year with 436, an increase of 44 percent. Total membership, including dependents of policyholders, went from 351 to 497. See below for monthly breakdown.

#### Monthly Enrollment during 2007

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
# Policies	302	318	336	349	363	372	391	405	409	434	426	436
# Members	351	372	391	406	418	433	462	471	474	500	492	497

**Total Served During Year.** While enrollment grew to 436 policyholders and almost 500 members at the end of 2007, the end-of-year membership understates the impact of the program, which experiences a constant flux as some members leave and others take their places. During 2007, *AccessWV* enrolled 276 new policyholders and provided insurance to a total of 587 different policyholders representing 692 members at some time during the course of the year.

**Lapsed Coverages.** During 2007, 155 policyholders ended their coverage in *AccessWV*. Cancellations were either at the member's request or for nonpayment of premiums. Some members who request cancellation provide a reason for this, while others do not. Reasons for ending coverage include eligibility for Medicare, Medicaid or employer-sponsored coverage.

**Plans.** *Access WV* continues to offer the three products that have been offered since inception--Plan A, Plan B and Plan C. As of December, 46 percent of the policyholders were enrolled in Plan C, the option with the highest deductibles and the lowest premiums.

**County.** As of December 2007, membership was distributed through 52 of West Virginia's 55 counties. Kanawha County with 52 policyholders led in enrollment. Berkeley, Cabell and Wood Counties each had 25 or more policyholders. There were no policyholders in Clay, Gilmer, and Roane Counties.

**Gender.** Females accounted for 56 percent of the total membership and males, 44 percent.

**Age.** More than half of the policyholders (55 percent) were ages 50 and over. **Tier.** The majority of policies (95 percent) were for individuals with 5 percent of policies for families. The 23 family policies represent a total of 84 members.

**Eligibility Category.** Forty-five percent of the policyholders as of December joined as "federally defined eligible individuals" through HIPAA. Fifty-five percent were not able to purchase coverage in the regular market or affirmed they had a qualifying health condition. One policyholder was HCTC eligible.



## **Major Activities in 2007**

The focus during 2007, the second full-year of operation, was on assuring smooth operations and exploring new approaches to program promotion. Highlights of Plan activities during the year included:

- Premiums and product design for Plan Year 2008, including new disincentives for use of out-of-state services
- Annual residency survey
- Open enrollment period for members
- Negotiation of a Memorandum of Understanding with the Plan Administrator, including the approval of additional subcontracted functions
- Updating the Plan's Operational Protocols
- Outreach activities to promote *AccessWV* to the target population
- Mid Plan Year premium reductions (effective 1/1/08)
- Financial audit of Fiscal Year 2007

### **Program Outreach and Related Activities**

During 2007, *AccessWV* continued to rely heavily on its strategy of working through stakeholders to reach the target population. Stakeholders include insurance agents, carriers, providers, disease organizations and other service entities that have contact with potential members. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner also contributed to the outreach effort.

Special mail campaigns were directed at a number of stakeholder groups including state legislators, Social Security district offices, county health departments, constituent offices of the WV Congressional delegation, family practice physicians and Charleston health insurance agents.

Formal presentations on *Access WV* were made at the Spring Meeting of the West Virginia Chapter of the National Association of Social Workers, the Osteopathic Medicine Annual Spring Conference, the WVU Summer Institute on Aging, and the National Association for Welfare Research & Statistics (NAWRS). The Consumer Services Division of the Offices of the Insurance Commissioner offered information on *AccessWV* at numerous fairs throughout the State. *AccessWV* continued to provide promotional materials to numerous stakeholders for distribution and/or display at their locations.

While many agents inform their clients about *Access WV* on a goodwill basis, the Board of Directors believes that actively involving agents in the application process will boost *AccessWV*'s enrollment of the target population. The Board voted to offer health insurance agents a one-time referral fee of \$50 for assisting with the completion and submission of an application, if the applicant is accepted for coverage. The Referral Fee Program will be implemented in 2008. At the request of *AccessWV*, a question on the high risk pool has been incorporated on the agent licensing exam.

*Access WV* maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. During 2007 *AccessWV* fulfilled 500 requests for application kits. About 80 additional callers declined information, most of them because they considered the premiums unaffordable. In such situations, *AccessWV* staff attempts to refer the caller to "safety net" providers or other organizations that might be of assistance.

Mountain State Blue Cross Blue Shield continued as the most prominent source of referrals to the phone line accounting for 41 percent of all callers who are sent application kits. Agents were the second most important source of referrals, accounting for 19 percent of these callers. Thirteen percent of those receiving kits reported they learned about *AccessWV* through the Internet. The remaining 27 percent learned of the program through targeted mailings, flyers in stakeholder offices, various state governmental agencies including Workforce West Virginia, and miscellaneous sources. The majority of applicants download the materials directly from the program web-site [www.accesswv.org](http://www.accesswv.org).

### **Audited Financial Results: Fiscal Year 2007**

*Access WV* was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2007 ending June 30, 2007. No issues were identified for *AccessWV*. Total net assets were reported as \$6.246 million. Net premium revenues of \$2.104 million for the fiscal year exceeded operating expenses of \$1.741 million. The audit was done by Suttle and Stalnaker, PLLC of Charleston.

### **Financial Results: Calendar Year 2007**

*Unaudited financial results for Calendar Year 2007 were reported in the 2007 Annual Report to the Governor and are reported here. An audit of State Fiscal Year 2008 for the period ending June 30, 2008 will be undertaken during 2008.*

*Access WV* was projected to end 2007 with a period surplus of \$2,286,926 and carry-over funds of \$8,318,976. The year ended with an operational gain (premiums minus expenses) of \$23,000.

Accrued revenues for 2007 were calculated at \$4,942,418. These revenues came from hospital assessments, premiums and interest. The "Uninsurable Individuals Act" provides for hospital assessments as the interim source of financing for the high risk pool. This financing source was continued in 2007 and provided \$1,899,164 to support the pool. Premiums contributed \$2,678,523 to income and interest earnings came to \$364,731. There were no federal funding opportunities in 2007.

The Plan incurred an estimated \$2,655,492 in expenses for medical claims, pharmacy claims and administration during 2007. Incurred medical claims came to \$1,742,877; prescription claims, to \$552,865 and administrative costs, to \$359,750.

The 2007 administrative expense ratio (administrative expenses divided by premiums) was 13 percent. The administrative expense ratio is expected to decrease as enrollment grows, and the fixed costs are spread over a larger membership base.

The projected policy loss ratio (incurred claims divided by premiums) for 2007 was 86 percent. One factor contributing to the favorable loss ratio is the six month waiting period requirement for preexisting conditions, which is imposed on all members except those with portability rights through HIPAA or with HCTC status. Claims pay-out is greatly reduced during the waiting period, when preexisting conditions are not covered.

The proportion of policyholders who have ever had a waiting period declined from 64 percent in December 2006 to 53 percent in December 2007, reflecting a greater representation of "federally defined eligible individuals" among the membership. The proportion of members with a waiting period in any month has been declining steadily going from 28 percent in December 2006 to 13 percent in December.

This decline in the proportion of the membership with a waiting period is expected to contribute to an increased policy loss ratio in future years.

## **Agents Licensing and Education Division**

Agents Licensing & Education is responsible for processing and maintaining records on individual producers licensed to transact business in West Virginia. Licensees include residents who must complete educational and testing requirements to obtain a license. Residents of other states who have completed similar requirements in their states of domicile may apply to a West Virginia non-resident license by submitting the appropriate application and documentation for review. In addition to licensing of individual producers, the division oversees the licensing of Adjusters, Excess Lines Brokers and Business Entities (Agencies).

Producers must be appointed to represent each insurance company the producers are transacting business for in West Virginia. Insurance companies are responsible for submitting appointment information and fees to Agents Licensing & Education for processing.

Monies generated through licensing and appointment fees, duplicate license cards, letters of certification and letters of clearance are deposited into the Insurance Commission’s Special Revenue account.

Resident producers must periodically complete continuing education to maintain their licenses. The continuing education program is governed by a six-member board appointed by the Insurance Commissioner. The representatives (all of whom are WV resident insurance producers) of this Board represent various areas of the insurance industry as prescribed by law.

Administrative functions for the continuing education program are handled by Prometric. Prometric reviews provider and course applications under guidelines established by the Board of Insurance Agent Education. Additionally, Prometric banks the continuing education credits to the producers’ records and, at compliance time, provides the Insurance Commissioner with data on compliant and noncompliant producers. The current reporting period began 7-1-2006 and will end 6-30-2008.

The following are current statistics on the various aspects of the Agents Licensing and Education Division.

### **AGENTS LICENSING & EDUCATION**

#### **Licensing Activity**

#### **NEW LICENSES ISSUED**

	<b>2006</b>	<b>2007</b>
<b>Resident Agent</b>	<b>1,366</b>	<b>1,362</b>
<b>Non-Resident Agent</b>	<b>12,750</b>	<b>13,409</b>
<b>Surplus Lines</b>	<b>212</b>	<b>276</b>
<b>Adjuster</b>	<b>1,119</b>	<b>1,702</b>
<b>Business Entities (Agencies)</b>	<b>656</b>	<b>709</b>
<b>TOTAL</b>	<b>16,103</b>	<b>17,458</b>

<b><u>RENEWED PRODUCER LICENSES ISSUED</u></b>	<b>42,109</b>	<b>47,430</b>
<b>Companies' Appointments of Agent</b>	<b>61,693</b>	<b>61,395</b>
<b>Cancellation of Agents' Appointments</b>	<b>41,640</b>	<b>48,355</b>

**Licensing Examination Summary**

Type of Exam	2006		2007	
	<u># Tested</u>	<u># Passed</u>	<u># Tested</u>	<u># Passed</u>
<b>LIFE</b>	<b>1,494</b>	<b>718</b>	<b>1,343</b>	<b>688</b>
<b>ACCIDENT &amp; SICKNESS</b>	<b>1,190</b>	<b>795</b>	<b>1,053</b>	<b>763</b>
<b>PROPERTY-CASUALTY</b>	<b>584</b>	<b>339</b>	<b>583</b>	<b>345</b>
<b>ADJUSTER</b>	<b>458</b>	<b>257</b>	<b>881</b>	<b>501</b>
<b>SURPLUS LINES</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>9</b>

**Workers' Compensation Board of Review**

At the time the Board of Review was created on February 1, 2004, appeals from the Workers' Compensation Office of Judges were filed at a rate of 591 per month with the Board deciding 300 cases per month.

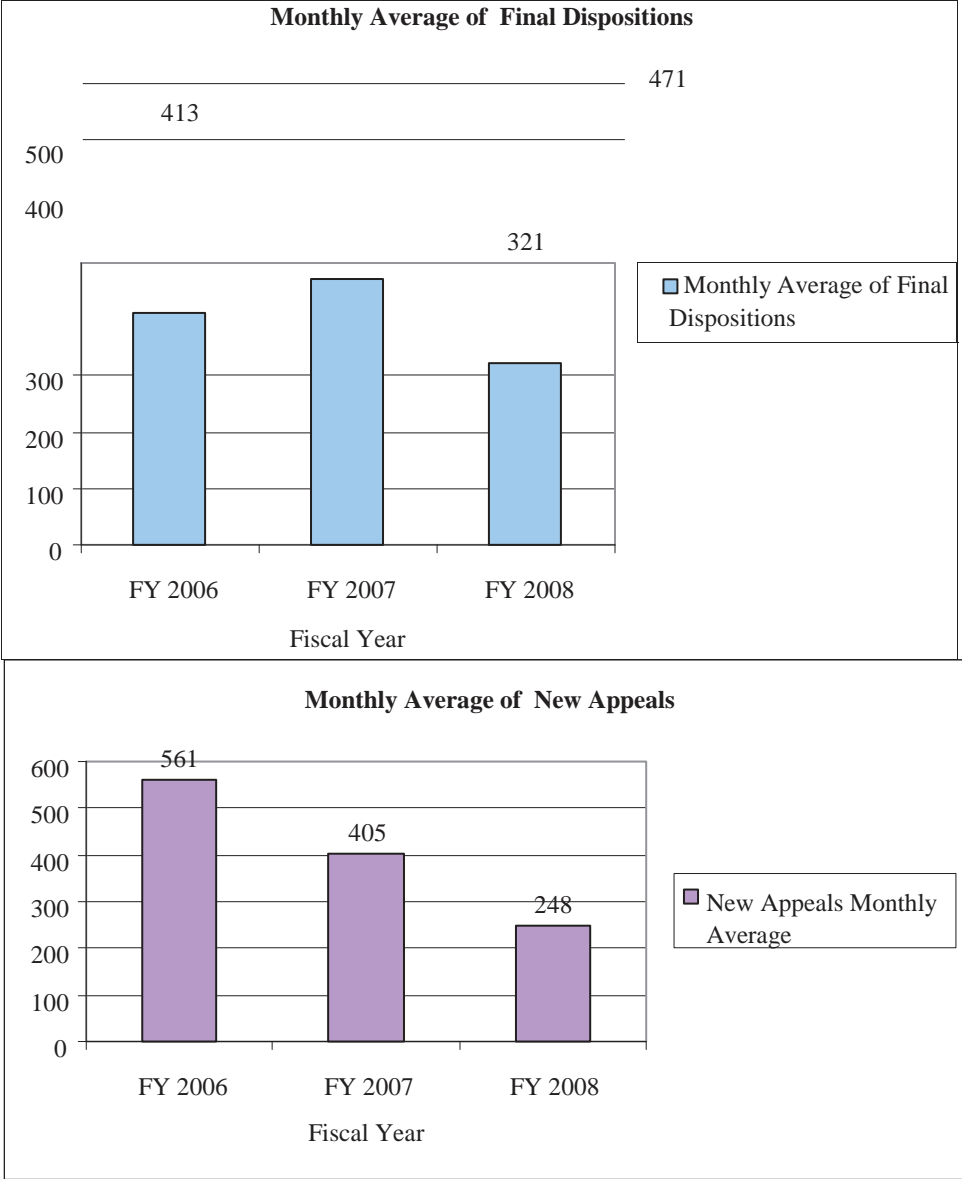
By the end of 2004, the Board saw no increase in case filings; however, dispositions increased to 406 per month. New case filings dropped slightly in 2005 to 577 per month, with dispositions increasing to 507 per month. Inroads were made on the backlog in 2006, when the average number of filings decreased to 487 per month, and dispositions increased to 595 per month for an annual total of 7,140 orders. In 2007, there was a monthly average of 405 new case filings, with 471 dispositions per month. In 2008, the new case filings have averaged 248, with 321 dispositions per month. Thus, the Board has achieved its goal of operating without a backlog and deciding cases as they mature on our docket.

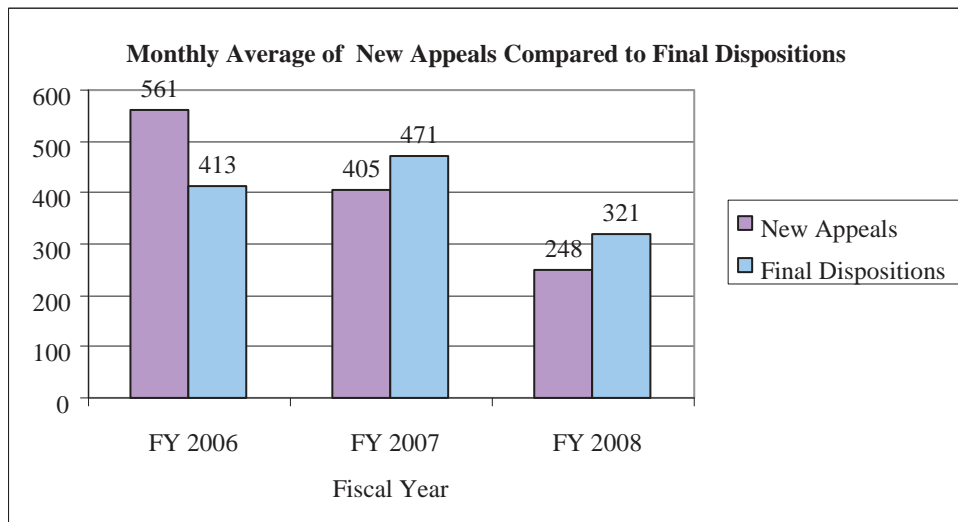
In analyzing the monthly new case filings versus dispositions, it is important to recognize that a perfect appeal takes approximately 5 months before it can be heard and reviewed by the Board. This allows for expiration of the time periods set forth in the Rules of Practice and Procedure, prior to further action being taken by the Board. 102 CSR 1, et seq.

A quick resolution of cases continues to be one our most important goals. The Board works in coordination with the Office of Judges and the West Virginia Supreme Court of Appeals to assure a smooth transition through the workers' compensation claims process.

Enclosed are graphs which illuminate the Board of Review's monthly average of new case filings and case dispositions for 2006, 2007 and 2008, along with a three year analysis. Please take time to review the charts as they illustrate the elimination of any backlog cases for each of these years.

By timely completing the appeal process, we trust we have fulfilled our obligation to the citizens of West Virginia.





## Claims Services Division

The Claims Services Division is comprised of twelve workers' compensation claims specialists whose primary duty is to assure proper management of the legacy claims of the former Workers' Compensation Commission, also known as the "old fund." Claims with a date of injury or date of last exposure prior to July 1, 2005 remain the responsibility of the State of West Virginia. As a result of recent legislative changes, the Insurance Commissioner was required to assume responsibility for administering and managing the old fund from BrickStreet Mutual Insurance, the statutorily mandated Third Party Administrator of the old fund from July 1, 2005 to December 31, 2007.

During calendar year 2007, the primary responsibility of the Claims Services Division was to assist Insurance Commission executives in awarding claims management contracts for the workers' compensation "old fund" to three independent Third Party Administrators: Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. The Claims Services Division spent countless hours overseeing a successful transition of the old fund claims from BrickStreet Mutual Insurance to the companies that were ultimately awarded contracts.

On December 1, 2007, the West Virginia Offices of the Insurance Commissioner officially began managing 40,000 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards, approximately 20% of the active caseload has been closed. Active claim counts as of July 31, 2008, are as follows:

Sedgwick CMS	25,383
Wells Fargo Disability Management	3,202
American Mining Claims Services	3,542
<b>Total Open/Active</b>	<b>32,127</b>

The Claims Services Division oversees the old fund third party administrators by conducting audits relative to claims processing and compliance with statutory and regulatory provisions. There are multiple internal controls for which this Division is responsible to assure proper management of these claims. Further detail regarding claim payment and the further reduction of this debt appears on the pages which follow.

Additionally, the staff of the Claims Services Division performs a number of regulatory duties related to processing claims for the entire workers' compensation industry. Claims Services assigns



claim numbers and forwards for processing all claims with a date of last exposure prior to July 1, 2005, all Uninsured Employer Fund claims and all claims filed with the Federal Coal Workers' Pneumoconiosis Fund. Additionally, the Claims Services Division schedules examinations before the Occupational Pneumoconiosis Board for all claimants who have filed claims for occupational pneumoconiosis benefits. In CY 2007, there were 1,018 examinations scheduled before the Occupational Pneumoconiosis Board.

Finally, this division also reviews applications and grants access to the Workers' Compensation Claims Index. The Claims Index is legislatively mandated uniform system of gathering workers' compensation claim information in order to make it available to the workers' compensation industry. The index contains basic demographic data to assist insurers in obtaining information from other insurers regarding previously filed workers' compensation claims by a particular claimant.

## Old Fund / Debt Reduction

Revenues	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Personal Income Tax	-	31,800,000	31,800,000	31,800,000	<b>95,400,000</b>
Severance Tax	23,136,770	21,733,728	-	54,264,756	<b>124,294,765</b>
Debt Reduction Surcharge	7,989,488		10,908,863	10,764,497	<b>29,662,848</b>
Self-Insured Debt Reduction Surcharge	1,158,688	2,073,253	2,007,116	2,238,879	<b>7,477,936</b>
Video Lottery	11,000,000		-	-	<b>11,000,000</b>
Surplus Note Principal	-		-	40,000,000	<b>40,000,000</b>
Employer Premium	597,813	(68,091)	1,544,593	605,211	<b>2,679,526</b>
Other Income - Return of Unclaimed Property	12,782	9,662	4,828	23,189	<b>50,460</b>
Investment / Interest Earnings (Losses)	(8,201,442)	14,446,666	(9,817,534)	10,975,281	<b>7,402,971</b>
<hr/>					
<b>Total Revenues</b>	<b>35,694,099</b>	<b>69,995,217</b>	<b>61,607,378</b>	<b>150,671,813</b>	<b>317,968,506</b>

<b>Expenditures</b>					
Public Employees Insurance	29,457	43,839	41,410	22,408	<b>137,115</b>
Payment of Claims	70,065,459	67,843,746	59,933,646	62,745,484	<b>260,588,335</b>
Contractual/Professional	305,674	912,283	1,055,456	3,943,255	<b>6,216,668</b>
Third Party Administrator Charges	4,742,266	4,824,625	5,031,077	3,141,565	<b>17,739,533</b>
Unemployment Compensation	-	1,694	-	-	<b>1,694</b>
<b>Total Expenditures</b>	<b>75,142,856</b>	<b>73,626,186</b>	<b>66,061,590</b>	<b>69,852,712</b>	<b>284,683,344</b>
<b>Excess (Deficiency) of Revenues over Expenditures</b>	<b>(39,448,757)</b>	<b>(3,630,969)</b>	<b>(4,454,212)</b>	<b>80,819,101</b>	<b>33,285,162</b>
Cash Beginning Balances	700,910,351	661,461,594	657,830,625	653,376,413	<b>700,910,351</b>
<b>Cash Ending Balances</b>	<b>661,461,594</b>	<b>657,830,625</b>	<b>653,376,413</b>	<b>734,195,514</b>	<b>734,195,514</b>

<b>Old Fund Claims Payments by Type Thru</b>			
<b>July 2008 - Thirteenth Month</b>			
	<b>July 2007</b>	<b>August 2007</b>	<b>September 2007</b>
<b>Claims benefits paid:</b>			
Medical	6,609,757.57	4,445,238.84	4,147,745.66
Permanent Total Disability	12,652,231.41	12,679,103.50	12,712,201.78
Permanent Partial Disability	1,909,735.74	1,729,661.14	1,555,572.43
Temporary Total Disability	319,940.50	421,416.36	263,067.46
Temporary Partial Disability	15,030.62	15,358.58	13,503.37
Settlement Agreements	572,757.47	334,166.21	266,575.47
Fatals	2,864,551.07	3,038,140.52	2,826,247.74
104 weeks	473,549.52	524,296.44	422,597.89
Non-Awarded Partial	10,497.46	22,721.16	9,136.98
<b>Total</b>	<b>25,428,051.36</b>	<b>23,210,102.75</b>	<b>22,216,648.78</b>
Claims credits and overpayments	<del>(115,370.04)</del>	<del>(422,010.82)</del>	<del>(251,963.12)</del>
<b>Total claims paid</b>	<b>25,312,681.32</b>	<b>22,788,091.93</b>	<b>21,964,685.66</b>

	<u>October 2007</u>	<u>November 2007</u>	<u>December 2007</u>
<b>Claims benefits paid:</b>			
Medical	5,017,581.78	4,170,450.96	4,665,237.73
Permanent Total Disability	13,139,992.56	13,026,519.48	12,736,427.51
Permanent Partial Disability	1,477,487.29	1,404,809.13	1,222,243.36
Temporary Total Disability	375,261.21	253,835.87	211,041.42
Temporary Partial Disability	7,815.34	9,746.12	8,066.93
Settlement Agreements	902,792.15	749,325.47	391,115.72
Fatals	2,770,796.29	2,844,802.86	2,743,652.22
104 weeks	471,480.04	487,696.82	413,881.10
Non-Awarded Partials	8,503.09	3,621.62	6,534.77
<b>Total</b>	<u>24,171,709.75</u>	<u>22,950,808.33</u>	<u>22,398,200.76</u>
Claims credits and overpayments	<u>(377,112.76)</u>	<u>(423,235.05)</u>	<u>(876,624.96)</u>
<b>Total claims paid</b>	<u>23,794,596.99</u>	<u>22,527,573.28</u>	<u>21,521,575.80</u>

	<u>January 2008</u>	<u>February 2008</u>	<u>March 2008</u>
<b>Claims benefits paid:</b>			
Medical	839,895.85	3,639,446.20	4,876,611.49
Permanent Total Disability	12,598,600.25	12,540,251.27	12,442,173.66
Permanent Partial Disability	1,060,230.04	996,167.16	1,006,804.09
Temporary Total Disability	195,034.15	235,535.30	168,420.21
Temporary Partial Disability	3,872.85	6,399.04	10,499.16
Settlement Agreements	163,293.44	256,844.06	222,458.06
Fatals	2,763,457.92	2,818,275.97	2,754,947.09
104 weeks	185,824.61	410,309.71	483,787.77
Non-Awarded Partials	2,129.17	0.00	0.00
<b>Total</b>	<u>17,812,338.28</u>	<u>20,903,228.71</u>	<u>21,965,701.53</u>
Claims credits and overpayments	<u>(335,898.68)</u>	<u>(420,655.85)</u>	<u>8,931.96</u>
<b>Total claims paid</b>	<u>17,476,439.60</u>	<u>20,482,572.86</u>	<u>21,974,633.49</u>

	<u>April 2008</u>	<u>May 2008</u>	<u>June 2008</u>
<b>Claims benefits paid:</b>			

Medical	4,113,998.57	5,120,842.94	2,950,785.66
Permanent Total Disability	12,951,621.09	12,559,748.83	12,422,284.57
Permanent Partial Disability	963,113.34	872,748.25	755,778.58
Temporary Total Disability	334,983.74	245,248.51	172,480.19
Temporary Partial Disability	5,065.66	882.28	882.28
Settlement Agreements	155,811.72	274,332.40	165,487.71
Fatals	2,867,349.64	2,778,879.49	2,905,418.40
104 weeks	474,224.59	427,133.24	451,543.78
Non-Awarded Partials	0.00	0.00	0.00
<b>Total</b>	<u>21,866,168.35</u>	<u>22,279,815.94</u>	<u>19,824,661.17</u>
Claims credits and overpayments	<u><del>(310,792.82)</del></u>	<u><del>(166,613.79)</del></u>	<u><del>(765,353.23)</del></u>
<b>Total claims paid</b>	<b>21,555,375.53</b>	<b>22,113,202.15</b>	<b>19,059,307.94</b>

## Office of Consumer Advocacy

On November 27, 2007, Dennis V. Garrison III was appointed by the Honorable Governor Joseph Manchin III, as Director of the Office of Consumer Advocacy. Mr. Garrison did not actually begin the job until December 17, 2007. That being said, prior Director Ira Frank Hartman III and the current office staff were able to compile the necessary data for this report.

In 2007, the Office of Consumer Advocacy served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. The bulk of the Consumer Advocate's resources were devoted to first and third party administrative proceedings. The efforts of the Consumer Advocate in those administrative proceedings yielded financial awards totaling \$18,154.26 as well as a number of other important settlements and regulatory orders directly benefiting the consumer.

Also in the health care arena, the Consumer Advocate reviewed 63 Certificate of Need Applications and 32 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Consumer Advocate is currently investigating matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Consumer Advocate attended state and national conferences as a way of networking and gathering information with other insurance consumer advocates.

Finally, the Consumer Advocate furthered one of its primary goals -- consumer outreach and education. In the past, these presentations have included the following groups and organizations: the West Virginia Trial Lawyers Association, the Professional Independent Insurance Agents of West Virginia, the West Virginia Association of Insurance Companies, and the West Virginia American Association of Retired Persons.

**I. Representing Consumers in First and Third Party Administrative Hearings.**

In 2007, the Consumer Advocate assisted insurance consumers in 29 complaints before the West Virginia Offices of Insurance Commissioner. Twenty of these complaints were third party complaints and the remaining nine complaints were first party matters. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer.

A total of \$18,154.26 was awarded in seven of the twenty (20) third party complaints, two cases were settled with the settlement amounts not being disclosed to this office, one case received an engineering report that was the basis of the claim, while six consumers chose to withdraw complaints. Five complaint cases are awaiting a final order, and eight cases have hearings scheduled or are to be scheduled.

The regulatory enforcement orders from the West Virginia Offices of Insurance Commissioner included the withdrawal of approval of form filings denying consumers of their right to a jury trial; providing consumers with mental health benefits as required by West Virginia statutory law; enforcing filing requirements for association health plans; the enforcement of internal appeal and grievance procedures; and, coverage for improperly denied health benefits.

**2007 THIRD PARTY COMPLAINTS**  
**REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE**

<b>RESPONDENT</b>	<b>THIRD PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
National Union Fire Insurance Co.	Ryan Burgess	Withdrew representation
State Auto Insurance Co.	Janette Busby	Pending final order
National Union Fire Insurance Co.	James Rokicki	Settlement \$527.59
GEICO Indemnity	Erick Osteen	Pending final order
State Auto Insurance Co.	Danny Marks	Settlement 14,275.08
Nationwide Insurance Co.	Jackie Bias	Pending final order
Westfield Insurance Co.	James Evans	Settlement of engineering report requested
Allstate Insurance Co.	Brenda Carothers	Settlement \$600.00
Cincinnati Insurance Co.	Melissa Nutter	Withdrawn
Encompass Insurance Co.	Gary Taylor	Settlement unknown amt.
Westfield Insurance Co.	Charlotte Workman	Settlement \$451.67
Erie Insurance Co.	Danny Lanham	Pending final order

Great Central Insurance Co.	John Paul Charles	Pending hearing
Harco National Insurance Co.	Teresa Wills	Settlement \$1261.00
Westfield Insurance Co.	Dean Van Bibber	Pending hearing
Allstate Insurance Co.	Patty Steadman	Settlement \$838.92
Northland Insurance Co.	Elmer Keel, Jr.	Settlement \$200.00
Hartford Insurance Co.	Nathan Sypolt	Settlement unknown amt.
State Auto Insurance Co.	Doris Gump	Pending hearing
Safeco Insurance Co.	Norman Runyon	Pending hearing
Safeco Insurance Co.	John Barton	Pending hearing

**2007 FIRST PARTY COMPLAINTS**

**REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE**

<b>RESPONDENT</b>	<b>FIRST PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
Erie Insurance Co.	Jack Sears	Requested rehearing
Golden Rule Insurance Co.	David Randalls	Complaint withdrawn
Hartford Life Insurance Co.	Sonia Jones	Pending final order
Nationwide Insurance Co.	Rhonda Kelley	Complaint withdrawn
Dairyland Insurance Co.	Soon Hinkle	Resolved
State Farm Insurance Co.	Ressie Brown Holcomb	Complaint resolved/dismissed
Erie Insurance Co.	Larry Walters	Pending hearing
Nationwide Insurance Co.	Larry Reynolds	Pending hearing
Erie Insurance Co.	Juanita Jeffries	Pending hearing

**II. Certificate of Need Review**

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Consumer Advocate carefully reviewed and considered the following 63 CON applications: (total capital expenditure \$479,229,432.50).

**CERTIFICATE OF NEED - January 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
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Harden Healthcare	07-WV-8528-A	Acquisition of Auxi Health stock	\$4,200,000.00
Thomas Memorial - St. Francis	06-3-8447-X/A	Corporate reorganization	\$5,500.00
Thomas Memorial Hospital	07-3-8469-H	Construction of patient tower	\$64,314,737.00
Psychiatric Solutions	07-2-8471-A	Acquisition of Horizon Health Solutions	\$14,475,000.00
Diversicare Rose Terrace	06-2-8368-A	Acquisition and relocation Morris Memorial Nursing Home	\$892,000.00

**CERTIFICATE OF NEED – February 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
East Mountain Health Advantage	07-8-8474-A	Acquisition of Hampshire Memorial Hospital	\$6,250,000.00
Starlight Behavioral Health Services	06-2-8436-BH	Residential crisis center in Huntington	\$56,927.00
CAMC	07-3-8480-E	Open Bore MRI Unit	\$3,407,240.00
Special Touch Nursing Service	06-3-8421-PC	Personal care services	n/a
Bio-Medical Applications of WV dba Fresenius	06-2-8364-R	16 Station Dialysis Facility	\$1,022,829.00

**CERTIFICATE OF NEED – March 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Mildred Mitchell-Bateman Hospital	06-2-8375-BH	20 acute psychiatric beds	\$4,442,287.00
FC-GEN Acquisitions	07-WV-8495-X/A	Acquisition of Genesis HealthCare Corp	\$125,000,000.00
Sycamore Run	06-8-8300-BH	Expansion	\$18,000.00

**CERTIFICATE OF NEED – April 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Blue Ridge Nursing	07-9-8509-A	Acquisition of Blue Ridge Care & Rehab	\$1,900,000.00
Pleasants-Carehaven Operating	07-5-8510-A	Acquisition of Carehaven of Pleasants	\$3,200,000.00
United Physicians Care	07-6-8503-P	Harrison County Primary Care Project	\$25,000.00

Hospice Care Corp	06-7-8349-Y	Expansion into Lewis County	\$12,300.00
Community Health Systems	07-4-8519-A	Acquisition of Triad Hospitals	\$81,000,000.00
Cabell Huntington Hospital	07-2-8521-H	Therapeutic Cardiac Cath (Pilot Project)	\$500,000.00
Kanawha Valley Senior Service	06-3-8460-BH	Safe Harbor Habilitation Center	\$0.00
Greater Charleston Dialysis	07-4-8508-R	8 station outpatient dialysis @ Montgomery General Hospital	\$310,000.00

**CERTIFICATE OF NEED - May 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
ASC Acquisition	07-2-8532-A	Acquisition of stock of HealthSouth Corp	\$3,500,000.00
WVU Medical Corp dba University Health Associates	07-6-8516-E	Additional fixed site MRI unit	\$2,466,000.00
WVU Hospitals	07-5-8543-H	renovation Jefferson Memorial Hosp	\$4,600,000.00

**CERTIFICATE OF NEED – June 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Bluefield Regional Medical Center	07-1-8561-H	Therapeutic cardiac cath demo project	\$165,000.00
Camden Clark Memorial Hospital	07-5-8533-DP	Therapeutic cardiac cath demo project	\$100,000.00
Catholic Community Services	06-2/3/4/7/8-8289-X	Faith based counseling services	\$7,500.00
SunBridge Glenville Health Care	07-7-8546-X	Acquisition of SunBridge Care and Rehab	\$2,500,000.00

**CERTIFICATE OF NEED - July 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Marietta Memorial Radiology Services	07-5-8494-X	Radiology services for St. Mary's, WV	\$0.00
The Arc of the Three Rivers	07-3-8537-X	Proposed Cay Habilitation Centers	\$18,500.00
Greenbrier Valley Medical Center	07-4-8564-H	Diagnostic cardiac cath	\$10,000.00

Logan Regional Medical Center	07-2-8540-E	Diagnostic cardiac cath	\$3,161,532.00
Logan Regional Medical Center	07-2-8572-H	Chapmanville Medical Clinic	\$50,000.00

**CERTIFICATE OF NEED - August 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Area Connect	06-WV-8416-PC	In home personal care	\$0.00
Family Medical Imaging	06-1-8468-P	Ultrasound services	\$174,000.00
St Mary's Medical Center Home Health	07-2/3-8576-X/A	Acquisition of home health services	\$1,450,000
CAMC	07-3-8585-H/E	Cardiac Cath Lab Replacement	\$4,263,178.00
CAMC	07-3-8586-H	Renovation 3 & 4 East and CDL replace	\$11,493,600.00
Amedisys WV	07-1/5-8588-A	Acquisition of home health services	\$12,000,000.00
WVU Hospitals	07-6-8560-X/P	Relocation of existing Sleep Lab Dept	\$510,000.00
Bluefield Regional Medical Center	07-1-8584-P	Ambulatory care facility in Green Valley	\$94,942.00

**CERTIFICATE OF NEED - September 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
MCHCR-CP Holdings	07-1/4/6/8/9-8590-A	HCR Manor Care Merger	\$74,100,000.00
Morgantown SNF Acquisition	07-6-8592-A	Acquisition of MonPointe	\$4,800,000.00
Maryland Surgical Care	07-9-8552-P	Ambulatory surgical center in Chas Town	\$8,050.00
Stewart Care Givers dba Comfort Givers	07-2-8500-PC	In home personal care	\$0.00
Logan Regional Medical Center	07-2-8602-E	Mobile PET/CT services	\$50,000.00
Kanawha Hospice Care	07-3-8607-Y	Relocation of admin. office	\$3,500,000.00
Princeton Community Hospital	07-1-8589-X/P	Acquisition of PCP practice	\$30,000.00

**CERTIFICATE OF NEED - October 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
CHG Acquisitions	07-2-8603-X/A	Restructuring of Cornerstone Health Care	\$1,628,000.00
Mountain Hospice	07-8-8558-Y	Mineral County hospice services	\$0.00
Ohio Valley Sleep Diagnostic	07-5-8605-PV	Jackson Co. sleep lab	\$48,566.00
WVU Hospitals	07-6-8622-H	Expansion of existing medical office bldg	\$3,000,000.00
United Hospital Center	07-6-8612-P	Employment of Thoracic surgeon	\$25,000.00

**CERTIFICATE OF NEED - November 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Cabell Huntington Hospital	07-2-8610-A	Acquisition of ambulatory surgical center	\$3,600,000.00
Genesis Tenant	07-WV-8627-A	Transfer of operations to New Genesis	\$2,058,800.00
Mid Ohio Home Health Care	07-10/111-8618-Z		\$201,944.50
Hampshire Memorial Hospital	07-8-8635-H/P	Relocation of PT Services	

**CERTIFICATE OF NEED - December 2007**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITAL EXPENDITURE</b>
Genesis Tenant	07-5-8645-A	Acquisition of Eagle Pointe nursing home	\$14,885,000.00
St Mary's Medical Center	07-2-8630-E	Parking garage	\$6,300,000.00
Radiation Therapy Services Holdings	07-9-8647-A	RTSI Merger	\$4,638,000.00
United Physicians Care	07-6-8650-P	Preston County Primary Care Project	\$75,000.00
Camden Clark Memorial Hospital	07-5-8656-E	PET-CT Scanner	\$2,600,000.00
Gateway Health Services	07-6-8395-X/A	Acquisition of 2 primary care practices	\$10,000.00

**III. Hospital Rate Review**

The Office of the Consumer Advocate reviewed 32 hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Consumer Advocate reviews all rate filings and may intervene for the interests of West Virginia residents in the Health Care Authority's rate filing review. The Consumer Advocate reviewed the following rate increase applications:

**RATE INCREASE REQUESTS – APRIL 2007**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Monongalia General Hospital	12.00%

**RATE INCREASE REQUESTS – MAY 2007**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Princeton Community Hospital	5% / 4.96%
Camden Clark Memorial Hospital	5.25%
Bluefield Regional Medical Center	5.00%
Beckley ARH	3.75%
Grant Memorial Hospital	3.25%

**RATE INCREASE REQUESTS - JUNE 2007**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Weirton Medical Center	8.5% 10.54%
Wetzel County Hospital	Re-establish rate

**RATE INCREASE REQUESTS - JULY 2007**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Thomas Memorial Hospital	3.50%
Cabell Huntington Hospital	5.00%
Pleasant Valley Hospital	5.50%

**RATE INCREASE REQUESTS - AUGUST 2007**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Stonewall Jackson Memorial Hospital	6.75%
Wheeling Hospital	6.00%

St Mary's Medical Center	5.00%
St Josephs Hospital – Buckhannon	5.25% & 3.33%
St Francis Hospital	3.50%
Monongalia General Hospital (revised)	9.90%
Reynolds Memorial Hospital	6.95%

**RATE INCREASE REQUESTS – OCTOBER 2007**

HOSPITAL	RATE REQUEST
United Hospital Center	7.00%

**RATE INCREASE REQUESTS – NOVEMBER 2007**

HOSPITAL	RATE REQUEST
WVU Hospitals	6.00%
Davis Memorial Hospital	4.50%
City Hospital	5.00%
CAMC	5.25%
Williamson Memorial Hospital	5.75%
St Josephs Hospital – Parkersburg	3.75%
Logan Regional Medical Center	4.25%
Ohio Valley Medical Center	4.75%
Fairmont General Hospital	2.75%
Summersville Memorial Hospital	5.00%
Raleigh General Hospital	3.75%
Greenbrier Valley Medical Center	6.50%
Eye & Ear Clinic of Charleston	2.50%

**IV. Conclusion**

In 2008, the newly appointed Director of the Office of Consumer Advocacy looks forward to serving the interests of the West Virginia insurance consumer and to the satisfactory fulfillment of the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418.

## **Consumer Service Division**

The Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies and agents. It is the division's aim to evaluate the facts of each complaint received to ensure compliance with the West Virginia Insurance Laws and contract in question. It attempts to facilitate a fair resolution to each complaint and a better understanding among the parties of their rights and responsibilities.

The division also educates the public regarding insurance topics through presentations at schools and civic organizations. The division staff identifies problem areas and trends by collecting and collating information gathered from complaints. It performs research and surveys about areas that need special attention. The division is thus uniquely able to inform the Insurance Commissioner, lawmakers and other public policymakers about the impact decisions may have on individual insurance consumers.

### **ORGANIZATION AND ACTIVITIES**

The Consumer Service Division comprises nine Insurance Complaint Specialists, three Insurance Complaint Specialist Supervisors who serve as liaison personnel between the insurance industry and insured citizens, four Clerical Staff, and a Director.

We receive consumer inquiries by mail, telephone, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,467 written inquiries were received by the division in 2007. In addition, we received 217 walk-in clients and 29,028 telephone calls of which the clerical staff handled 14,159. On average, the division handles one hundred fourteen consumer inquiries per day. In 2007, complaint files were concluded in an average of 39 days.

The Consumer Service Division handled 319 third party liability complaints during 2007, 174 were not resolved during the cure period resulting in those files being referred to our Legal Division for a determination of merit.

Our division participated in the Insurance Commissioner's Public Outreach Initiative by attending 18 fairs, festivals, presentations and other events reaching more than 17,500 West Virginia consumers.

### **CONSUMER SERVICE DIVISION COMPLAINTS CALENDAR YEAR 2007**

<b>Files Opened</b> .....	2,467
Life, Accident & Sickness .....	790
Property & Casualty .....	881
Workers' Compensation .....	796
<b>Telephone Activity</b> .....	29,028
Life, Accident & Sickness .....	4,101
Property & Casualty .....	7,321
Workers' Compensation .....	3,447
Clerical .....	14,159
<b>Office Visits</b> .....	217
Life, Accident & Sickness .....	128
Property & Casualty .....	71
Workers' Compensation .....	18

**18 CONSUMER SERVICE COMPLAINTS**

**CALENDAR YEAR 2007  
PROPERTY & CASUALTY COMPANIES  
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
WEST VIRGINIA EMPLOYERS' MUTUAL INSURANCE COMPANY	158
ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	52
ALLSTATE INSURANCE COMPANY	48
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	48
NATIONWIDE MUTUAL INSURANCE COMPANY	46
STATE FARM FIRE AND CASUALTY COMPANY	36
HARTFORD INSURANCE COMPANY OF THE MIDWEST	34
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	32
WESTFIELD INSURANCE COMPANY	28



LIBERTY MUTUAL FIRE INSURANCE COMPANY	21
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	20
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	20
ENCOMPASS INDEMNITY COMPANY	16
FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF WV	15
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	14
DAIRYLAND INSURANCE COMPANY	13
GEICO INDEMNITY COMPANY	13
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	13
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	12
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	11
ENCOMPASS INSURANCE COMPANY OF AMERICA	11
SAFECO INSURANCE COMPANY OF AMERICA	11
W VA INSURANCE COMPANY	11

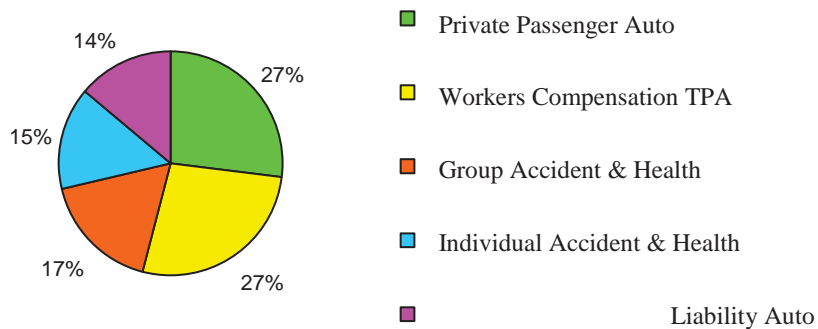
**CONSUMER SERVICE COMPLAINTS  
CALENDAR YEAR 2007  
LIFE, ACCIDENT & SICKNESS COMPANIES,  
AND HEALTH MAINTENANCE ORGANIZATIONS  
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u>#COMPLAINTS</u>
HIGHMARK WEST VIRGINIA, INC.	50
BANKERS LIFE & CASUALTY COMPANY	35
HUMANA INSURANCE COMPANY	31
UNITED HEALTHCARE INSURANCE COMPANY	27
AETNA LIFE INSURANCE COMPANY	24
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	18
AXA EQUITABLE LIFE INSURANCE COMPANY	16
CARELINK HEALTH PLANS, INC.	15
METROPOLITAN LIFE INSURANCE COMPANY	15
MONUMENTAL LIFE INSURANCE COMPANY	15
CONSECO HEALTH INSURANCE COMPANY	14
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	14
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	13
MAMSI LIFE AND HEALTH INSURANCE COMPANY	10

**TOP FIVE INSURANCE COVERAGE TYPE  
AND REASONS FOR COMPLAINTS  
CALENDAR YEAR 2007**

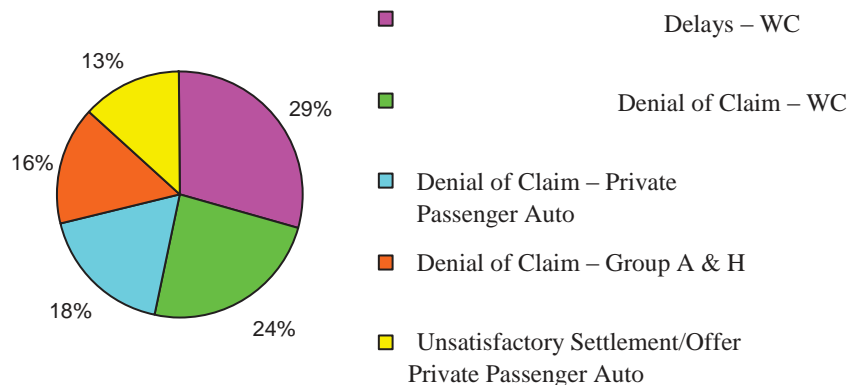
<u>COVERAGE TYPES</u>	<u># COMPLAINTS</u>
Private Passenger Auto	482
Workers Compensation TPA	482

Group Accident & Health	313
Individual Accident & Health	263
Liability Auto	249



COMPLAINT REASONS # COMPLAINTS

Delays – WC	220	Denial of Claim – WC	176
Denial of Claim – Private Passenger Auto	133		
Denial of Claim – Group A & H	116		
Unsatisfactory Settlement/Offer – Private Passenger Auto	100		



### Employer Coverage Unit

The Employer Coverage Unit works with WV employers to insure that they are compliant with current workers’ compensation laws that relate to requirements for coverage.

The primary function of the unit is to review requests for exemptions from coverage from employers and make appropriate determination of exemption.

State law does not require that exempt employers file an exemption application, but many do because another state, local agency or individual requires proof prior to the start of a job. In these cases, the Employer Coverage Unit issues letters of exemption to employers to present to agencies verifying that

they are not required to carry workers' compensation insurance under the current law. This function relates directly to Title 85, Series 9 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2007, the Unit processed 3,062 exemption applications of which there were 2,763 exemptions granted. These exemptions were entered into the West Virginia Offices of the Insurance Commissioner's Proof of Coverage (POC) system in order to include these employers for automated compliance purposes. West Virginia was the first National Council on Compensation Insurance (*NCCI*) state to enter these exemptions into a database. The Employer Coverage Unit is the public's contact to determine proper employer coverage. They also maintain the workers' compensation Proof of Coverage (POC) system which is used for statutory coverage verification.

The Employer Coverage Unit also serves as the point of entry contact for processing workers' compensation claims filed by employees of WV employers who are uninsured. These claims are governed by Title 85 Series 8, The Workers' Compensation Uninsured Employers' Fund. This fund was established in order to provide a safety net for workers who are injured while working for an illegally operating employer. Once a claim is accepted into the fund, the employer is also assessed a fine and is responsible for reimbursement to the fund for all monies paid on their behalf.

Other additional tasks of the unit include researching and identifying employers who are operating without workers' compensation insurance, verifying coverage for other state agencies, and reviewing and reconciling old employer accounts from the former Workers' Compensation Commission. The unit works hand in hand with the Revenue Recovery Unit and Regulatory Compliance to recognize and fine employers that are not carrying the mandatory coverage.

### **OIC Employer Coverage Unit Employer Exemption Statistics**

Current 12 -Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued
Jan-07	146	31	177
Feb-07	123	26	149
Mar-07	143	30	173
Apr-07	141	41	182
May-07	151	147	298
Jun-07	128	239	367
Jul-07	133	100	233
Aug-07	128	126	254
Sep-07	125	171	296
Oct-07	161	107	268
Nov-07	97	55	152
Dec-07	179	35	214
<b>Totals</b>	<b>1655</b>	<b>1108</b>	<b>2763</b>

**CY07**

Total Exemptions Issued	2,763
Total Denials	299
Number of Applications Received	3,062

<b>Employer Coverage</b>	
<b>Statistics for Year Ending 12/31/2007</b>	
Activity	Total
Compliance requests completed	4,595
Phone Calls	5,222
Payroll Reports Processed	4,447
Termination Forms Received	2,918
Walk-Ins	419
Uninsured Claims Received	72
PRT's Completed	1,442

**Financial Conditions Division**

The primary responsibility of the Financial Conditions Division (“Division”) is to monitor the financial stability and solvency of insurance companies admitted to do business in West Virginia. This includes traditional Life & Health and Property & Casualty companies as well as health care corporations such as Blue Cross/Blue Shield Plans and Health Maintenance Organizations. The Financial Conditions Division is also responsible for registering and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans and Surplus Lines Insurers registered to do business in the State of West Virginia.

Prior to being admitted, companies must file an application with the Offices of the West Virginia Insurance Commissioner. The applications of these companies, either foreign or domestic, are reviewed by the Division to ensure that the appropriate statutes have been satisfied in regard to the companies’

general corporate organization and financial strength. Recommendations are then made to the Commissioner or Deputy Commissioner as to the admissibility of these applicant companies.

Companies admitted by the Offices of the West Virginia Insurance Commissioner are then monitored by the Division to ensure that they maintain their financial stability and solvency necessary for the protection of West Virginia policyholders. Monitoring of the insurance industry is effectuated through complex financial examinations and analysis performed by financial analysts and certified financial examiners.

This Division is responsible for ensuring that insurance companies operating in this State report and pay the appropriate taxes levied by West Virginia statutes. This process involves the reconciliation of companies' quarterly reports and payments to their year-end tax returns. This function also includes the tracking and collection of taxes generated by the excess lines market. Excess lines or surplus lines refer to business placed with companies that are not admitted in West Virginia. This occurs when certain lines of insurance are not readily available with companies licensed in West Virginia. Coverage is written with these surplus lines insurers by licensed insurance agents that have obtained an excess lines broker's license from the Agents Licensing and Education Division. The surplus lines licensee must provide reports to the Financial Conditions Division on individual policies written and remit the appropriate tax payment as detailed by the West Virginia Code.

The tabular information contained in this Report is a condensed statement of the annual reports filed by insurers doing business in West Virginia and an indication of their financial condition as compiled by the Financial Conditions Division.

### **FINANCIAL CONDITIONS DIVISION**

#### **Number of Insurance Companies by Type as of December 31, 2007**

All Companies	2,036
Accredited Reinsurer	29
Farmers Mutual Fire	11
Fraternal	26
HMDI	4
HMO	4
Joint Underwriter	4
Life	472
Managing General Agent	11
Property & Casualty	735
Purchasing Group	240
Rating Organization	11
Reciprocal	11
Reinsurance Intermediary	2
Reinsurer Life	1
Reinsurer Property & Casualty	7

Risk Retention	77
Surplus Lines	149
Third Party Administrator (Home State)	48
Third Party Administrator (Non-Resident)	138
Third Party Administrator (Registered)	34
Title	22

## **FINANCIAL CONDITIONS DIVISION**

### **West Virginia Domestic Insurance Companies January 1, 2007 to December 31, 2007**

#### **Captive**

**Companies** James Murdy, President/Treasurer Mountaineer

Freedom, RRG, Inc.  
1 Medical Park  
Wheeling, WV 26003  
Phone: 802-264-4594

#### **Health Entities**

Cosby M. Davis, III, President & CEO  
Carelink Health Plans, Inc.  
500 Virginia Street East, Suite 400  
Charleston, WV 25301  
Phone: 304-348-2900

Gary D. Radine, President & CEO  
Delta Dental Plan of West Virginia  
One Delta Drive  
Mechanicsburg, PA 17055  
Phone: 717-766-8500

Phillip D. Wright, President  
Ohio Valley Highmark West Virginia, Inc.  
52160 National Road, E.  
St. Clairsville, OH 43950  
Phone: 740-695-3585

Gregory Kent Smith, President Health Plan of The Upper

dba: Mountain State Blue Cross Blue Shield  
P.O. Box 1948  
Parkersburg, WV 26101  
Phone: 304-424-7700

John Patrick Monahan, Executive Director  
Unicare Health Plan of West Virginia, Inc.  
1 WellPoint Way  
Thousand Oaks, CA 91362  
Phone: 818-703-4000

#### **Joint Underwriters**

Access WV  
P.O. Box 50540  
Charleston, WV 25305  
Phone: 888-680-7342

WV Essential Property Insurance Assoc. (Fair Plan)  
P.O. Box 40067  
Philadelphia, PA 19106  
Phone: 800-462-4972

#### **Life Insurance Companies**

Philip D. Wright, President  
THP Insurance Company

**FINANCIAL CONDITIONS DIVISION**

**West Virginia Domestic Insurance Companies *continued***  
**January 1, 2007 to December 31, 2007**

52160 National Road, East  
St. Clairsville, OH 43950-9365  
Phone: 740-695-3585

**Managing General Agents**

Triangle Surety Agency  
300 Summers Street, Suite 970  
Charleston, WV 25301  
Phone: 304-342-4989

**Property Insurance Companies**

Edwin Dennis McCormick, President  
Farmers and Mechanics Fire and Casualty Ins. Co.  
25 Administrative Drive  
P.O. Box 1917  
Martinsburg, WV 25402  
Phone: 304-263-0809

Edwin Dennis McCormick, President  
Farmers and Mechanics Mutual Ins. Co. of WV  
25 Administrative Drive  
P.O. Box 1917  
Martinsburg, WV 25402  
Phone: 304-263-0809

John A. Arbuckle, Jr., President  
Farmers Home Fire Insurance Company  
P.O. Drawer 589  
Lewisburg, WV 24901  
Phone: 304-645-1975

Dave Corsini, II, President  
Farmers' Mutual Insurance Company  
20 Moran Circle  
Rt 73 South  
Fairmont, WV 26554  
Phone: 304-366-1850

Robert Joseph Kenney, President  
First Surety Corporation  
300 Summers Street, Suite 970  
Charleston, WV 25301

J. Carter Norton, President  
Inland Mutual Insurance Company  
P.O. Box 2085

Huntington, WV 25701 Phone: 304-343-8171 Phone:  
304-529-2771

Willard Wayne Jores, President  
Municipal Mutual Insurance Company  
10th & Charles Street  
Wellsburg, WV 26070  
Phone: 304-737-3371

**Property Insurance Companies *continued***



## FINANCIAL CONDITIONS DIVISION

### **West Virginia Domestic Insurance Companies *continued* January 1, 2007 to December 31, 2007**

Clyde M. See, Jr., President  
Mutual Protective Association Of WV  
P.O. Box 5  
Baker, WV 26801  
Phone: 304-897-6566

Dale Nibert, President  
Patrons Mutual Fire Insurance Company  
P.O. Box 284  
Pt. Pleasant, WV 25550  
Phone: 304-675-3100

Lewis F. Norton, Jr., President  
Safe Insurance Company  
P.O. Box 2085  
Huntington, WV 25721  
Phone: 304-529-2771

Gregory Arthur Burton, President  
West Virginia Employers' Mutual Insurance Co. dba:  
Brickstreet Mutual Insurance Company  
400 Quarrier Street  
Charleston, WV 25301  
Phone: 304-926-5060

David Lee Rader, President  
West Virginia Mutual Insurance Company  
500 Virginia Street, East  
Suite 1200  
Charleston, WV 25301  
Phone: (304) 343-3000

Arthur Lee Meadows, President  
Pan Handle Farmers Mutual Insurance Co. of WV  
R.D. #1 Box 166-A  
Moundsville, WV 26041  
Phone: 888-844-2649

William L. Ditto, President  
Peoples Mutual Fire Insurance Company of WV  
P.O. Box 618  
Berkeley Springs, WV 25411  
Phone: 304-258-1466

George Amos Cokeley, President  
W. Va. Insurance Company  
Route 16 North  
Harrisville, WV 26362  
Phone: 304-643-2772

William West Montgomery, President  
West Virginia Farmers Mutual Insurance Association  
1 Insurance Square  
Celina, OH 45822  
Phone: 419-586-5181

James Walter Buckhannan, Jr., President  
West Virginia National Auto Insurance Company  
330 Scott Avenue, Suite 2  
Morgantown, WV 26507  
Phone: 304-296-0507

### **PURCHASING GROUPS**

Professional Independent Insurance Agents of WV  
P.O. Box 1226  
Charleston, WV 25324  
Phone: 304-342-2440

### **THIRD PARTY ADMINISTRATORS**

**FINANCIAL CONDITIONS DIVISION**

**West Virginia Domestic Insurance Companies *continued***  
**January 1, 2007 to December 31, 2007**

Benefit Assistance Corporation  
P.O. Box 950  
Hurricane, WV 25526  
Phone: 304-562-1913

Vested Health, LLC  
816 Quarrier Street  
P.O. Box 953  
Charleston, WV 25353  
Phone: 304-347-3640

Wells Fargo Third Party Administrators, Inc.  
602 Virginia Street  
P.O. Box 3043  
Charleston, WV 25331  
Phone: 304-353-8617

Parker Benefits, Inc.  
700 Market Square  
Parkersburg, WV 26102  
Phone: 304-424-7700

Wells Fargo Insurance Services of West Virginia, Inc.  
dba: Wells Fargo Disability Management  
P.O. Box 3389  
Charleston, WV 25333  
Phone: 304-556-1100

**WEST VIRGINIA ESSENTIAL PROPERTY INSURANCE ASSOCIATION  
THE FAIR PLAN  
430 WALNUT STREET  
PHILADELPHIA, PA 19106-3698 800-462-  
4972 215-629-8800**

ADMITTED ASSETS	LIABILITIES	MEMBERS EQUITY	DIRECT WRITTEN PREMIUMS		
			FIRE	ALLIED LINES	TOTAL
\$625,388	\$491,297	134,090	\$626,921	\$94,042	\$720,963

**SURPLUS LINES REPORT (UNAUDITED)  
CALENDAR YEAR 2007**

Chapter 33, Article 12C of the West Virginia Code permits surplus lines licensees to procure insurance from an unlicensed company when it cannot, after diligent effort, be procured from any licensed company.

Following is a comparison of the 2003 through 2007 surplus lines statistics:

CALENDAR YEARS	2004	2005	2006	2007
Number of Licensed Brokers	384	366	559	776
Written Premiums – Net	\$128,356,483	\$113,661,883	\$136,719,891	\$132,426,138.48
Total Tax Liability	\$5,219,050	\$4,877,235	\$5,527,154	\$5,359,325.54

**DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED  
JANUARY 1, 2006 TO DECEMBER 31, 2006**

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
First Surety Corporation	01/01/2006 to 06/30/2006	06/12/2007
Inland Mutual Insurance Company	01/01/2002 to 12/31/2006	08/09/2007
Safe Insurance Company	01/01/2003 to 12/31/2006	08/09/2007

\* WV Fire & Casualty was acquired in December, 2005 and name changed to First Surety Corporation in 2006.

**2007 Summary of West Virginia Operations  
of Licensed Insurers by Lines of Business**

## Life, Annuity, Accident and Health and Fraternal Insurance

<u>LIFE</u>	<u>Premiums Written</u>	<u>Benefits Paid</u>
Ordinary Life	\$430,845,196	\$1,072,766,108
Credit Life	\$11,646,491	\$5,805,611
Group Life	\$146,684,255	\$513,416,078
Industrial Life	\$200,216	\$3,844,453
Fraternal Life Insurance	\$7,995,240	\$13,270,665
<b>Total Life Insurance:</b>	<b>\$597,371,398</b>	<b>\$1,609,102,915</b>

<u>ANNUITIES</u>	<u>Considerations</u>	<u>Benefits Paid</u>
Life Annuities	\$1,067,937,363	\$414,538,185
Fraternal Annuities	\$7,275,329	\$6,663,210
<b>TOTAL ANNUITIES:</b>	<b>\$1,075,212,692</b>	<b>\$421,201,395</b>

### ACCIDENT & HEALTH INSURANCE

<u>Life</u>	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio</u>
Individual A & H Type Policies	\$153,613,279	\$85,768,142	56%
Group A & H	\$345,557,266	\$280,205,856	81%
Federal Employees Health Benefits	\$1,453,541	\$1,444,278	99%
Credit A & H, (Group and Ind.)	\$8,047,388	\$4,393,791	55%
Collectively Renewable A & H	\$531,544	\$103,748	20%
<b>Total Life A &amp; H Insurance</b>	<b>\$509,203,018</b>	<b>\$371,915,815</b>	<b>73%</b>
<b>Fraternal</b>			
Individual A & H Type Policies	\$3,583,265	\$2,680,684	75%
Collectively Renewable A & H	\$0	\$0	0%
<b>Total Fraternal A &amp; H Insurance</b>	<b>\$3,583,265</b>	<b>\$2,680,684</b>	<b>75%</b>
<b>Property</b>			
Individual A & H Type Policies	\$7,986,453	\$5,645,260	71%
Group A & H	\$10,621,199	\$8,484,645	80%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$2,609,335	\$402,020	15%
Collectively Renewable A & H	\$4,304	\$561	13%
<b>Total Property A &amp; H Insurance</b>	<b>\$21,221,291</b>	<b>\$14,532,486</b>	<b>68%</b>
<b>Hospital, Medical, and Dental Corp. (HMDI)</b>	<b>\$657,372,749</b>	<b>\$563,567,214</b>	<b>86%</b>
<b>Health Maintenance Org. (HMO)</b>	<b>\$477,374,144</b>	<b>\$414,427,348</b>	<b>87%</b>
<b>Limited Health Service Org.</b>	<b>\$1,046,828</b>	<b>\$868,306</b>	<b>83%</b>
<b>Life Org. Reporting on Health Blank</b>	<b>\$464,910,770</b>	<b>\$343,281,553</b>	<b>74%</b>
<b>Property Org. Reporting on Health Blank</b>	<b>\$19,887,204</b>	<b>\$18,576,243</b>	<b>93%</b>

<b>Total Accident &amp; Health:</b>	<b>\$2,154,599,269</b>	<b>\$1,729,849,649</b>	<b>80%</b>
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**Total Life, Annuity, Accident & Health, and Fraternal Insurance**

	<b>\$3,827,183,359</b>	<b>\$3,760,153,959</b>	<b>98.25%</b>
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**2007 Summary of West Virginia Operations  
of Licensed Insurers by Lines of Business  
Property Insurance**

	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio Exc. LAE</u>
Fire	\$47,922,100	\$18,606,308	39%
Allied Lines	\$26,455,619	\$5,530,049	21%
Ocean Marine	\$3,240,182	\$1,390,370	43%
Inland Marine	\$57,267,559	\$18,411,250	32%
<b>Total Fire &amp; Allied Lines:</b>	<b>\$134,885,460</b>	<b>\$43,937,977</b>	<b>33%</b>
Multiple Peril Crop	\$1,967,921	(\$1,104,465)	-56%
Farmowners Multiple Peril	\$10,307,738	\$3,605,488	35%
Homeowners Multiple Peril	\$310,701,652	\$147,060,138	47%
Commercial Multiple Peril (Non-Liability)	\$95,504,798	\$49,534,326	52%
Commercial Multiple Peril (Liability)	\$67,917,609	\$35,604,058	52%
Mortgage Guaranty	\$18,094,851	\$13,140,492	73%
<b>Total Multiple Peril:</b>	<b>\$504,494,569</b>	<b>\$247,840,037</b>	<b>49%</b>
Private Passenger Auto No-Fault	\$80	\$467,416	584270%
Private Passenger Auto Other Liability	\$647,326,600	\$355,740,752	55%
Commercial Auto No-fault	\$31,388	\$15,323	49%
Commercial Auto Other Liability	\$127,306,546	\$63,947,465	50%
Private Passenger Physical Damage	\$416,089,875	\$228,661,128	55%
Commercial Auto Physical Damage	\$42,276,065	\$21,148,802	50%
<b>Total Automobile:</b>	<b>\$1,233,030,554</b>	<b>\$669,980,886</b>	<b>54%</b>
Financial Guaranty	\$4,681,802	(\$2)	0%
Medical Malpractice	\$60,264,260	\$35,790,699	59%
Earthquake	\$1,127,879	\$513	0%
Workers' Compensation	\$518,258,768	\$287,023,454	55%
Other Liability	\$111,706,426	\$56,707,014	51%
Products Liability	\$9,771,777	\$4,915,513	50%
Aircraft (All Perils)	\$4,622,878	\$1,023,091	22%
Fidelity	\$4,284,915	(\$131,856)	-3%
Surety	\$35,379,303	(\$554,609)	-2%
Federal Flood	\$10,900,653	\$4,461,719	41%
Burglary and Theft	\$412,345	\$32,695	8%
Boiler and Machinery	\$6,472,695	\$1,405,460	22%
Credit	\$2,005,554	\$450,786	22%
Aggregate Write-ins	\$7,831,518	\$3,136,343	40%
Title	\$24,409,248	\$2,731,024	11%
<b>Total Other Lines:</b>	<b>\$802,130,021</b>	<b>\$396,991,844</b>	<b>49%</b>

<b>Total Property &amp; Title</b>	<b>\$2,674,540,604</b>	<b>\$1,358,750,744</b>	<b>46%</b>
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<b>Report Total All Lines</b>	<b>\$6,501,723,963</b>	<b>\$5,118,904,703</b>	<b>79%</b>
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**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

**Accredited Reinsurers**

Allied World Assurance Company (U.S.), Inc.  
225 Franklin Street  
Boston, MA 02110  
Date Licensed: 10/11/2007  
Company Type: Accredited Reinsurer  
Phone: 857-288-6000

Aspen Insurance UK Ltd.  
c/o Lord, Bissell & Brook  
885 Third Avenue, 26th Floor  
New York, NY 10022  
Date Licensed: 12/19/2007  
Company Type: Accredited Reinsurer  
Phone: 212-812-8322

Benfield, Inc.  
100 Summer Street, 16th Floor  
Boston, MA 02110  
Date Licensed: 11/15/2007  
Company Type: Accredited Reinsurer  
Phone: 617-556-5100

Markel International Insurance Company Limited  
Ten Parkway North  
Deerfield, IL 60015  
Date Licensed: 11/15/2007  
Company Type: Accredited Reinsurer  
Phone: 847-572-6387

Willis Re, Inc.  
26 Century Boulevard  
Nashville, TN 37214  
Date Licensed: 12/4/2007  
Company Type: Accredited Reinsurer  
Phone: 615-872-3446

**Life Companies**

Amalgamated Life Insurance Company  
730 Broadway  
New York, NY 10003

American Continental Insurance Company  
101 Continental Place  
Brentwood, TN 37027

Date Licensed: 3/8/2007  
Company Type: Life  
Phone: 212-539-5000

Elder Health Insurance Company, Inc.  
3601 O'Donnell Street  
Baltimore, MD 21224  
Date Licensed: 6/1/2007  
Company Type: Life  
Phone: 410-864-4400

Date Licensed: 9/21/2007  
Company Type: Life  
Phone: 800-264-4000

Envision Insurance Company  
2181 E Aurora Rd Ste 201  
Twinsburg, OH 44087  
Date Licensed: 6/7/2007  
Company Type: Life  
Phone: 330-405-8080

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

**Life Companies continued**

Express Scripts Insurance Company One Express Way St. Louis, MO 63121 Date Licensed: 3/29/2007 Company Type: Life Date Licensed: 3/29/2007 Life	Silverscript Insurance Company CVS/Caremark Corporation 2211 Sanders Road Northbrook, IL 60062 Phone: 800-332-5455 Company Type: Life Phone: 847-559-4765
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**Managing General Agents**

Assuranceamerica Managing Gen. Agency, LLC 5500 Interstate North Parkway, Suite 600 Atlanta, GA 30328 Date Licensed: 11/2/2007 Company Type: Managing General Agent Phone: 770-952-0200 Ext. 259	Rain and Hail, LLC 9200 Northpark Drive, Suite 300 Johnston, IA 50131 Date Licensed: 5/8/2007 Company Type: Managing General Agent Phone: 515-559-1174
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**Property and Casualty Companies**

AIG Advantage Insurance Company One AIG Center Wilmington, DE 19803-1115 Date Licensed: 3/29/2007 Company Type: Property & Casualty Phone: 302-252-2000	Allied World National Assurance Company 225 Franklin Street 27th Floor Boston, MA 02110 Date Licensed: 8/9/2007 Company Type: Property & Casualty Phone: 857-288-6000
American Southern Home Insurance Company P.O. Box 5323 Cincinnati, OH 45201-5323 Date Licensed: 1/18/2007 Company Type: Property & Casualty Phone: 800-759-9008	Amguard Insurance Company P.O. Box A-H Wilkes-Barre, PA 18703-0020 Date Licensed: 12/10/2007 Company Type: Property & Casualty Phone: 800-673-2465



## FINANCIAL CONDITIONS DIVISION

### **Companies Licensed/Registered during January 1, 2007 to December 31, 2007**

#### **Property and Casualty Companies *continued***

Auto Club Property-Casualty Insurance Company 1 Auto Club Drive Dearborn, MI 48126 Date Licensed: 3/21/2007 Company Type: Property & Casualty Phone: 313-336-1234	Capital Advantage Insurance Company 2500 Emerton Avenue Harrisburg, PA 17177 Date Licensed: 3/6/2007 Company Type: Property & Casualty Phone: 717-541-7277
Clermont Insurance Company 1255 Caldwell Rd. Cherry Hill, NJ 08034 Date Licensed: 8/2/2007 Company Type: Property & Casualty Phone: 856-429-9200	Schaumburg, Il 60173- Diamond Insurance Company 1515 E Woodfield Rd Ste 820 Date Licensed: 11/2/2007 Company Type: Property & Casualty Phone: 847-230-1331
Eastern Alliance Insurance Company P.O. Box 83777 Lancaster, PA 17608-3777 Date Licensed: 9/13/2007 Company Type: Property & Casualty Phone: 888-654-7100	Eastguard Insurance Company P.O. Box A-H Wilkes-Barre, PA 18703-0020 Date Licensed: 12/10/2007 Company Type: Property & Casualty Phone: 800-673-2465
Encompass Home and Auto Insurance Company 3075 Sanders Road H1A Northbrook, IL 60062 Date Licensed: 8/20/2007 Company Type: Property & Casualty Phone: 847-402-5000	Erie Insurance Company of New York 100 Erie Insurance Place Erie, PA 16530 Date Licensed: 11/20/2007 Company Type: Property & Casualty Phone: 814-870-2000
Firstcomp Insurance Company 222 South 15th St Ste 1200 Omaha, NE 68102 Date Licensed: 7/24/2007 Company Type: Property & Casualty Phone: 402-926-0099	Flagship City Insurance Company 100 Erie Insurance Place Erie, PA 16530 Date Licensed: 11/20/2007 Company Type: Property & Casualty Phone: 814-870-2000

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during January  
1, 2007 to December 31, 2007**

**Property and Casualty Companies *continued***

Geico Casualty Company  
One Geico Plaza  
Washington, DC 20076  
Date Licensed: 10/22/2007  
Company Type: Property & Casualty  
3000 Phone: 570-271-8777

Harleysville Worcester Insurance Company  
355 Maple Avenue  
Harleysville, PA 19438-2297  
Date Licensed: 7/30/2007  
Company Type: Property & Casualty  
Phone: 215-256-5000

Key Risk Insurance Company  
P.O. Box 49129  
Greensboro, Nc 27419  
Date Licensed: 11/2/2007  
Company Type: Property & Casualty  
Phone: 336-668-9050

Milwaukee Safeguard Insurance Company  
Kemper Auto and Home  
5210 Belfort Road, Suite 120  
Jacksonville, FL 32256  
Date Licensed: 3/21/2007  
Company Type: Property & Casualty  
Phone: (904) 245-5826

Norguard Insurance Company  
P.O. Box A-H  
Wilkes-Barre, PA 18703-0020  
Date Licensed: 12/10/2007  
Company Type: Property & Casualty  
Phone: 800-673-2465

Professionals Direct Insurance Company

Geisinger Indemnity Insurance Company  
100 North Academy Avenue  
Danville, PA 17822-3020  
Date Licensed: 3/20/2007

Imperial Fire And Casualty Insurance Company  
P.O. Box 753  
Opelousas, LA 70571-0753  
Date Licensed: 10/4/2007  
Company Type: Property & Casualty  
Phone: 337-942-0249

Medicus Insurance Company  
8500 Shoal Creek Blvd  
Building 3 Suite 200  
Austin, TX 78757  
Date Licensed: 11/29/2007  
Company Type: Property & Casualty  
Phone: 512-467-2800

Netherlands Insurance Company  
175 Berkeley Street Boston,  
MA 02117  
Date Licensed: 10/10/2007  
Company Type: Property & Casualty  
Phone: 603-352-3221

Onecis Insurance Company  
11860 West State Road 84, Suite 1  
Davie, FL 33325  
Date Licensed: 12/21/2007  
Company Type: Property & Casualty  
Phone: 954-236-8100  
Licensed: 12/21/2007

5211  
Cascade  
Road SE  
Grand  
Rapids,  
MI  
49546  
Date

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during January 1, 2007 to  
December 31, 2007**

**Property and Casualty Companies *continued***

Company Type: Property & Casualty Phone: 616-456-8899 Southwest Marine And General Insurance Company 919 Third Avenue - 10th Floor Tri-State Insurance Company Of Minnesota P.O. Box 1594 Des Moines, IA 50306-1594 Date Licensed: 8/27/2007 Company Type: Property & Casualty Phone: 515-473-3000 Union Standard Insurance Company P.O. Box 152180 Irving, TX 75015 Date Licensed: 7/30/2007 Company Type: Property & Casualty Phone: 972-719-2400 Ext. 2490 Westguard Insurance Company P.O. Box A-H Wilkes-Barre, PA 18703-0020 Date Licensed: 12/10/2007 Company Type: Property & Casualty Phone: 800-673-2465	New York, NY 10022 Date Licensed: 10/2/2007 Company Type: Property & Casualty Phone: 212-551-0613  Union Insurance Company P.O. Box 1594 Des Moines, IA 50306-1594 Date Licensed: 5/4/2007 Company Type: Property & Casualty Phone: 800-235-2942 Vinings Insurance Company P.O. Box 723099 Atlanta, GA 31139-0099 Date Licensed: 11/2/2007 Company Type: Property & Casualty Phone: 678-309-4000
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**Risk Purchasing Groups**

AKC PG, Inc. c/o Smith & Newman, LLP 850 Third Avenue, 18th Floor New York, NY 10022 Date Licensed: 1/4/2007 Company Type: Purchasing Group Phone: 212-486-3056	American Retail Traders, Inc. 28100 Bouquet Canyon Road, Suite 206 1/2 Santa Clarita, CA 91350 Date Licensed: 4/18/2007 Company Type: Purchasing Group Phone: 661-297-7216
Association Resource Group PG Alexander Law Firm, P.C. 1832 Woodmoor Drive, Suite 101 216 16th Street, Suite 1300 Denver, CO 80202 Date Licensed: 3/12/2007 Company Type: Purchasing Group Phone: 303-614-6961	Brokers Network Purchasing Group c/o Hugh Alexander, Monument, CO 80132 Date Licensed: 12/14/2007 Company Type: Purchasing Group Phone: 888-600-5502

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31,  
2007**

**Risk Purchasing Groups continued**

Exhibitors Insurance Purchasing Group, Inc.  
71 Stoner Drive  
West Hartford, CT 06107  
Date Licensed: 5/9/2007  
Company Type: Purchasing Group  
Phone: 860-214-0002

Gallagher Steel Courier Risk Purchasing Group  
35 Waterview Boulevard  
Parsippany, NY 07054  
Date Licensed: 4/6/2007  
Company Type: Purchasing Group  
Phone: 973-939-3624

Hudson QSR Purchasing Group  
4323 Warren Street, NW  
Washington, DC 20016-2437  
Date Licensed: 12/19/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

National Care Providers Insurance, Inc.  
16601 Ventura Boulevard, Suite 500  
Encino, CA 91436  
Date Licensed: 11/2/2007  
Company Type: Purchasing Group  
Phone: 818-905-0311

Franchised Restaurants Risk Purchasing Group, Inc.  
11100 Bren Road West  
Minnetonka, MN 55343  
Date Licensed: 3/30/2007  
Company Type: Purchasing Group  
Phone: 952-653-1000

Hudson Media Protection Purchasing Group  
dba: Hud-Media c/o Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 5/7/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

KIS PG, Inc.  
c/o Smith & Associates, LLP  
850 Third Avenue, 18th Floor  
New York, NY 10022  
Date Licensed: 5/4/2007  
Company Type: Purchasing Group  
Phone: 212-355-5575

Outdoor & Recreational Insurance Program  
4323 Warren Street, NW  
Washington, DC 20016-2437  
Date Licensed: 7/16/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

Pets Best Insurance PG, Inc.  
8722 South 300 West  
Sandy, UT 84070  
Date Licensed: 1/3/2007  
Company Type: Purchasing Group  
Phone: 877-738-7237 Ext. 510  
School Support Purchasing Group

4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 9/13/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

**Risk Purchasing Groups continued**

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

SF Risk Management Group, LLC    Showstoppers Purchasing Group One State Farm Plaza,  
B-3    c/o Beth Kravetz, Esq.  
Bloomington, IL 61701  
Date Licensed: 12/14/2007  
Company Type: Purchasing Group  
Phone: 309-766-1077

4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 4/18/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

Social Service PG, Inc.  
c/o Smith & Newman, LLP    4323 Warren Street NW  
Washington, DC 20016  
New York, NY 10022  
Date Licensed: 1/4/2007  
Company Type: Purchasing Group  
Phone: 212-486-3056

Swiss Re Purchasing Group For Insurance Agents  
850 Third Avenue, 18th Floor  
Date Licensed: 9/18/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

Ullico Labor Protection Group    United States Equestrian Federation Service Co. RPG c/o Beth Kravetz @  
Associates    3000 S. Jamaica Court, Suite 210  
4323 Warren Street, NW  
Washington, DC 20016-2437  
Date Licensed: 12/14/2007  
Company Type: Purchasing Group  
Phone: 202-966-3934

Aurora, CO 80014  
Date Licensed: 10/1/2007  
Company Type: Purchasing Group  
Phone: 303-614-6961

Wachovia Securities Financial Network PG  
4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 9/7/2007

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

Company Type: Purchasing Group  
Phone: 202-966-3934

**Risk Retention Groups**

Applied Medico-Legal Solutions RRG, Inc.  
Aon Insurance Managers  
1850 North Central Avenue, Suite 1700  
Phoenix, AZ 85004  
Date Licensed: 9/13/2007  
Company Type: Risk Retention  
Phone: (602) 427-3200

Comm. Hospital Alt.for Risk Trans. (A Recip. RRG)  
P.O. Box 530  
Burlington, VT 05402-0530  
Date Licensed: 4/25/2007  
Company Type: Risk Retention  
Phone: (802) 864-2742

Financial Advisors Assurance Select RRG  
CHSI Captive Insurance Managers, LLC  
770 Pilot Road, Suite 1  
Las Vegas, NV 89119  
Date Licensed: 3/9/2007  
Company Type: Risk Retention  
Phone: 702-736-4415

Lewis & Clark LTC Risk Retention Group, Inc.  
500 Northridge Road, Suite 330  
Atlanta, GA 30350  
Date Licensed: 8/27/2007  
Company Type: Risk Retention  
Phone: 678-781-2400

Liberty First Risk Retention Group Ins. Co.  
5679 S. Redwood Road, Suite 26  
Salt Lake City, UT 84123  
Date Licensed: 2/26/2007  
Company Type: Risk Retention  
Phone: 801-262-2012

Pinnacle Risk Retention Group, Inc.  
Risk Services, LLC  
2233 Wisconsin Avenue, N.W. Suite 310  
Washington, DC 20007  
Date Licensed: 4/2/2007  
Company Type: Risk Retention

Southwest Physicians Risk Retention Group, Inc.  
c/o Beecher Carlson  
1655 Lafayette Street, Suite 200

Denver, CO 80218  
Date Licensed: 8/6/2007

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

Company Type: Risk Retention  
Phone: 303-388-5688

U.S. Rail Ins. Co., A Risk Retention Group  
P.O. Box 306  
Montpelier, VT 05601-0306  
Date Licensed: 9/24/2007  
Company Type: Risk Retention  
Phone: 802-229-5042  
Phone: 202-471-5944

U. S. Fidelis Ins. Co. Risk Retention Group, Inc.  
7975 N. Hayden Road Suite  
B204  
Scottsdale, AZ 85258  
Date Licensed: 8/30/2007  
Company Type: Risk Retention  
Phone: (480) 563-2315

## FINANCIAL CONDITIONS DIVISION

### **Companies Licensed/Registered during January 1, 2007 to December 31, 2007**

#### Surplus Lines

AIX Specialty Insurance Company  
726 Exchange Street, Suite 1020  
Buffalo, NY 14210  
Date Licensed: 1/31/2007  
Company Type: Surplus Lines  
Phone: 716-857-2041

Empire Indemnity Insurance Company  
1400 American Lane  
Schaumburg, IL 60196  
Date Licensed: 3/30/2007  
Company Type: Surplus Lines  
Phone: 847-762-7467

Lancashire Insurance Company (UK) Limited  
Leboeuf, Lamb, Green & Macrae LLP  
125 West 55th Street  
New York, Ny 10019-5389  
Date Licensed: 10/5/2007  
Company Type: Surplus Lines  
Phone: (212) 424-8000

Mitsui Sumitomo Insurance Co. (Europe) Limited  
Edwards Angell Palmer & Dodge, LLP  
750 Lexington Avenue  
New York, NY 10022  
Date Licensed: 7/27/2007  
Company Type: Surplus Lines  
Phone: (212) 912-2737

Navigators Specialty Insurance Company  
Reckson Executive Park  
6 International Drive, Suite 100  
Rye Brook, NY 10573  
Date Licensed: 2/28/2007  
Company Type: Surplus Lines  
Phone: 847-295-9008

Cincinnati Specialty Underwriters Insurance Company  
P.O. Box 145496  
Cincinnati, OH 45250-5496  
Date Licensed: 12/27/2007  
Company Type: Surplus Lines  
Phone: (513) 870-2324

Ironshore Insurance Ltd.  
Cahill, Gordan & Remdell LLP  
80 Pine Street  
New York, NY 10005  
Date Licensed: 8/7/2007  
Company Type: Surplus Lines  
Phone: (212) 701-3686

Lancashire Insurance Company Limited  
Leboeuf, Lamb, Greene & Macrae LLP  
125 West 55th Street  
New York, NY 10019  
Date Licensed: 10/5/2007  
Company Type: Surplus Lines  
Phone: 212-424-8011

Nationsbuilders Insurance Company  
1900 Overlook III  
2859 Paces Ferry Road  
Atlanta, GA 30339  
Date Licensed: 7/23/2007  
Company Type: Surplus Lines  
Phone: (770) 257-1119

Prime Insurance Syndicate, Inc. 8722  
S. 300 W.  
Sandy, UT 84070  
Date Licensed: 8/22/2007  
Company Type: Surplus Lines



**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

**Surplus Lines continued**

Steadfast  
Insurance

Phone: 801-304-3832 Professional Underwriters  
Liability Ins. Co.  
185 Greenwood Road  
Napa, CA 94558  
Date Licensed: 3/29/2007  
Company Type: Surplus Lines  
Phone: 800-421-2368 Ext 1318  
TM Specialty Insurance Company  
230 Park Avenue  
New York, NY 10169  
Date Licensed: 11/21/2007  
Company Type: Surplus Lines  
Phone: 212-297-6986

Company  
1400 American Lane  
Schaumburg, IL 60196  
Date Licensed: 3/30/2007  
Company Type: Surplus Lines  
Phone: 847-762-7467

**Third Party Administrators (Home-State)**

Alan Gray Claims Processing Services, Inc.  
88 Broad Street  
Boston, MA 02110  
Date Licensed: 6/12/2007  
Company Type: Third Party Admin. (Home State)  
Phone: 617-426-6255

Mass Benefits Consultants, Inc.  
P.O. Box 828  
Annandale, VA 22003-0828  
Date Licensed: 5/8/2007  
Company Type: Third Party Admin. (Home State)  
Phone: 703-256-7800

Peterman Partners, Ltd.  
Century Healthcare  
545 East John Carpenter Freeway, Suite 800  
Irving, TX 75062  
Date Licensed: 5/7/2007  
Company Type: Third Party Admin. (Home State)  
Phone: 469-341-0999

**Third Party Administrators (Non-Resident)**

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

Accenture Insurance Services, LLC  
161 N. Clark Street  
Chicago, IL 60601-3200  
Date Licensed: 8/6/2007  
Company Type: TPA (Non-Resident)  
Phone: 501-664-8044

Allied Benefit Systems, Inc.  
208 South LaSalle Street, Suite 1300  
Chicago, IL 60604  
Date Licensed: 11/14/2007  
Company Type: TPA (Non-Resident)  
Phone: (312) 906-8080

## FINANCIAL CONDITIONS DIVISION

### **Companies Licensed/Registered during January 1, 2007 to December 31, 2007**

#### **Third Party Administrators (Non-Resident)continued**

Amerihealth Mercy Health Plan 200 Stevens Drive Philadelphia, PA 19113 Date Licensed: 10/10/2007 Company Type: TPA (Non-Resident) Phone: 215-937-8000	Benistar Admin Services, Inc. 2187 Atlantic Street, 9th Floor Stamford, CT 06902 Date Licensed: 9/7/2007 Company Type: TPA (Non-Resident) Phone: 860-408-7000
Caremark, LLC 9501 E. Shea Boulevard Scottsdale, AZ 85260 Date Licensed: 8/20/2007 Company Type: TPA (Non-Resident) Phone: 480-314-8319	Claimetrics Management, LLC P.O. Box 22475 Oklahoma City, OK 73123 Date Licensed: 11/26/2007 Company Type: TPA (Non-Resident) Phone: 405-728-5544
Co-Ordinated Benefit Plans, Inc. P.O. Box 20594 Tampa, FL 33622 Date Licensed: 4/18/2007 Company Type: TPA (Non-Resident) Phone: 727-799-9188	Consolidated Health Plans, Inc. 195 Stafford Street Springfield, MA 01104 Date Licensed: 8/15/2007 Company Type: TPA (Non-Resident) Phone: 413-781-2083
Disability Insurance Specialists, LLC 1297A Blue Hills Avenue Bloomfield, CT 06002 Date Licensed: 4/4/2007 Company Type: TPA (Non-Resident) Phone: 860-769-6976 Ext. 3035	Excess Risk Underwriters, Inc. 255 Alhambra Circle, Suite 330 Coral Gables, FL 33134-7402 Date Licensed: 8/20/2007 Company Type: TPA (Non-Resident) Phone: (305) 461-5844
Genisys Management Solutions, Llc 24650 Center Ridge Road, Suite 400 Westlake, OH 44145 Date Licensed: 10/4/2007 Company Type: TPA (Non-Resident) Phone: 440-414-2100	Health Network America, Inc. 246 Industrial Way West Eatontown, NJ 07724 Date Licensed: 6/27/2007 Company Type: TPA (Non-Resident) Phone: 501-664-8044
Herbert V. Friedman, Inc. 119 North Park Avenue, Suite 202 Rockville Centre, NY 11570 Date Licensed: 12/6/2007	Company Type: TPA (Non-Resident) Phone: 800-272-1637 International Funding, Ltd. P.O. Box 2478

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

Madison, WI 53701-2478  
Date Licensed: 10/15/2007  
Company Type: TPA (Non-Resident)  
Phone: 608-255-2187

United Group Programs, Inc.  
2500 N. Military Trail, Suite 450  
Boca Raton, FL 33431  
Date Licensed: 4/4/2007

**Third Party Administrators (Non-Resident)continued**

Lotsolutions, Inc.  
100 West Bay Street  
Jacksonville, FL 32202  
Date Licensed: 9/18/2007  
Company Type: TPA (Non-Resident)  
Phone: 800-888-2738

Meritain Health, Inc.  
300 Corporate Parkway  
Amherst, NY 14226  
Date Licensed: 6/25/2007  
Company Type: TPA (Non-Resident)  
Phone: 716-319-5257

Mitsui Sumitomo Marine Mgmt (U.S.A.), Inc.  
15 Independence Boulevard  
P.O. Box 4602  
Warren, NJ 07059  
Date Licensed: 11/2/2007  
Company Type: TPA (Non-Resident)  
Phone: 800-388-1802 Ext. 8906

Multinational Underwriters, LLC dba:  
MNU  
107 S. Pennsylvania Street, Suite 500  
Indianapolis, IN 46204  
Date Licensed: 8/10/2007  
Company Type: TPA (Non-Resident)  
Phone: 317-262-2132

National Benefits Partner Insurance Agency, LLC  
181 East 5600 South, Suite 240  
Salt Lake City, UT 84107  
Date Licensed: 9/27/2007  
Company Type: TPA (Non-Resident)  
Phone: (800) 583-1571  
Spectera, Inc.

Nipuna Services Limited  
One Gatehall Drive, Suite 301  
Parsippany, NJ 07054  
Date Licensed: 10/24/2007  
Company Type: TPA (Non-Resident)  
Phone: 973-656-0650  
Company Type: TPA (Non-Resident)

**Third Party Administrators (Registered)**

6220 Old Dobbin Lane, Liberty 6, Ste 200  
Columbia, MD 21045  
Date Licensed: 10/9/2007  
Company Type: TPA (Non-Resident)  
Phone: 443-896-0427

Phone: 561-997-9892  
Aultra Administrative Group  
2600 Sixth Street SW  
Canton, OH 44710  
Date Licensed: 8/7/2007  
Company Type: TPA (Registered)  
Phone: 330-363-3348

Wright & Company  
2300 Clarendon Boulevard, Suite 705  
Arlington, VA 22201  
Date Licensed: 8/22/2007  
Company Type: TPA (Non-Resident)  
Phone: 703-373-7003

Benefit Systems & Services, Inc. dba:  
BSSI  
760 Pasquinelli Drive, Suite 320  
Westmont, IL 60559  
Date Licensed: 9/13/2007

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2007 to December 31, 2007**

Company Type: TPA (Registered)  
Phone: 630-203-5131  
Disability Management Alternatives, LLC  
9 Farm Springs Road  
Farmington, CT 06032  
Date Licensed: 8/30/2007  
Company Type: TPA (Registered) Phone:  
800-931-8881 Ext. 8364

United Medical Resources, Inc.  
5151 Pfeiffer Road, ML 400  
Cincinnati, OH 45242  
Date Licensed: 4/18/2007  
Company Type: TPA (Registered) Phone:  
513-619-3336

Medcost Benefit Services, LLC  
P.O. Box 24042  
Winston-Salem, NC 27114-4042  
Date Licensed: 12/27/2007  
Company Type: TPA (Registered)  
Phone: 800-217-5097

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups Licensed as of December 31, 2007**

A.A.L.D., Inc.  
Re/Max Risk Purchasing Group, Inc.  
P.O. Box 3907  
Englewood, CO 80155-3907  
Phone: 303-770-5531

Accountants Insurance Purchasing Group Assoc.  
c/o CT Corp System 28 South La Salle Street  
Chicago, IL 60604  
Phone: 312-267-8534

ADA (American Dental Association) RPG, Inc.  
211 East Chicago Avenue  
Chicago, IL 60611  
Phone: 515-365-4100

Aegis Service Contract Liability PG, Inc.  
6010 Atlantic Boulevard  
Norcross, GA 30071  
Phone: 800-672-3447

Agents Professional Liability Service Organization  
c/o Beth Kravetz & Associates 4323 Warren  
Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

AKC PG, Inc.  
c/o Smith & Newman, LLP  
850 Third Avenue, 18th Floor  
New York, NY 10022  
Phone: 212-486-3056

Allied Health Purchasing Group Association

ACA International c/o Beth  
Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Actuaries & Pension Administrators PG  
c/o Cal-Surance Associates  
P.O. Box 7048  
Orange, CA 92863-7048  
Phone: 714-939-0800

Advocacy Protection Plus Purchasing Group Assoc.  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Affordable Housing Purchasing Group, Inc.  
dba: Affordable Housing Purchasing Group  
119 Summit Avenue  
Summit, NJ 07901  
Phone: 908-273-6105 Ext. 232

Agribusiness PG, Inc. c/o S.  
H. Smith & Company 41  
North Main Street  
West Hartford, CT 06107  
Phone: 800-561-3600

All American Purchasing Group, Inc.  
10210 N. Central Expressway, Suite 500  
Dallas, TX 75231  
Phone: 800-232-5830

25 Chestnut Street, Suite 105

**FINANCIAL CONDITIONS DIVISION**

*continued*

**Risk Purchasing Groups**

**Licensed as of December 31, 2007**

American Assoc. of Advertising Agencies, Inc. c/o  
Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon, MO 63368  
Phone: 636-329-8551

American Contractors Risk Purchasing Group, Inc.  
12222 Merit Drive, Suite 1660  
Dallas, TX 75251  
Phone: 972-702-9004

American Federation of Daily-Care Services, Inc.  
P.O. Box 440544  
Kennesaw, GA 30144  
Phone: 800-476-4940

American Massage Council  
1851 E. First Street, Suite 1160  
Santa Ana, CA 92705  
Phone: 800-500-3930

American Pest Control Purchasing Group, Inc.  
c/o Wilson, Wheeler & Schmidt  
P.O. Box 1793  
Orlando, FL 32802-1793

American Retail Traders, Inc.  
28100 Bouquet Canyon Road, Suite 206 1/2  
Santa Clarita, CA 91350  
Phone: 661-297-7216  
Haddonfield, NJ 08033  
Phone: 856-216-0220

American Acupuncture Council RPG  
1851 E. First Street, Suite 1160  
Santa Ana, CA 92705

American Bankers Association Purchasing Group  
c/o Progressive Casualty Ins. Co. OH121  
5920 Landerbrook Drive  
Mayfield Heights, OH 44124  
Phone: 800-274-5222

American Dietetic Assoc. Risk Purchasing Group  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

American Health Care Professions PG Assoc. c/o  
Doak Foster  
425 W. Capitol Avenue, Suite. 1800  
Little Rock, AR 72201-3525  
Phone: 847-803-3100

American Medical Professional Alliance, Inc.  
c/o Hitchcock & Cummings, LLP  
757 Third Avenue, 25th Floor  
New York, NY 10017  
Phone: 212-688-3025

American Psychotherapist Prof. Liab. Ins. Program  
c/o Beth Kravetz & Associates 4323 Warren  
Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

American Safety Purchasing Group, Inc.  
100 Galleria Parkway, S.E., Suite 700  
Atlanta, GA 30339  
Phone: 800-388-3647

Phone: 800-838-0383

American Society of Accountants, Inc.  
9201 Forrest Hill Avenue, Suite 200  
Richmond, VA 23235  
Phone: 804-327-1774

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups *continued* Licensed as of December 31, 2007**

American Society of Health System Pharmacists  
RPG c/o Doak Foster  
425 W. Capitol Avenue, Suite 1800  
Little Rock, AR 72201-3525  
Phone: 847-803-3100  
American Specialty Sports & Entertainment PG c/o  
Beth Kravetz & Associates 4323 Warren Street,  
N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Ammia, Inc.  
401 E. Jackson Street, Suite 1700  
Tampa, FL 33602  
Phone: 800-527-4953

ANA/SNA Purchasing Group Association  
c/o Doak Foster  
425 W. Capitol Avenue, Suite 1800  
Little Rock, AR 72201-3525  
Phone: 847-803-3100

APGA Insurance Group, Inc.  
201 Massachusetts Ave. N.E., Suite C-4  
Washington, DC 20002  
Phone: 202-464-2742

Arrowhead Public Risk Purchasing  
Group c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Associated EMT's and Paramedics of America  
10801 Mastin Boulevard, Suite 550  
Overland Park, KS 66210  
Phone: 913-661-0213

American Tax Preparers Purchasing  
Group c/o Captive Insurance  
Services, Inc.  
209 Hawksbury Place  
O'Fallon, MO 63368  
Phone: 636-329-8551

American World Accounting Service Providers  
Professional Liability Association PG  
P.O. Box 526148  
Salt Lake City, UT 84152-6148  
Phone: 800-433-6182

Aon Realty Purchasing Group c/o  
Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Appraisers' Liability Insurance Trust PG  
c/o Liability Insurance Administrators  
P.O. Box 1319  
Santa Barbara, CA 93102-1319  
Phone: 800-334-0652

ASHA Purchasing Group Association  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Associated Aviation Professionals, Inc.  
P.O. Box 526397  
Salt Lake City, UT 84152-6397  
Phone: 801-156-6028



**FINANCIAL CONDITIONS DIVISION**

*continued*

Association of Professional  
Entertainers cc/o Beth Kravetz &  
Associates 4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Association of Public And Private  
Educators  
P.O. Box 418131  
Kansas City MO 64141-9131  
Phone: 816-756-1060

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups *continued*** **Licensed as of December 31, 2007**

Association of Responsible Tanning Salon  
Operators, Inc.  
3300 Central Avenue, Suite 1520  
Phoenix, AZ 85012  
Phone: 800-844-2101

Association Resource Group PG c/o Hugh  
Alexander, Alexander Law Firm, P.C.  
216 16th Street, Suite 1300  
Denver, CO 80202  
Phone: 303-614-6961

Associations and Professionals Gen. Liab. PG  
c/o Doak Foster  
425 W. Capitol Avenue, Suite 1800  
Little Rock, AR 72201-3525  
Phone: 847-803-3100

Associations Purchasing Group  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Athletic Alliance Risk PG  
c/o Sports, Leisure & Entertainment RPG  
P.O. Box 2338  
Fort Wayne, IN 46801-2338  
Phone: 260-459-5824

Auto's For Hire Risk Purchasing Group, Inc.  
32107 W. Lindero Cyn, Suite 126  
Westlake Village, CA 91361  
Phone: 800-345-7810

Automotive Insurance Purchasing Group, Inc.  
P.O. Box 130745  
Dallas, TX 75313-0745  
Phone: 214-969-6200

Avma/Professional Liability Insurance Trust PG  
P.O. Box 74221  
Chicago, IL 60090  
Phone: 312-922-5000

Behavioral Health Purchasing Group, Inc.  
67 East Main Street  
Bay Shore, NY 11706  
Phone: 631-666-1588

Brokers Network Purchasing Group  
1832 Woodmoor Drive, Suite 101  
Monument, CO 80132 Phone:  
888-600-5502

Brownguard Association of Delaware, Inc. RPG  
21 Maple Avenue CN9175  
Bay Shore, NY 11706-9175  
Phone: 516-666-5050

BSA Local Council Purchasing Group Assoc., Inc.  
333 West Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000  
P.O. Box 11797  
Woodbury, NY 11797

Business Services, Prof. Purchasing Group,  
Inc.

P.O. Box 7001  
Royersford, PA 19468-9040  
Phone: 800-227-9040

Buttine Underwriters Purchasing Group, LLC  
125 Park Avenue, 3rd Floor  
New York, NY 10017-5613  
Phone: 860-541-7709

Camp Operators Safety Association, Inc.

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

Phone: 212-699-4513

Washington, DC 20037

Chiropractic Benefit Services, Inc.  
c/o Low & Childers, PC  
2999 N. 44th Street, Suite 250  
Phoenix, AZ 85018  
Phone: 602-266-1166

Christmas Tree Liability Purchasing Group  
1220 S.W. Morrison, Suite 400  
Portland, OR 97205  
Phone: 503-226-1422

Clearwater Transportation Insurance  
Program c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Combined Real Estate Purchasing Enterprise, Inc.  
c/o Hitchcock & Cummings, LLP  
757 Third Avenue, 25th Floor  
New York, NY 10017  
Phone: 212-688-3025

Commercial for Hire Transportation PG  
3250 Interstate Drive  
Richfield, OH 44286  
Phone: 330-659-8900

Community and Medical Transportation PG  
c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Community Associations PG, Inc.  
Old Forge Centre  
20595 Lorain Road  
Fairview Park, OH 44126  
Phone: 800-545-1538

Compliance Protection Purchasing Group Association  
118 S Clinton St., Suite 760  
Chicago, IL 60661  
Phone: 312-258-3050

Construction Professionals' Risk PG, Ltd.  
c/o Jorgensen & Company  
1200 E. Ridgewood Avenue, Parkview Plaza  
Ridgewood, NJ 07450  
Phone: 201-447-4400

Consultants, Sales Representatives & Administrators  
PG - Insurance Professional Program  
c/o Cal-Surance Companies  
P.O. Box 7048  
Orange, CA 92863-7048  
Phone: 202-263-4014

Chemical Professionals Purchasing Group  
1250 24th Street, N.W.

Phone: 714-939-7490

Consumer Data Industry Association, Inc.  
175 Water Street, 8th Floor  
New York, NY 10038  
Phone: 212-458-3695

Court Reporters Purchasing Group Association  
25 Chestnut Street, Suite 105

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

Haddonfield, NJ 08033

Phone: 856-216-0220

Custom Realty Purchasing Group  
Association c/o Mandell Menkes &  
Surdyk, LLC

333 W. Wacker Drive, Suite 300

Chicago, IL 60606

Phone: 312-251-1000

Design Professionals Association RPG, Inc.

2301 W. 22nd Street, Suite 208

Oak Brook, IL 60523

Phone: 630-468-6043

Designpro Purchasing Group c/o

Beth Kravetz & Associates 4323

Warren Street, N.W.

Washington, DC 20016-2437

Phone: 202-966-3934

Distinguished Properties Umbrella Managers, Inc.

c/o 3H Corporate Services, LLC

81 Columbia Heights, Suite 22

Brooklyn, NY 11201

Phone: 718-522-3724

DRI Purchasing Group, Inc. c/o

Westmont Associates, Inc.

25 Chestnut Street, Suite 105

Haddonfield, NJ 08033

Phone: 856-216-0220

Educator's Purchasing Group

8144 Walnut Hill Lane, #400

Dallas, TX 75231

Phone: 703-723-9795

Educators Purchasing Group Association

55 E. Monroe Street, Suite 3300

Chicago, IL 60603

Dental Professionals Purchasing Group c/o  
Captive Insurance Services, Inc.

209 Hawksbury Place

O'Fallon, MO 63368

Phone: 636-329-8551

Design Professionals Risk Control Group

30 Ragsdale Drive, Suite 201

Monterey, CA 93940

Phone: 800-227-4284

Distinguished Properties Associates, Inc.

6 Clement Avenue

New York, NY 11201

Phone: 518-583-0939 Ext. 111

DME/OP Purchasing Group, Inc.

6405 Metcalf Avenue, Suite 400

Shawnee Mission, KS 66202

Phone: 800-362-3363

Educational Institutions PG, Inc.

Ningret Management Company, LLC

P.O. Box 270049

West Hartford, CT 06127-0049

Phone: 860-561-0325

Educators Protection Group

25 Chestnut Street, Suite 105

Haddonfield, NJ 08033

Phone: 856-216-0220

Phone: 312-346-6400

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

Entertainment Providers Purchasing  
Group c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934  
Entertainment Services, Inc. P.O. Box  
2946  
Shawnee Mission, KS 66201-1346  
Phone: 913-432-4400

ERS Risk Purchasing Group Association,  
Inc.  
333 W. Wacker, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Exhibitors Insurance Purchasing Group, Inc.  
71 Stoner Drive  
West Hartford, CT 06107  
Phone: 860-214-0002

F. P. Purchasing Group  
1357 E. Lassen Avenue, Suite 100  
Chico, CA 95973  
Phone: 856-216-0220

Family Entertainment Centers Safety Assoc., Inc.  
45 Crossways Park Drive  
P.O. Box 9017  
Woodbury, NY 11797  
Phone: 516-487-0300

Fidelity Far West Food & Beverage Liab. Assoc., Inc.  
c/o Lynette Warner  
P.O. Box 526148  
Salt Lake City, UT 84152  
Phone: 800-433-6162

Financial Sales Professionals Purchasing  
Group c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

First American Equipment Dealer Purchase Group  
3100 Broadway  
Kansas City, MO 64111

Fitness and Wellness Purchasing Group  
380 Stevens Avenue  
First Floor, Room 206  
Solana Beach, CA 92705  
Phone: 800-395-8075

Five Star Agents, Inc. Purchasing Group  
118 S. Clinton Street, Suite 450  
Chicago, IL 60661  
Phone: 312-879-7136

Fleet & Equipment Rental RPG  
P.O. Box 53310  
Irvine, CA 92619-3310  
Phone: 949-790-9200  
Franchised Restaurants Risk PG, Inc.

Florence Risk Purchasing Group, Inc.  
c/o Commercial Insurance Alternatives  
P.O. Box 988  
St. Helena, CA 94574  
11100 Bren Road, West

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued* Licensed  
as of December 31, 2007**

Minnetonka, MN 55343

Glynn General Purchasing Group, Inc.  
c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Guardian Professional Liability Risk PG  
4001 Miller Road  
Wilmington, DC 19802  
Phone: 302-765-6000

Health Care Professional Program  
110 Westwood Place Suite 100  
Brentwood, TN 37027  
Phone: 615-371-8776

Health Care Purchasing Group, Inc.  
9821 Katy Freeway, Suite 700  
Houston, TX 77024  
Phone: 713-935-8804

Healthcare Professionals RPG, Inc.  
c/o Contemporary Insurance Services  
11301 Amherst Avenue, Suite 202  
Silver Spring, MD 20902  
Phone: 301-933-3373  
Phone: 952-653-1000  
Phone: 707-963-2400

Gallagher Steel Courier Risk  
Purchasing Group  
35 Waterview Boulevard  
Parsippany, NY 07054  
Phone: 973-939-3624

Garage Services & Equipment Dealers Liability

Great American Cities Purchasing Group, Inc.  
20595 Lorain Road  
Fairview Park, OH 44126  
Phone: 440-333-6300

Habitat for Humanity Purchasing Group, Inc.  
121 Habitat Street  
Americus, GA 31709  
Phone: 229-924-6935 X 2128

Health Care Professions Purchasing Group Assoc.  
c/o Doak Foster  
425 W. Capitol Avenue, Suite. 1800  
Little Rock, AR 72201-3525  
Phone: 847-803-3100

Healthcare Insurance Group  
10900 N.E. 4th Street, Suite 1100  
Bellevue, WA 98004  
Phone: 425-450-1090

Healthcare Providers Service Organization  
PG c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Assoc. of America, Inc. P.O. Box 469  
Sandy, UT 84070  
Phone: 800-433-6162

Global Anesthesiologists Specialty Services  
RPG c/o Professional Benefit Specialists Inc.  
P.O. Box 43788  
Louisville, KY 40253-0788  
Phone: 800-216-1056

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

Healthcare Purchasing Group Association

25 Chestnut Street, Suite 105

Haddonfield, NJ 08033

Phone: 856-216-0220

Horsemen of North America Safety  
Control PG

P.O. Box 223

Paynesville, MN 56362

Phone: 800-328-8894

Hud-Chem Insurance Program 100

Colony Squire, Suite 780 1175 Peachtree  
Street, N.E.

Atlanta, GA 30361-6204

Phone: 404-879-2170

Hudson Media Protection Purchasing

Group dba: Hud-Media c/o Beth

Kravetz & Associates 4323 Warren  
Street, N.W.

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

Washington, DC 20016-2437

Hudson QSR Purchasing Group  
c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Independent Garage and Towing Contractors  
Services, Inc.  
Main Seneca Building  
237 Main Street, Suite 820  
Buffalo, NY 14203  
Phone: 716-856-6600

International Hole-In-One Association  
dba: Hole-In-One Internat'l, Odds On  
Promotions c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

IRF Construction Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

IRF Manufacturing Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

IRF Restaurant Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400  
IRF Retail Group

Phone: 202-966-3934  
IG, Inc.  
dba: RSIG c/o Beth Kravetz &  
Associates 4323 Warren  
Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Integrated Risk Facilities, Inc., A RPG  
c/o Preferred Concepts, LLC  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

International Special Events & Recreation Assoc., Inc.  
P.O. Box 469  
Sandy, UT 84070  
Phone: 801-304-5566

IRF Hospitality Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

IRF Real Estate Operations Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400  
IRF Service Group, Inc.  
40 Fulton Street



**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
*continued* Licensed as of  
December 31, 2007**

New York, NY 10038  
Phone: 212-608-9400 IRF

40 Fulton Street  
New York, NY 10038

Jamisonpro Allied Health Purchasing  
Group c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Jamisonpro Purchasing Group, Ltd.  
c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

KIS PG, Inc.  
c/o Smith & Associates, LLP  
850 Third Avenue, 18th Floor  
New York, NY 10022  
Phone: 212-355-5575

Lawyer's Protector Plan Purchasing  
Group c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Legal Professionals Risk Purchasing Group  
41 West Street, 5th Floor  
Boston, MA 02111  
Phone: 617-695-4501

Little League Baseball Risk Purchasing Group, Inc.  
433 Market Street  
P.O. Box 7  
Williamsport, PA 17703  
Phone: 570-326-6555

Long-Term Care Facilities Ins. Purchasing  
Group c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

LTC Risk Purchasing Group  
826 Westpoint Parkway, Suite 1250  
Westlake, OH 44145  
Phone: 440-617-0333

Magaw Health Care Professionals PG  
c/o John Fetcho  
222 S. Prospect Avenue  
Park Ridge, IL 60068  
Phone: 847-692-7050

Mai Hospital & Medical Facilities Purchasing Group  
P.O. Box 590009  
Birmingham, AL 35209  
Phone: 800-282-6242

Phone: 212-608-9400

Wholesale Group, Inc.  
Mai Managed Care Organization Purchasing Group  
P O Box 590009  
Birmingham, AL 35209  
Phone: 800-282-6242

Managed Care Insurance Purchasing Group  
c/o Beth Kravetz & Associates 4323 Warren  
Street, N.W.  
Washington, DC 20016-2437

Mai Physicians & Surgeons Purchasing Group  
P.O. Box 590009  
Birmingham, AL 35209  
Phone: 800-282-6242

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups *continued*** **Licensed as of December 31, 2007**

Phone: 202-966-3934

Medical Professionals Program  
110 Westwood Place  
Brentwood, TN 37027  
Phone: 800-251-5727

Member Insurance Purchasing Group  
4209 W. Shamrock Lane  
McHenry, IL 60050-8271  
Phone: 800-323-0131

Midwest Insurance Coalition Purchasing Group  
c/o Sonora Captive Management, LLC  
14362 N. Frank Lloyd Wright Blvd., Suite 1000  
Scottsdale, AZ 85260  
Phone: 480-889-8960

Motors Insurance Purchasing Group, Inc.  
c/o GMAC Insurance  
300 Galleria Office Center, Suite 200  
Southfield, MI 48034  
Phone: 248-263-6900

NASW Purchasing Group, Inc.  
750 First Street, N.W., Suite 700  
Washington, DC 20002  
Phone: 202-336-8202  
Marquee Hospitality Group  
10900 N.E. 4th Street, Suite 1100

National Association of Ind. Healthcare Prof.  
4835 East Cactus Road, Suite 440  
Scottsdale, AZ 85254  
Phone: 602-230-8200  
Phone: 636-329-8551

Bellevue, WA 98004

Medical Related Professional Services Purchasing  
Group Association  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Mid America Assoc. of Physicians Surgeons RPG  
502 Evergreen Place Ct.  
Louisville, KY 40223  
Phone: 502-244-1056

Midwestern Association of Obstetricians &  
Gynecologists, RPG 502 Evergreen Place  
Ct.  
Louisville, KY 40223  
Phone: 502-244-1056

NAMIC Purchasing Group, Inc.  
3601 Vincennes Road  
P.O. Box 68700  
Indianapolis, IN 46268  
Phone: 317-875-5250

National Association of Broadcasters  
c/o Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon, MO 63368  
Phone: 425-450-1090

National Assoc. of Ind. Life Brokerage Agencies  
c/o Cal-Surance Associates Inc P.O. Box 7048  
Orange, CA 92863-7048  
Phone: 714-939-0800

National Assoc. of Insurance & Financial  
Advisors c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued* Licensed  
as of December 31, 2007**

Washington, DC 20016-2437  
Phone: 202-966-3934

National Chiropractic Council  
1851 E. First Street, Suite 1160  
Santa Ana, CA 92705  
Phone: 800-622-6869

National Franchise Cleaners Risk PG, Inc.  
c/o Stanley McDonald Agency of IL  
2018 State Road  
La Crosse, WI 54601  
Phone: 608-788-6160

National Horsemen's Benevolent and Protective  
Association RPG, Inc.  
c/o Hitchcock & Cummings, LLP  
757 3rd Avenue, 25th Floor  
New York, NY 10017  
Phone: 212-688-3025

National Legal Aid and Defender  
Association c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

National Newspaper Association Purchasing Group  
c/o Mandell Menkes & Surdyk, LLC  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 800-638-8791

National Care Providers Insurance, Inc.  
National Professional Purchasing Group Assoc., Inc.  
c/o Mandell Menkes & Surdyk, LLC  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-280-5566

16601 Ventura Boulevard, Suite 500  
Encino, CA 91436

National Dental Student Risk Purchasing Group  
3101 W. M. L. King Jr. Boulevard - #400  
Tampa, FL 33607  
Phone: 813-222-4153

National Health Club Purchasing  
Group c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

National Lawyers Risk Management Assoc. Inc., RPG  
P.O. Box 85122  
Richmond, VA 23261  
Phone: 804-327-1817

National Merchants Risk Purchasing Group  
233 E. High Street  
Moorpark, CA 93021  
Phone: 805-553-0505 Ext. 304

National Nurses Purchasing Group Association (The)  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Phone: 818-905-0311  
National Purchasing Group for Pest Control  
Operators, Inc.  
Citrus Center  
P.O. Drawer 1793  
Orlando, FL 32802-1793  
Phone: 407-422-5700

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued* Licensed as  
of December 31, 2007**

National Restaurant Owners PG, Inc.  
20595 Lorain Road  
Fairview Park, OH 44126  
Phone: 440-333-6300

National School Leaders Risk Purchasing Group  
P.O. Box 418131  
Kansas City, MO 64141-9131  
Phone: 816-756-1060

National Society of Dental Practitioners      Nationwide  
Redwoods Group      c/o Captive Insurance Services  
210 University Drive, 9th Floor  
Coral Springs, FL 33071  
Phone: 800-237-9429

Exclusive Agent Risk PG, LLC c/o The  
209 Hawksbury Place  
O'Fallon MO 63368  
Phone: 636-329-8551

NCMIC Alternative Health Risk Purchasing Group      NCMIC Diversified Health Risk Purchasing Group  
NCMIC Group Inc.      c/o NCMIC Group, Inc. P.O. Box 9118      P.O. Box 9118  
Des Moines, IA 50306-9690 Des Moines, IA 50306-9118 Phone: 800-247-8043 Phone: 800-  
247-8043

Needcoverage.Com, Inc. A RPG      New York Life Agents Purchasing Group 1981 Marcus  
Avenue      c/o Beth Kravetz & Associates Lake Success, NY 11042      4323 Warren Street,  
N.W.  
Phone: 516-488-4747

Washington, DC 20016-2437  
Phone: 202-966-3934

NHO Risk Purchasing Group, Inc.  
183 Leader Heights Road  
York, PA 17402  
Phone: 800-653-5097

Nightingale Risk Purchasing Group, Inc.  
c/o Commercial Insurance Alternatives  
P.O. Box 988  
St. Helena, CA 94574  
Phone: 800-788-8100

Non-Profit Service Organization      North America Chemical Users & Applicators c/o Beth Kravetz &  
Associates      Association, Inc.  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

P.O. Box 469  
Sandy, UT 84070  
Phone: 801-304-5596

North American Retail RPG, Inc.      Outdoor & Recreational Insurance Program c/o Arizona Central  
Insurance Agency      4323 Warren Street, N.W.  
6700 N. Oracle Road, Suite 323  
Tucson, AZ 85704-7739  
Phone: 520-742-9200

Washington, DC 20016-2437  
Phone: 202-966-3934

Owner-Operators Independent Drivers Association      Grain Valley, MO 64029  
Risk Purchasing Group  
P.O. Box 1000

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups** *continued* Licensed as of **December 31, 2007**

Phone: 800-444-5791

Shelton, CT 06484

Petroleum Marketers Purchasing Group, Inc.  
c/o Ninigret Management Company, LLC  
P.O. Box 270049  
West Hartford, CT 06127-0049  
Phone: 800-356-0168

Pets Best Insurance PG, Inc.  
8722 South 300 West  
Sandy, UT 84070  
Phone: 877-738-7237 Ext. 510

Physicians Excess Liability Coop. Assurance  
Network Risk Purchasing Group aka:  
Pelican  
502 Evergreen Place Court  
Louisville, KY 40223  
Phone: 502-244-1056

Physicians Purchasing Group, Inc.  
820 Gessner, Suite 1000  
Houston, TX 77024  
Phone: 713-932-5342

Pizza Delivery Industry Association, Inc.  
1650 W. Virginia - #200  
McKinney, TX 75069  
Phone: 800-473-8697

Preferred Dental Association of America PG, Inc.  
One Hollow Lane, Suite 204  
Lake Success, NY 11042  
Phone: 516-365-5630

Preferred Property Program, Inc.  
960 Holmdel Road - Building 1  
Holmdel, NJ 07733  
Phone: 732-834-9800

Premier Attorneys Purchasing Group, Inc.  
520 U.S. Highway 22  
P.O. Box 6920  
Bridgewater, NJ 08807-0920  
Phone: 732-634-0088

Premier Hotel Insurance Group  
10900 N.E. 4th Street - Suite 1100  
Bellevue, WA 98004  
Phone: 425-450-1090

Professional Advisers Purchasing Group, Inc.  
1200 East Ridgewood Avenue  
Ridgewood, NJ 07450  
Phone: 201-447-4400  
Phone: 1-888-223-3996

Paramount Real Estate Group, Inc.  
4 Research Drive, Suite 402 - #122  
Professional Association Consultants, Inc.  
235 Everett  
P.O. Box 2507  
East Peoria, IL 61611  
Not Listed  
Professional Counselors Purchasing  
Group, Inc.  
95 Broadway  
Amityville, NY 11701  
Phone: 516-691-6400

Professional Design Purchasing Group  
Association  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220  
Professional Independent Insurance Agents  
of West Virginia  
P.O. Box 1226

## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups *continued*** **Licensed as of December 31, 2007**

Charleston, WV 25324-1226

Professional Nursing Organizations  
Purchasing Group Association c/o  
Doak Foster  
425 W. Capitol Avenue  
Little Rock, AR 72201-3525  
Phone: 847-803-3100

Property Managers Risk Purchasing Group,  
Inc. c/o Program Managers, Inc. 611 Access  
Road, Suite A  
Stratford, CT 06497-7455  
Phone: 203-377-6012

Protector Purchasing Group, Inc.  
40 Fulton Street  
New York, NY 10038  
Phone: 212-608-9400

Psychologists Purchasing Group Association  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

Real Estate Agents Alliance Purchasing Group  
c/o CRES Insurance Services, LLC  
P.O. Box 500810  
San Diego, CA 92150  
Phone: 800-880-2747

Real Estate Sales Professional  
Program dba: Calsurance Associates  
c/o Cal-Surance Companies P.O. Box  
7048  
Orange, CA, 92863-7048  
Phone: 714-939-0800

Phone: 304-342-2440

Professional Warranty Purchasing Group c/o  
Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon, Mo 63368-  
Phone: 636-329-8551

Prosecure Lawyers Purchasing Group  
c/o June Stracener  
425 West Capitol Avenue, Suite 1800  
Little Rock, AR 72201-3525  
Phone: 501-688-8807

Psychiatrists' Purchasing Group, Inc. c/o  
Hitchcock & Cummings, LLP  
757 3rd Avenue, 25th Floor  
New York, NY 10017  
Phone: 212-688-3025

Public Broadcasters Purchasing Group  
c/o Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon, MO 63368  
Phone: 636-329-8551

Real Estate Professionals Risk Purchasing Group  
Association  
1200 E. Glen Avenue  
Peoria Heights, IL 61616-5348  
Phone: 309-688-5444

Rental Equipment Dealers, Inc. c/o  
Program Brokerage Corporation 100  
Sunnyside Boulevard Woodbury,  
NY 11797  
Phone: 516-496-1341

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
*continued* Licensed as of  
December 31, 2007**

Realtors Insurance Purchasing Group  
Association c/o CT Corp System 208  
South La Salle Street  
Chicago, IL 60604  
Phone: 312-267-8534

Resort Hotel Purchasing Group  
161A John Jefferson Road  
Williamsburg, VA 23185  
Phone: 757-220-7193

Ressurance Purchasing Group c/o  
Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Restaurant Owner Purchasing Group c/o  
Ningret Management Services, LLC  
P.O. Box 270049  
West Hartford, CT 06127-0049  
Phone: 800-356-0168

Schneider Group, Inc.  
dba: Protek Risk Purchasing Group  
P.O. Box 42040  
Tucson, AZ 85733--2040  
Phone: 520-670-1111

School Support Purchasing Group  
c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Securities Dealers Risk Purchasing Group, Inc. c/o  
Seabury & Smith  
1255 23rd Street N.W., Suite 300  
Washington, DC 20037  
Phone: 301-590-6525

Security Alarm & Monitoring Association, Inc.  
125-D Wappo Creek Drive  
Charleston, SC 29412

Security Investigative Risk Purchasing Group, LLC  
c/o The Mechanic Group P.O. Box 1646  
Pearl River, NY 10965  
Phone: 845-735-0700

Select Auto Dealer Purchasing Group, LLC  
100 Moores Grove Road  
P.O. Box 650  
Winterville, GA 30683-0650  
Phone: 706-742-5008

Select Hotel Insurance Group  
10900 N.E. 4th Street, Suite 1100  
Bellevue, WA 98009  
Phone: 425-450-1090

SF Risk Management Group, LLC  
One State Farm Plaza, B-3  
Bloomington, IL 61701  
Phone: 309-766-1077

Short-Term Special Events, Inc. Purchasing Group  
10451 Gulf Boulevard  
Treasure Island, FL 33706  
Phone: 727-367-6900  
Showstoppers Purchasing Group c/o Beth Kravetz  
& Associates 4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Sigma Purchasing Group  
Association  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000  
Social Service PG, Inc.  
c/o Smith & Newman,



**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups *continued***  
**Licensed as of December 31, 2007**

LLP 850 Third Avenue, 18th Floor  
New York, NY 10022

Southwest Real Estate Purchasing Group, Inc.  
1835 S. Extension Road  
Mesa, AZ 85210-5942  
Phone: 480-730-2710

Sports & Fitness Insurance Purchasing Group Association, Inc.  
P.O. Box 1967  
Madison, MS 39130-1967  
Phone: 800-844-0536

Sports and Special Event Risk PG, Inc.  
8002 Discovery Drive, Suite 415  
Richmond, VA 23229  
Phone: 804-754-7610

Swiss Re Purchasing Group for Insurance  
Agents c/o Beth Kravetz & Associates 4323  
Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Terrace Insurance Group  
10900 N.E. 4th Street, Suite 1100  
Bellevue, WA 98004  
Phone: 425-450-1090

Truckers Purchasing Group  
6303 75th Street  
P.O. Box 489  
Kenosha, WI 53141-0489  
Phone: 414-697-9600

Phone: 212-486-3056  
Special Markets Purchasing Group, Inc.  
2615 Post Road  
Stevens Point, WI 54481  
Phone: 715-344-2281 Ext. 27

Sports and Recreation Providers  
Association c/o Beth Kravetz & Associates  
4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Steelhead Insurance Purchasing Group, Inc.  
3100 Monticello, Suite 400  
Dallas, TX 75205  
Phone: 214-360-3642

T.V. and Radio Purchasing Group, Inc.  
c/o Mandell Menkes & Surdyk, LLC  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 800-638-8791

Transworld Building Trades & Contractors Liability  
Association Inc. P.O. Box 469  
Sandy, UT 84070  
Phone: 801-304-5596

Trust for Insuring Educators Purchasing Group T  
P.O. Box 418131  
Kansas City, MO 64141-9131  
Phone: 816-756-1060



## FINANCIAL CONDITIONS DIVISION

### **Risk Purchasing Groups *continued*** **Licensed as of December 31, 2007**

Ullico Labor Protection Group c/o Beth Kravetz &  
Associates 4323 Warren Street, N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

Professional Liability Association  
P.O. Box 270049  
Salt Lake City, UT 84152-6148  
Phone: 800-433-6162

United Church Purchasing Group  
c/o United Church of Christ Insurance Board  
704 Quince Orchard Road - #300  
Gaithersburg, MD 20878  
Phone: 301-990-3500

United Professional Liability Purchasing Group, Inc.  
P.O. Box 1809  
Rockport, TX 78382-1809  
Phone: 512-790-9043

United Risk Purchasing Group, Inc.  
7439 E. Elbow Bend Road  
P.O. Box 5910  
Carefree, AZ 85377  
Phone: 602-595-2800

United States Aircraft, Pilots & Mechanics  
Association, Inc.  
P.O. Box 469  
Sandy, UT 84091-0469  
Phone: 800-279-1443

United States Contractors Association, Inc.  
2899 Elmwood Drive  
Smyrna, GA 30080  
Phone: 770-436-7575

United States Equestrian Federation Service Co. RPG  
3000 S. Jamaica Court, Suite 210  
Aurora, CO 80014  
Phone: 303-614-6961

United American Legal Service Providers  
Volunteers Insurance Service Association,  
Inc. c/o Cima Companies, Inc. 216 S. Peyton  
Street  
Alexandria, VA 22314-2892 Phone:  
703-739-9300

Worldwide Outfitters & Guides Association, Inc.  
P.O. Box 469  
Sandy, UT 84070  
Phone: 801-304-5500

Wachovia Securities Financial Network PG c/o  
Beth Kravetz & Associates 4323 Warren Street,  
N.W.  
Washington, DC 20016-2437  
Phone: 202-966-3934

## FINANCIAL CONDITIONS DIVISION

### **Name Changes Completed**

**January 1, 2007 to December 31, 2007**

From: ACE American Reinsurance Company  
To: R & Q Reinsurance Company  
Effective: 12/15/06

From: Acordia of West Virginia, Inc.  
To: Wells Fargo Ins. Company of West Virginia, Inc.  
Effective: 5/7/07

From: Affinion Benefits Group, Inc.  
To: Affinion Benefits Group, LLC  
Effective: 10/1/07

From: Affordable Housing Insurance Program, Inc.  
To: Affordable Housing Purchasing Group, Inc.  
Effective: 3/16/07

From: Alea North America Specialty Ins. Co.  
To: Praetorian Specialty Insurance Co.  
Effective: 10/2/06

From: Allianz Marine & Aviation (France)  
To: Allianz Global Corp. & Specialty (France) Effective:  
7/17/06

From: Allianz Marine & Aviation Versicherungs AG  
To: Allianz Global Corp. & Specialty AG Effective:  
7/28/08

From: American Central Insurance Company  
To: Essentia Insurance Company  
Effective: 9/27/07

From: American Employers Insurance Company  
To: Sparta Insurance Company  
Effective: 8/9/07

From: American Life Ins. Co. of New York  
To: Wilton Reassurance Life Co. of New York Effective:  
9/30/06

From: American Life Stock Insurance Company  
To: Hiscox Insurance Company, Inc. Effective:  
12/31/07

From: Amerus Life Insurance Company  
To: Aviva Life and Annuity Company  
Effective: 11/1/07

From: Atlantic Title Insurance Company  
To: Transunion National Title Insurance Company  
Effective: 1/1/07

From: AXA Re America Insurance Company  
To: Paris Re America Insurance Company  
Effective: 2/9/07

From: Bankers Life Insurance Co. of New York  
To: Aviva Life and Annuity Co. of New York Effective:  
12/19/07

From: Bankers Life Insurance Co. of New York  
To: Aviva Life Insurance Company of New York  
Effective: 12/31/07

From: Birmingham Fire Ins. Co. of Pennsylvania  
To: AIG Casualty Company  
Effective: 12/31/06

From: Business Men's Assurance Co. of America  
To: Liberty Life Insurance Company  
Effective: 6/30/06

From: CGU International Insurance PLC  
To: Aviva International Insurance Limited

Effective: 9/1/06  
From: Chartered Marketing Services, Inc.

To: Intersections Insurance Services, Inc.  
Effective: 11/12/07

Effective: 7/2/07

From: Newmarket Underwriters Insurance

**FINANCIAL CONDITIONS DIVISION**

**Name Changes Completed *continued***

**January 1, 2007 to December 31, 2007**

From: Columbia Universal Life Insurance Company  
To: LifeSecure Insurance Company  
Effective: 12/6/06

From: Continental National Indemnity Company  
To: Continental Indemnity Company  
Effective: 12/31/06

From: Elder Health Insurance Company, Inc.  
To: Bravo Health Insurance Company, Inc.  
Effective: 8/1/07

From: Euler American Credit Indemnity Company To:  
Euler Hermes American Credit Indemnity Co.  
Effective: 11/1/06

From: Fidelity and Guaranty Life Insurance Company  
To: OM Financial Life Insurance Company  
Effective: 1/1/07

From: GE Specialty Insurance (UK) Limited To:  
Swiss Re Specialty Insurance (UK) Ltd.  
Effective: 9/29/06

From: Genworth Life and Health Insurance Company  
To: Sun Life and Health Insurance Company  
(U.S.)  
Effective: 12/1/07

From: Hannover Ruckversicherungs Atkiengesellschaft  
To: Hannover Ruckversicherungs AG  
Effective: 8/8/07

From: Health Administration Services To:  
Houston TPA, Ltd.  
Effective: 8/13/07

From: Heritage Warranty Stock Insurance RRG To:  
Heritage Warranty Insurance RRG, Inc.  
Effective: 8/15/06

From: IDS Life Insurance Company  
To: Riversource Life Insurance Company Effective:  
12/31/06

From: Industrial-Alliance Pacific Life Insurance Co. To:  
Industrial Alliance Pacific Ins. and Financial  
Services, Inc.  
Effective: 9/25/07

From: Infinity National Insurance Company  
To: Hillstar Insurance Company  
Effective: 11/12/07

From: Ingenium Benefits, Inc.  
To: Omaha Information Services Company  
Effective: 1/18/07

From: Jefferson Pilot LifeAmerica Insurance Co.  
To: Lincoln Life & Annuity Company of New  
York  
Effective: 4/2/07

From: JLT Services Corporation To:  
Alliant Services Houston, Inc.  
Effective: 10/16/06

From: Monticello Insurance Company  
To: Max Specialty Insurance Company  
Effective: 4/2/07

From: Mutual Service Casualty Insurance Company  
To: Stockbridge Insurance Company  
Effective: 12/22/06

From: National Alliance Insurance Company  
To: Plaza Insurance Company

Company  
To: Allied World National Assurance Company

## FINANCIAL CONDITIONS DIVISION

### **Name Changes Completed *continued***

#### **January 1, 2007 to December 31, 2007**

From: NHC Agents of Company Purchasing Group To: Nav Reinsurance Specialty Insurance Company Effective: 10/24/07	From: Nantong Transport Company Ins. Assoc. (Eurasia) To: Airtel Insurance Company Effective: 11/8/07
From: Pearl & Associated, Ltd. To: Pearl Insurance Group, LLC Effective: 12/27/06	From: Peninsular Life Insurance Company To: USF&G Specialty Insurance Company Effective: 5/2/07
From: Ullico Casualty Company To: Ullico Casualty Company Effective: 11/17/06	From: Geo. Vera Specialty Insurance Company To: Geo. Vera Specialty Insurance Company Effective: 1/1/07
From: Praetorian Specialty Insurance Company To: Alea North America Specialty Insurance Co. Effective: 5/24/07	From: Principal Health Insurance Company To: Principal National Life Insurance Company Effective: 10/16/07
From: Private Residential Mortgage Insurance Corp. To: Genworth Financial Assurance Corporation Effective: 7/12/07	From: QBE International Insurance Ltd. To: QBE Insurance (Europe) Ltd. Effective: 7/13/06
From: Quadrant Indemnity Company To: Harbor Point Reinsurance U.S., Inc. Effective: 4/17/07	From: Reliance Life Insurance Company To: USAA Direct Life Insurance Company Effective: 9/14/07
From: Republic Insurance Company To: Starr Indemnity & Liability Company Effective: 12/28/07	From: Residential Guaranty Company To: PMI Insurance Company Effective: 1/3/07
From: Revios Reinsurance U.S., Inc. To: Scor Global Life Re Insurance Co. of Texas Effective: 11/14/07	From: Royal Indemnity Company To: Arrowood Indemnity Company Effective: 9/15/07
From: Servus Life Insurance Company To: XL Re Life America, Inc. Effective: 9/18/06	From: Sirius America Insurance Company To: Delos Insurance Company Effective: 8/3/06
From: SQM Administrators, Inc. To: Jardine Lloyd Thompson Benefits, Inc. Effective: 8/9/07 Effective: 8/27/07	From: Starr Excess Liability Insurance Company, Ltd. To: AIG Excess Liability Insurance Company, Ltd. Effective: 7/31/07
From: Stockbridge Insurance Company To: Ironshore Indemnity, Inc. Effective: 11/20/07	From: Valley Forge Life Insurance Company To: Reassure America Life Insurance Company Effective: 9/30/07
From: Templeton Funds Annuity Company To: Allianz Life and Annuity Company Effective: 5/11/07	From: Wellington Specialty Insurance Company To: Catlin Specialty Insurance Company Effective: 3/31/07

## FINANCIAL CONDITIONS DIVISION

### **Mergers Completed**

**January 1, 2007 to December 31, 2007**

Non-Survivor: Academy Life Insurance Company Survivor: Life Investors Insurance Co. of America Effective: 7/1/06	Non-Survivor: Amer. Enterprise Life Ins. Co. Survivor: IDS Life Insurance Company Effective: 12/31/06
Non-Survivor: Amer. Insurance Company of Texas Survivor: Unified Life Insurance Company Effective: 10/1/07	Non-Survivor: American Partners Life Ins. Co. Survivor: IDS Life Insurance Company Effective: 12/31/06
Non-Survivor: Americom Life & Annuity Ins. Co. Survivor: OM Financial Life Insurance Company Effective: 9/30/07	Non-Survivor: Ameritas Variable Life Ins. Co. Survivor: Ameritas Life Insurance Corporation Effective: 5/1/07
Non-Survivor: Aviva Life and Annuity Co. of NY Survivor: Bankers Life Insurance Co. of NY Effective: 12/31/07	Non-Survivor: Benefit Planners Ltd, L.L.P. Survivor: Fiserv Health Plan Administrs, Inc. Effective: 1/1/07
Non-Survivor: Boston Old Colony Insurance Co. Survivor: Buckeye Union Insurance Company Effective: 12/31/06	Non-Survivor: Buckeye Union Insurance Co. Survivor: Continental Insurance Company Effective: 12/31/06
Non-Survivor: Central Benefits Administrs, Inc. Survivor: HealthScope Benefits, Inc. Effective: 12/31/07	Non-Survivor: Chase Ins. Life and Annuity Co. Survivor: Protective Life Insurance Company Effective: 4/1/07
Non-Survivor: Chase Insurance Life Company Survivor: Protective Life Insurance Company Effective: 4/1/07	Non-Survivor: Citicorp Life Insurance Co. Survivor: Metropolitan Life Insurance Co. Effective: 10/20/06
Non-Survivor: Commercial Ins. Co. of Newark, NJ Survivor: Firemen's Ins. Company of Newark, NJ Effective: 12/31/06	Non-Survivor: Continental Reinsurance Corp. Survivor: Firemen's Ins. Co. of Newark, NJ Effective: 12/31/06
Non-Survivor: Coregis Insurance Company Survivor: Westport Insurance Corporation Effective: 3/30/07	Non-Survivor: Cuna Mutual Life Ins. Company Survivor: Cuna Mutual Insurance Society Effective: 12/31/07
Non-Survivor: Diversified Group Administrs, Inc. Survivor: MCA Administrators, Inc. Effective: 12/18/06	Non-Survivor: Empire General Life Assur. Corp. Survivor: Protective Life Insurance Company Effective: 1/1/07
Non-Survivor: Farmers & Traders Life Ins. Co.	Survivor: Columbian Mutual Life Insurance Co. Effective: 10/2/07

**FINANCIAL CONDITIONS DIVISION**

Non-

**Mergers Completed *continued***

**January 1, 2007 to December 31, 2007**

Non-Survivor: ~~Midway and Casualty Life Ins. Co. of NY.~~  
Survivor: ~~Continental Mutual Life Ins. Co.~~  
Effective: ~~12/31/06~~

Non-Survivor: ~~Mid-America Insurance Co. of Newark, NJ~~  
Survivor: ~~Hartford Life Insurance Company Co.~~  
Effective: ~~12/31/06~~

Non-Survivor: ~~Port Wayne Health & Cas. Ins. Co.~~  
Survivor: ~~Unified Life Insurance Company~~ Effective: ~~10/1/07~~  
Effective: 10/1/06

Non-Survivor: Glens Falls Insurance Company  
Survivor: Firemen's Insurance Co. of Newark, NJ  
Effective: 12/31/06

Non-Survivor: Hartford Life Group Insurance Co.  
Survivor: Hartford Life & Accident Insurance Co.  
Effective: 12/31/06

Non-Survivor: Jefferson Pilot Life Amer. Ins. Co.  
Survivor: Lincoln Life & Annuity Co. of NY  
Effective: 4/2/07

Non-Survivor: Kansas City Fire & Mar. Ins. Co.  
Survivor: Continental Insurance Company  
Effective: 12/31/06

Non-Survivor: Federal Home Life Ins. Co.  
Survivor: Genworth Life and Annuity Ins. Co.  
Effective: 1/1/07

Non-Survivor: Liberty Life Insurance  
Company  
Survivor: Business Men's Assur.  
Co. of Amer. Effective: 6/30/06

Non-Survivor: Lincoln Life & Ann. Co. of NY  
Survivor: Jefferson Pilot Life America  
Effective: 4/2/07

Non-Survivor: ~~Mutual Life & Benefit Life Ins. Co. of CT.~~  
Survivor: ~~American Investors Life Insurance Co. of CT~~  
Effective: ~~9/30/06~~

Non-Survivor: ~~First Colony Life Insurance Co.~~  
Non-Survivor: ~~Mutual Service Life Insurance Co.~~  
Survivor: Genworth Life and Annuity Ins. Co.  
Effective: 1/1/07  
Survivor: Country Life Insurance Company  
Effective: 11/1/07

Non-Survivor: ~~Niagara Fire Insurance Company~~  
Non-Survivor: ~~GE Reinsurance Corporation~~  
Survivor: ~~Buckeye Union Insurance Company~~  
Effective: ~~12/31/06~~

Non-Survivor: Guaranty National Insurance Co.  
Survivor: Security Insurance Co. of Hartford  
Effective: 12/28/06

Non-Survivor: Jefferson Pilot Financial Ins. Co.  
Survivor: Lincoln National Life Insurance Co.  
Effective: 7/2/07

Non-Survivor: Jefferson-Pilot Life Insurance Co.  
Survivor: Lincoln National Life Insurance Co.  
Effective: 4/2/07

Non-Survivor: Keystone State Life Insurance Co.  
Survivor: Wilton Reassurance Life Co. of NY  
Effective: 12/31/07

Survivor: Peoples Benefit Life Ins. Co.  
Survivor: Monumental Life Insurance Co.  
Effective: 10/1/07

Non-Survivor: Reassure America Life Ins. Co.  
Survivor: Valley Forge Life Insurance Company  
Effective: 9/30/07

## **FINANCIAL CONDITIONS DIVISION**

### **Liquidations, Revocations, Suspension and Withdrawals January 1, 2007 to December 31, 2007**

Agribusiness PG, Inc. Withdrawn Effective: 9/17/2007	Alea London, Ltd. Withdrawn Effective: 6/18/2007
Alea North America Specialty Insurance Company Withdrawn Effective: 11/2/2007	Allen J. Flood Companies, Inc. Withdrawn Effective: 10/19/2006
Allied Benefit Administrators, Inc. Withdrawn Effective: 11/1/2006	American Specialty Insurance Services, Inc. Withdrawn Effective: 1/18/2006
American World Accounting Service Providers Professional Liability Association PG Withdrawn Effective: 6/18/2007	Associated EMT's and Paramedics of America Withdrawn Effective: 2/23/2007
Automobile Autosure Services, Inc. Withdrawn Effective: 9/13/2007	Capitol Specialty Insurance RRG Withdrawn Effective: 11/17/2006
Central National Insurance Company of Omaha Withdrawn Effective: 12/6/2007	Cole Vision Services, Inc. Withdrawn Effective: 4/24/2006
Consolidated Billing Company License Revoked Effective: 10/31/2007	Definity Health Corporation Withdrawn Effective: 10/17/2007
Fidelity Far West Food and Beverage Liability Association, Inc. Withdrawn Effective: 6/18/2007	Foresight, Inc. Withdrawn Effective: 7/17/2006
Genisystems CA Services, Inc. Withdrawn Effective: 4/11/2006	Highlands Insurance Company License Revoked Effective 3/7/2007
Hud-Chem Insurance Program Withdrawn Effective: 5/7/2007	Institutions Solutions, Inc. Withdrawn Effective: 5/22/06

## **FINANCIAL CONDITIONS DIVISION**



**Liquidations, Revocations, Suspension and Withdrawals *continued***  
**January 1, 2007 to December 31, 2007**

Integrated Disability Resource, Inc.  
 Withdrew  
 Effective: 11/14/2007

ISPP Purchasing Group  
 Withdrew  
 Effective: 1/23/2006

Jardine Lloyd Thompson Benefits, Inc.  
 Withdrew  
 Effective: 8/27/2007

Meritain Health Network, Inc.  
 Withdrew  
 Effective: 6/25/2007

MHF Insurance Administrators, Inc.  
 Withdrew  
 Effective: 1/24/06

MHM Resources, Inc.  
 Withdrew  
 Effective: 10/24/2007

New Source Benefits, LLC  
 Withdrew  
 Effective: 8/23/06

Newport Mutual Insurance RRG, Inc.  
 Withdrew  
 Effective: 2/27/2006

Omaha Information Services Company  
 Withdrew  
 Effective: 10/24/2007

Pacific Insurance Company  
 Withdrew  
 Effective: 7/18/2006

R & Q Reinsurance Company  
 Withdrew  
 Effective: 12/15/2006

Rental Equipment Dealers, Inc.  
 Withdrew  
 Effective: 2/16/2007

Restaurant Owner Purchasing Group  
 Withdrew  
 Effective: 5/15/2007

Roofing Contractors, PG, Inc.  
 Withdrew  
 Effective: 9/11/2006

South Carolina Insurance Company  
 License Revoked  
 Effective 1/16/2007

Specialized Local Delivery Risk Retention Group, Inc.  
 Withdrew  
 Effective: 1/2/2007

Trygg-Hansa Insurance Company, Ltd. (US Branch)      United America Legal Service Providers  
 Withdrew      Professional Liability Association Effective: 11/27/2007      Withdrew  
 Effective: 6/18/2007

Vesta Fire Insurance Corporation  
 License Revoked  
 Effective 9/25/2006

Zurich Specialties London, Ltd.  
 Withdrew  
 Effective: 1/9/2007



## Office of Inspector General—Fraud Unit

The Fraud Unit was created under legislation passed by the WV Legislature during its 2004 regular session. The Fraud Unit is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud, as well as making the public aware of insurance fraud and providing a way to report instances of suspected insurance fraud. Further, the Fraud Unit is to investigate persons suspected of engaging in insurance fraud and referring cases with merit to the appropriate authorities for criminal prosecution.

The Fraud Unit currently consists of twenty-five (25) allocated investigative positions and seventeen (17) allocated support and administrative positions. Field Investigators now occupy field offices in the following cities:

- ③ Beckley
- ③ Charleston
- ③ Fairmont
- ③ Huntington
- ③ Logan
- ③ Martinsburg
- ③ Parkersburg
- ③ Wheeling

The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. One WV State Trooper is currently assigned to work full time with the Fraud Unit and efforts are moving forward to have an additional Trooper assigned to the Unit.

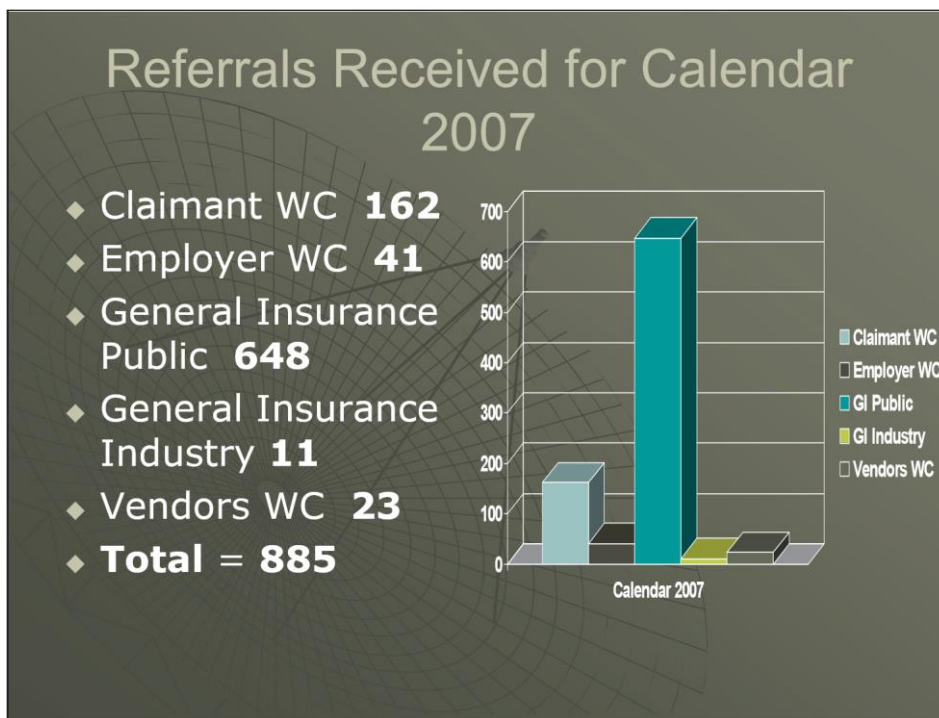
There are three ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free @ 1-800-779-6853; online reporting @ [www.wvinsurance.gov](http://www.wvinsurance.gov); and by correspondence. The Fraud Unit's case management and reporting application has been recognized as one of the premier systems in the nation for its ability to manage cases, detect trends in fraud, and create investigative reports suitable for immediate presentation to prosecutors for review. It has also been designed to receive referrals directly from the online reporting function and is integrated with the National Association of Insurance Commissioners (*NAIC*) online reporting tool.

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. In 2007 the unit issued over thirtyseven (37) press releases detailing criminal indictments and or convictions associated with investigations that involved this office. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each WV State Police Detachment. Additionally, representatives from the Unit appeared at various functions and events statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that results in higher costs to everyone for goods and services.

The Inspector General and designee have appeared together and separately on "Inside Insurance", a television show airing statewide on PBS, with the program airing sixty-six (66) times, for a total air time

of over thirty-three (33) hours of programming dedicated to the issue of insurance fraud and how to report such to the West Virginia Offices of the Insurance Commissioner’s Fraud Unit. Further, numerous interviews have been done with various media outlets around the state concerning efforts to combat insurance fraud in the state. Media interviews along with quarterly newsletters being distributed to the public and the insurance industry enhance the visibility of the Fraud Unit in its goal to educate the public on what constitutes insurance fraud and what can be done to prevent it.

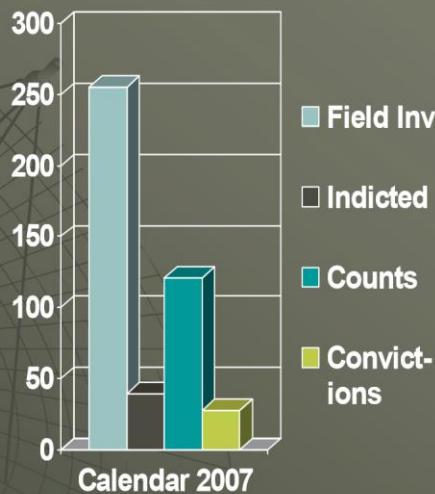
Statistics for activities conducted by the Fraud Unit during calendar year 2007 are depicted in the following chart:



Successful investigations resulting in prosecutions were conducted in numerous counties throughout the state. Prosecutions involved such activity as workers’ compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent “slip, trip, and fall” claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors. As a result of thorough investigations and well prepared reports, along with efficient case management of referrals, significant increases in every category were realized. For example, field investigations assigned were up approximately 45%, while individuals arrested or indicted increased 31%, and the number of felony counts increased 33%. The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2007:

## Statistical Outcomes Achieved

- ◆ Assigned Field Investigations **255**
- ◆ Individuals Arrested/Indicted **39**
- ◆ Felony Counts **121**
- ◆ Convictions **28**



The Fraud Unit continues to utilize technology as a means to investigate and successfully prosecute insurance fraud. In 2007 the unit acquired new technology to assist in investigating small to large organized insurance fraud rings. The unit launched the “i2” Intelligence Analysis software that analyzes relationships between data, criminal acts, associated individuals, and criminal allegations. This software also interfaces with another piece of technology acquired, a “Plotter Printer” that will allow large visual copies of charts depicting suspects, crimes, relationships and timelines to be created better illustrating to prosecutors and juries the structure and activities of suspected crime rings.

In 2007 there were many cases involving a broad spectrum of criminal activity when it came to investigations of suspected insurance fraud. The following cases are offered as examples of the types of cases the Fraud Unit were involved in for calendar year 2007:

### 2007 Case Highlights

**Meddie R. Dunlap**, age 56 of Alum Creek, was indicted on one felony count of “submitting a fraudulent insurance claim to an insurance company”. Mr. Dunlap submitted an insurance claim for damages to a camper in September of 2006 when those damages had previously been paid in June of 2006 by another insurance carrier. Mr. Dunlap pled guilty in February 2008 to a reduced misdemeanor count of insurance fraud and is awaiting sentencing.

**Dallas K. White, Jr.**, age 24 of Belle, was indicted on one (1) count of “forgery of an insurance certificate”. Mr. White, Jr., is alleged to have presented a forged insurance certificate during a traffic stop by the City of Belle Police Department in June of 2007.

**William B. Deskins**, age 37 of Kermit, was indicted on seventeen (17) felony counts of “workers compensation fraud”. Mr. Deskins is alleged to have continued to receive temporary disability payments while continuing to work.

**Jodie E. Castle**, age 36 of South Charleston, was indicted on one (1) felony count of “workers compensation health care fraud” and one felony count of “wrongfully seeking workers compensation” on November 16, 2007. Mr. Castle is alleged to have visited various hospitals 63 times between 2004 and 2006, and filing over nine workers compensation claims listing an employer that he did not work for in order to obtain controlled substances.

**Lisa Ann Holcomb-Patterson**, age 41 of Dunbar, was indicted on two (2) felony counts of “insurance fraud”, two (2) felony counts of “uttering a forged document” and one felony count of “fraudulent schemes” on November 27, 2007. Ms. Holcomb-Patterson is alleged to have received over \$31,000 in disability benefits from forged medical documents.

**Chalmer G. Elkins**, age 52 of West Hamlin, was indicted on fourteen (14) felony counts of “workers compensation fraud” and one (1) felony count of “fraudulent schemes” on November 26, 2007. Mr. Elkins provided a certificate of workers compensation coverage for his company that did not belong to him and for which he did not have authorization to use in order to obtain contracts on multiple construction jobs. Mr. Elkins plead guilty to two (2) counts of workers compensation fraud on February 11, 2008 and is awaiting sentencing.

**Richard E. Sturgill**, age 29 and **Jeffery Maynard**, age 43, both of Huntington where arrested in Wayne County on July 10, 2007 by the WV State Police. Both men conspired to burn a vehicle owned by Mr. Sturgill on March 18, 2007 and then filed a false insurance claim for the loss. Both men were sentenced to serve six (6) months in jail. The sentence was then suspended and both were placed on probation for one year and ordered to pay all court costs.

**Joseph G. Hutzel**, age 25, of Terra Alta, WV, was indicted by The Preston County Grand Jury on October 23, 2007 on one (1) felony count of health care insurance fraud. Mr. Hutzel, who was allegedly hurt while working for Grimm Lumber Company in Terra Alta in 2005, is accused of receiving temporary disability payments to which he was not entitled and attempting to obtain future disability payments as well. Mr. Hutzel currently has a warrant for his arrest and remains at large.

**Andrew B. Halstead** of Raleigh County was indicted on one (1) felony charge of first degree arson and insurance fraud after allegedly setting fire to his former residence. Halstead, age 51, was arrested May 4, 2007 for allegedly burning down his then Wyoming County home in September 2005 and filing an insurance claim for damages that were deemed a total loss. Halstead, who was out on bond for a pending second degree murder charge in Wyoming County at the time of the fire, was formally indicted October 1, 2007. If convicted, Halstead faces a sentence of two (2) to twenty (20) years in prison on the arson charge and one (1) to ten (10) years on the insurance fraud charge. The insurance fraud charge also carries the possible fine of up to \$10,000.

**Ronald S. Cook** pleaded guilty to a reduced misdemeanor charge of insurance fraud. Cook, age 57 of East Lynn, was originally charged with one (1) felony county of filing a false insurance claim; however, he pleaded guilty to the reduced charge on September 18, 2007. Mr. Cook submitted a claim to State Farm Property and Casualty Insurance Company in 2006 falsely claiming he was driving his vehicle when it was wrecked. An investigation however found that Mr. Cook's son was actually the driver at the time of the accident. Mr. Cook was sentenced to six (6) months in jail, fined \$50.00 and ordered to pay all court costs.

**Michael Ray Fortuna** was indicted on six (6) felony counts of obtaining a controlled substance illegally, and one (1) felony count of fraudulent schemes. Fortuna, age 30 of Peach Creek allegedly saw multiple doctors and had prescriptions filled at multiple pharmacies in order to obtain narcotics illegally. Sergeant Timothy Bledsoe of the West Virginia State Police who is assigned to the Offices of the Insurance Commissioner's Fraud Unit was investigating two possible arsons cases involving relatives when Mr. Fortuna's alleged criminal activity was discovered. *"This case underscores the need for cooperation with law enforcement as all too often those individuals involved in insurance fraud are involved in other types of criminal activity."* Insurance Commissioner Jane Cline said. If convicted, Fortuna faces one (1) to ten (10) years in prison and a fine of up to \$10,000 on each felony count.

**Erin Chinn**, age 28 of Huntington was indicted on one (1) felony count of workers compensation fraud on September 17, 2007. Ms. Chinn is alleged to have filed a claim with BrickStreet Mutual Insurance Company for an injury she suffered on the job; however, she never worked for the company she filed the claim against.

**Robin Bird**, age 52 of Milton, was indicted on September 17, 2007 on one (1) felony count of workers compensation fraud. Ms. Bird allegedly filed for and received worker's compensation benefits for reinjuring her back while working for Wal-mart; however the injury is believed to have happened during a dance contest. Ms. Bird is awaiting trial at this time.

**Robert E. Booth**, age 50 from Hedgesville was indicted on one (1) felony count each of arson, insurance fraud, and fraudulent schemes. Mr. Booth, allegedly set fire to his residence where he lived with his wife on April 6, 2006 and turned in a claim for the loss to his insurance company. A trial date for March 17, 2008 has been set.

**Frank Crowder**, age 47 of Morgantown, who operated MAC Insurance Agency and was an insurance agent, pleaded guilty July 11, 2007 to one (1) felony count of fraudulent schemes and three (3) felony counts of obtaining money under false pretenses totaling just over \$118,000. He was sentenced September 4, 2007 on all four felony counts to one (1) to (10) years in prison; however, the sentence was suspended and Mr. Crowder was placed on five (5) years probation and (1) year of home confinement. Crowder must also pay full restitution to the over thirty (30) victims.

**Bradley Vernatter**, pleaded guilty in February 2007 to one felony count of conspiracy to commit insurance fraud. Mr. Vernatter admitted to his role in committing staged auto accidents and was



sentenced to one (1) year in a regional jail and ordered to pay State Farm Insurance Company \$2,000.00 in restitution. Two other men, **Brian Estep** and **Harold Estep**, also pleaded guilty to their role in the staged auto accident scheme as well.

**Diana K. Phillips**, age 52 of Hurricane, **Charles Keith Phillips**, age 44 also of Hurricane, and **James T. Willis**, age 39 of St. Albans, were arrested by Sgt. Timothy Bledsoe of the WV State Police, who is assigned full time to the Offices of Insurance Commissioner's Fraud Unit. All three individuals were charged with one (1) felony count of "conspiracy to commit insurance fraud", as well as one (1) misdemeanor charge of "witness intimidation", which is related to the criminal investigation. In addition to the first two charges, Mr. Phillips was also charged separately with one (1) felony count of "conspiracy to commit malicious wounding", which is also related to the insurance fraud charges. Mr. Willis was also charged with "obtaining a controlled substance under false pretenses" due to an investigation by another law enforcement agency. All three individuals were alleged to have conspired to dispose of Ms. Phillip's 2005 KIA minivan by pushing it over a hill on Poplar Fork Road in January of 2007 and then attempting to prevent witnesses from cooperating with the investigation. Mr. Willis pled guilty to one (1) felony count of insurance fraud in January of 2008 and passed away prior to being sentenced. Mr. Phillips plead guilty to one (1) count of insurance fraud in February of 2008 and as part of the plea agreed to pay \$15,602.15 in restitution.

## **Legal Division**

The Legal Division of the Offices of the West Virginia Insurance Commissioner (OIC) performs many functions including providing legal counsel to the Insurance Commissioner and other agency staff members, drafting and promulgating statutes, administrative rules and informational letters, investigating agents and companies pursuant to complaints of alleged fraud or other code/rule violations, responding to general legal questions and Freedom of Information Act requests, litigation, hearings and coordination of receivership activities.

As of January 1, 2006, a host of new regulatory duties were transferred to the OIC from the former Workers' Compensation Commission, and the Legal Division performs several functions relative to those duties including recovery of pre December 1, 2005 workers' compensation premium taxes and fines, collection of fines assessed against uninsured employers and injunction cases filed against uninsured employers.

Some of the major activities of the Legal Division are discussed in more depth below.

## **LEGISLATION**

The following is a brief synopsis of the significant legislation enacted during the 2007 regular session of the West Virginia Legislature. This information is not to be construed as inclusive of all legislation which may affect the insurance industry or insurance consumer, nor should it be construed as a comprehensive explanation of the bills addressed. Rather, the information provided is intended to highlight the bills significantly affecting the insurance community at large.

***Senate Bill 169 - Relating to salvage certificates for certain wrecked vehicles (effective May 28, 2007)***

This bill allows an automobile owner to retain possession of a vehicle after it has been declared a total loss; the title would, however, have to be branded if the vehicle is rebuilt, regardless of whether title is taken by the insurance company or retained by the vehicle owner after the settlement of the claim. It also increases criminal penalties for tampering with titles.

***Senate Bill 381 - Relating to insurance fraud (effective June 8, 2007)***

This bill permits the Insurance Commissioner's Fraud Unit investigators to go directly to a magistrate with criminal complaints rather than having to have a police officer or prosecutor present it; the investigators must, however, first receive the local prosecutor's approval. The bill also makes several technical changes.

***Senate Bill 511 - Repealing code section relating to insurance policies (effective June 8, 2007)***

The Code gives immunity from certain negligence actions to landowners who allow their land to be used as part of the Hatfield McCoy Authority's recreation area; however, prior law provided that any such landowner's liability insurance policy would be read to include an endorsement by which the insurance company agreed not to assert its insured's immunity unless the insured waived such implied endorsement in writing. The bill removes this "implied waiver of immunity" provision so as to permit immunity to be raised by the companies without the policyholder's written consent.

***Senate Bill 559 - Relating to predatory insurance sales practices; and authorizing the Insurance Commissioner to promulgate emergency rules to protect military personnel (effective June 7, 2007)***

This bill specifically authorizes the Insurance Commissioner to promulgate emergency rules to protect military personnel from deceptive sales practices. The bill is a response to recent federal legislation clarifying that state insurance departments had the authority to regulate insurance sales on military installations. The National Association of Insurance Commissioners has recently adopted a model rule on the subject.

***Senate Bill 595 - Relating to the transition to a private workers' compensation insurance system (effective March 10, 2007)***

This bill makes a variety of amendments to the 2005 legislation that replaced the monopolistic state workers' compensation system with a private market. The bill:

- permits the Insurance Commissioner to exempt 20 employees from the classified civil service;
- exempts the Insurance Commissioner from state purchasing rules with regard to "professional services" needed to regulate the workers' compensation system;
- revises several aspects of the process of applying for and maintaining self-insured status; • eliminates old "premium tax" language in light of the current use of regulatory "surcharges";
- changes how and when carriers must report changes in coverage to the Insurance Commissioner;
- rewrites the ratemaking provisions to account for the designation of a single rating organization (NCCI) to develop loss costs;
- eliminates the provision that would have kept all the private carriers' rates within a certain percentage (5% for FY '09 and 10% for FY '10) of the "base rates" established by the Insurance Commissioner;

- strengthens language regarding state agencies' duty to revoke professional licenses of employers in default of paying premiums; and
- requires that only the Office of Judges or the Board of Review may issue a stay of an order to pay benefits and prohibits stays of orders to pay medical or rehabilitation benefits.

***Senate Bill 643 - Relating to investigations of violations of insurance laws (effective June 7, 2007)***

The Code currently contains specific authority for criminal fraud investigations and financial and market conduct exams. This bill clarifies that the Insurance Commissioner also has the authority to undertake investigations of *non-criminal* violations of the insurance and Workers' Compensation codes. The bill also gives these investigators immunity from testifying in civil trials about information obtained in such investigations, permits the sharing of such information with other agencies in the same manner as the criminal fraud unit, and provides that this information remains confidential.

***House Bill 2578 - Relating to extending mental health benefit packages (effective June 8, 2007)***

This bill continues current mental health parity for group insurance plans, which had been scheduled to sunset in March 2007.

***House Bill 2763 - Relating to financial examinations of insurers (effective June 8, 2007)***

This bill, which is based on a National Association of Insurance Commissioners (*NAIC*) model designed to maintain West Virginia's accreditation for purposes of performing financial examinations of insurers, prohibits the use of indemnification clauses in contracts between insurers and independent CPAs who perform audited financial reports and allows the use of mediation or arbitration clauses in such contracts. Another change allows the Insurance Commissioner to consider certain assets of an insurer -- receivables due from an affiliate, which under prior law could not be considered at all -- when reporting a company's reserves. This latter change is in keeping with recent changes to *NAIC's* accounting standards permitting such receivables to be counted if they are subject to a written agreement and due within ninety (90) days.

***House Bill 2764 - Relating to criminal history checks for applicants for insurance producer licenses; defining terms; authorizing Insurance Commissioner to establish and collect fees (effective June 8, 2007)***

The purpose of this section is to set forth the requirements to obtain access to and secure information or reports from the FBI for purposes of background checks of resident applicants for a producer's (agent's) license; currently-licensed resident producers would not be subject to the new fingerprinting requirements unless a new line of authority is applied for. The Insurance Commissioner does not currently have authority to require fingerprints to perform such checks.

The proposal is another uniformity standard adopted by the National Association of Insurance Commissioners' (*NAIC*) Producer Licensing Working Group and is a component of the reciprocity requirements for producer licensing mandated by the federal Gramm-Leach-Bliley Act. This model was adopted by the *NAIC* in June 2006 and incorporates language required by federal law to permit access to the database. The bill is also in response to the Legislative Auditor's 2005 recommendation that the Insurance Commissioner begin fingerprinting and performing criminal background checks on all producers.

***House Bill 2940 - Relating to the public employees insurance program and group accident and sickness insurance (effective July 1, 2007)***



Current law requires most group health plans to cover an insured's children/step-children to age 18 or to age 23 if the child is a full-time student. The bill, which applies to both private plans as well as PEIA group policies, raises the "age of dependency" to 25 for any "unmarried child or stepchild" of the insured, regardless of student status, using the tax code's definition of "qualifying child/relative" to determine dependent status.

***House Bill 3057 - Relating to programs for all-inclusive care of the elderly, known as "PACE" (effective June 8, 2007)***

The purpose of this bill is to facilitate the establishment of a federally subsidized program for all-inclusive care for the elderly ("PACE") by exempting "PACE" programs from regulation by the Insurance Commissioner. A demonstration program, which is being initiated pursuant to a grant from CMS to CAMC, is a state Medicaid option. The program is heavily regulated by the federal government with respect to solvency, financial condition, quality assurance, marketing and rates.

**RULES**

The following Title 85 workers' compensation related exempt legislative rules became effective during 2007:

**Title 85, Series 1 - Claims Management and Administration (effective October 15, 2007)**

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation claims management and administration. General technical and stylistic cleanup was implemented to reflect the termination of the former WV Workers' Compensation Commission, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner. Provisions were added providing standards, clarification, guidelines and/or procedures for the procurement of and payment for expert witness testimony in workers' compensation claims and, pursuant to W. Va. Code § 23-5-1(f) (as amended in Senate Bill 595, effective March 10, 2007) the ability of a private carrier to make a motion before the Office of Judges or Board of Review to stay certain indemnity benefits resulting from an Office of Judges Order.

**Title 85, Series 2 - Workers' Compensation Claims Index (effective January 20, 2007)**

This new rule sets forth procedures and processes for the administration of the Workers' Compensation Claims Index, as established by W. Va. Code § 23-2C-5(c)(8). The purpose of the rule is to govern the claims index. It discusses the establishment of the claims index and specifies various fields of information to be included. It identifies who may obtain access to the claims history of a claimant, and how information is to be added to the index.

**Title 85, Series 6 - Workers' Compensation Debt Reduction Fund Assessments and Regulatory Surcharge (effective May 12, 2007)**

This amended rule sets forth procedures and processes for the administration of the Workers' Compensation Debt Reduction Fund and regulatory surcharges pursuant to W. Va. Code § 23-2C-3(f). This amended rule addresses the regulatory surcharge in addition to the Debt Reduction Fund surcharge. The amended rule also provides clarification that the Debt Reduction Fund and regulatory surcharges shall only be assessed upon the base premium, and cannot be "compounded" upon each other. Finally, the amended rule clarifies that the Insurance Commissioner has discretion to determine which specific types of insurance are subject to the surcharges when the same is not clarified in the Code.

**Title 85, Series 8 - Workers' Compensation Policies, Coverage Issues and Related Topics (effective November 30, 2007)**

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation policies, coverage issues and related topics. This new amendment includes general technical and stylistic cleanup reflecting the termination of the former West Virginia Workers' Compensation Commission, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner and Industrial Counsel. Additionally, several substantive changes were made to the rule. Specifically, provisions were added providing clarification and guidance as to statutory exemptions from workers' compensation, independent contractor issues, cross-border and extra-territorial issues, dependent/death benefits, notice required for coverage cancellation and rates and rating organizations.

**Title 85, Series 11 - Employer Default, Enforcement, Collections and Related Matters (effective September 13, 2007)**

This amended rule sets forth certain standards, clarification, guidelines and procedures applicable to workers' compensation employer default, enforcement, collections and related matters. This new amendment includes general technical and stylistic cleanup reflecting the termination of the former West Virginia Workers' Compensation Commission and Board of Managers, privatization of West Virginia's workers' compensation insurance market, and the transfer of regulatory authority for workers' compensation to the Insurance Commissioner and the Industrial Council. Additionally, several substantive changes were made to the rule. Specifically, provisions were added for clarification and guidance as to current employer default and enforcement procedures utilized by the Insurance Commissioner, particularly in regard to changes in the law passed in SB 595 (2007) eliminating the requirement that insurance carriers be required to not write employers in default. Additionally, provisions were added for the uninsured employer fine process.

**Title 85, Series 19 - Self Insurance Pools (effective March 4, 2007)**

This amended rule sets forth procedures, processes and methodologies for the operation of the self-insured employer guaranty risk and security pools. These are the two pools which secure the liabilities of self-insured employers in the event of default. The rule was amended to make adjustments to the assessment percentage amounts for the Guaranty Pool. Specifically, beginning with the first quarter of fiscal year 2007, the assessment methodology for self-insured employers to fund the Guaranty Pool was to change from 2% of the previous year's indemnity payments to 5% of projected claims liabilities for the year in which the assessment is made; the amendment to the rule is intended to continue the 2% assessment methodology. Assessments are suspended whenever the pool is "fully funded," which the current rule sets at \$30,000,000 and which the amendment would set at \$10,000,000. The higher assessment rate that is imposed for three years on employers who become self insured after July 1, 2004 is not suspended if the Pool becomes fully funded during that 3-year period.

The following Title 114 insurance related legislative rules (authorized for promulgation by HB 2590) became effective during 2007:

**Title 114, Series 77 - Title Insurance (effective April 6, 2007)**

This rule implements a 2006 statutory amendment that made title insurance subject to the general rate-filing requirements for most other lines. In accordance with the statute, the rule distinguishes between commercial and noncommercial lines and provides that the former is subject to the same file-and-use generally applicable to other commercial filers.

**Title 114, Series 78 - Individual Limited Health Benefit Plans & Series 79 - Group Limited Health Benefit Plans (effective April 6, 2007)**

These rules set forth various filing and other requirements for the limited benefit plans authorized by legislation enacted in 2006. These plans are not required to include the mandates required to be in most health insurance plans; instead, the plans need only include some coverage of emergency, hospital, outpatient, preventive and primary care. The rules also detail the eligibility restrictions; the individual plans may only be sold to persons who have not been covered under a health insurance plan for the last year or have lost coverage due to a qualifying event such as the loss of a job, and the group plans are limited to temporary or seasonal employees.

The following Title 114 insurance related procedural rules became effective during 2007:

**Title 114, Series 81 – Procedures for Analytical Criteria and Methodology (effective January 7, 2007)**

This procedural rule was drafted in accordance with §33-2-15d(b) (SB 418, 2005 RS) to set forth the “analytical criteria and methodology of all factors” to be considered in preparing a report to the Legislature assessing the impact of legislation enacted during the 2005 regular legislative session upon rates and insurance availability in the state of West Virginia.

**LITIGATION**

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2007:

Blue Cross and Blue Shield of West Virginia, Inc. was placed into liquidation on October 26, 1990. The litigation was still pending in 2007.

John H. Skaggs v. West Virginia Insurance Commission, and Jane Cline, in her official capacity as Insurance Commissioner, Civil Action No. 05-C-570

Ted White v. West Virginia Insurance Commission, Work 4 WV – Region 1, Inc., and Pinecrest Development Corporation, Civil Action No. 06-C-452

Sherry Grubb v. Jane Cline, West Virginia Insurance Commissioner, in her official capacity, Civil Action No. 06-C-1512

Kathy Egnor v. Sherry Armstead, and Office of Insurance Commissioner, as Administrator of the Workers’ Compensation “Old Fund”, Civil Action No. 06-C-2639

Arlie C. Addington vs. Jane Cline, in her capacity as West Virginia Insurance Commissioner and

Administrator of the Fund; and the West Virginia Insurance Commission, Civil Action No. 06-C-2367

Kesserman and Bowman, PLLC v. Jane L. Cline, Civil Action No. 05-C-1363.

Elgene Cook v. Rundle & Cooper, L.C., Rundle & Rundle, L.C., Estate of Richard G. Rundle, Joni Cooper Rundle, Executor and the Insurance Commissioner of West Virginia, Civil Action No. 06-C164

TBI Investments, Inc. vs. BrickStreet Mutual Insurance Company, West Virginia Workers' Compensation Commission, David Townsend and West Virginia Office of Insurance Commissioner, Civil Action No. 06-P-70

### **ADMINISTRATIVE HEARINGS**

Twenty-two (22) hearings were held during 2007 involving complaints by insureds against insurers. Three (3) hearings were held during 2007 regarding insurance producer regulatory issues.

#### **HEARINGS – OTHER**

Forty (40) Circuit Court hearings were held during 2007 as a result of complaints for injunctive relief filed by the OIC against employers that failed to maintain mandatory workers' compensation coverage.

### **DISCIPLINARY ACTIONS**

#### **Individual Insurance Producers**

During the year 2007, One Thousand Nine Hundred Ninety Dollars (\$1,990.00) in penalties were assessed as a result of disciplinary actions taken against individual insurance producers. Penalties were imposed for violation of W. Va. Code §33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; W. Va. Code §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; W. Va. Code §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; and W. Va. Code §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory.

The licenses of three (3) individual insurance producers were revoked in 2007 for violation of W. Va. Code §33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; W. Va. Code §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course

of doing business; W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; W. Va. Code §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; W. Va. Code §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; and W. Va. Code §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory.

The license of one (1) individual insurance producer was suspended in 2007 pursuant to W. Va. Code §33-12-24(b)(5), Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.

### **DISCIPLINARY ACTIONS**

#### **Insurers**

During the year 2007, Forty-Four Thousand Five Hundred Dollars (\$44,500.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-114(9)(d) and 114CSR14-6, Failure to conduct a reasonable investigation; W. Va. Code §33-11-7, Undefined acts of practices; and 114CSR14-6.7, Failure to timely notify claimant of necessary delay in investigating claims; and as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

In addition to the above, two (2) orders were entered by the Insurance Commissioner during 2007 taking regulatory action against insurers for: 1) Failure to meet the standards set forth in W. Va. Code §33-34A-3, Standards considered by the commissioner to determine whether the continued operation of any insurer transacting an insurance business in this state might be deemed hazardous to policyholders, creditors or the general public; and 2) Violation of 114CSR14-5.3, Making a reply within fifteen (15) working days of receipt by the insurer to all other pertinent communications from a claimant which reasonably suggest that a response is expected; and 114CSR14-6.7, Failure to timely notify claimant of necessary delay in investigating claims.

The certificates of authority of two (2) insurers were revoked in 2007 for violation of W. Va. Code §33-3-14(a), Failure to file annual financial statements; W. Va. Code §33-3-11(a)(2), Failure to comply with lawful rule, regulation or order of the Commissioner; W. Va. Code §33-3-11(a)(4), Being found by the Commissioner to be in such unsound financial condition as to render further transaction of insurance business hazardous to its policyholders or to the people of West Virginia; and W. Va. Code §33-3-11(a)(8), Failure to pay when due any required taxes, fees, charges or penalties.

### **POSTINGS**

Three hundred fourteen (314) posting requests with regard to employers that failed to maintain mandatory workers' compensation coverage were referred to the Regulatory Compliance Unit of the Legal Division in 2007. One hundred eighty-six (186) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. One hundred (100) postings were attempted but could not be completed due to various reasons, i.e. employer was no longer in business, employer was no longer

at the address on file, etc. The remainder were employers that were brought into compliance or whose accounts were otherwise resolved.

### **EMERGENCY ORDERS**

Two (2) emergency orders were issued by the Insurance Commissioner in 2007.

07-EO-01 - Emergency Order entered on 4/17/07 - Re: Proclamation of State of Emergency by Governor Joe Manchin III as a result of heavy sustained rains beginning on the fourteenth day of April, 2007 and continuing through the fifteenth day of April, 2007. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2, 6.3, 6.7, 7.3.c, and 7.5 were suspended in the State of West Virginia for claims arising out of the heavy sustained rains and flooding.

07-EO-02 - Emergency Adjuster Order entered on 4/17/07 - Re: Proclamation of State of Emergency by Governor Joe Manchin III as a result of heavy sustained rains beginning on the fourteenth day of April, 2007 and continuing through the fifteenth day of April, 2007. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia as a result of the heavy sustained rains and flooding.

### **REFERRALS**

A total of over one thousand five hundred forty (1,540) referrals were received by the Regulatory Compliance Unit of the Legal Division in 2007. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the OIC as well as outside agencies, including the Division of Labor and State Auditor's Office, and other State collaborative actions, which require review and analysis by the Regulatory Compliance Unit prior to determining if it's appropriate to take regulatory action in accordance with the West Virginia Code and/or West Virginia Code of State Rules.

### **INVESTIGATIONS**

A total of seven hundred thirty-four (734) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2007.

- One hundred seventy-four (174) investigations were opened with regard to third party claims settlement practices issues.
- One hundred ninety-three (193) investigations were opened with regard to producer licensing issues.
- Three hundred fifty-four (354) investigations were opened with regard to workers' compensation issues.
- Thirteen (13) miscellaneous investigations were opened.



## **Market Conduct**

Five (5) “Agreed Orders Adopting Report of Market Conduct Examination, Directing Corrective Action and Assessing Penalty” were entered by the Insurance Commissioner in 2007 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling Forty-Three Thousand Five Hundred Dollars (\$43,500.00) were assessed as a result of violations discovered during these market conduct examinations.

The OIC entered into two (2) collaborative actions with other states in 2007 on issues of concern with multistate insurers resulting in the recovery of Two Thousand Sixty Dollars (\$2,060.00) and Forty-One Thousand One Hundred Sixty-Five Dollars and Thirty-Four Cents (\$41,165.34).

Twenty-three (23) companies were subject to analysis in 2007 concerning compliance with market conduct criteria and procedures.

The OIC received pertinent data on four hundred forty-two (442) companies which filed market conduct annual statements per NAIC (National Association of Insurance Commissioners) guidelines.

## Revenue Recovery Division

As of January 1, 2006, a host of new regulatory duties were transferred to the OIC from the former Workers' Compensation Commission, and the Legal Division performs several functions relative to those duties including recovery of pre-December 1, 2005 workers' compensation premium taxes and fines, collection of fines assessed against uninsured employers and injunction cases filed against uninsured employers.

Revenue Recovery is responsible for the collection of all monies due to the Uninsured Fund and the Old Fund, as well as collecting fines imposed on employers when the workers' compensation coverage has been cancelled. The unit contacts employers who have defaulted on their workers' compensation premium payments, and takes action against employers who do not pay. Those actions include placement of employers on the Employer Violator System (EVS) and the filing of liens against companies, owners and officers. The Division will seek injunctions to close the business of an employer who fails to pay for workers' compensation insurance, as well as make determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. They work with other state agencies to revoke any business license that the non-paying employer may have. This Division works closely with the Insurance Commission's Regulatory Compliance Division and with the Employer Coverage Division to verify employers who are operating without workers' compensation insurance coverage.

Some of the major activities of the Revenue Recovery Division are listed in depth below.

### Cash Receipts

This includes collections from the workers' compensation old fund and the uninsured employers' fund.

January	\$ 656,273.53
February	\$ 438,348.30
March	\$ 642,138.65
April	\$ 394,166.57
May	\$ 221,205.24
June	\$ 203,322.46
July	\$ 353,785.50
August	\$ 152,095.67
September	\$ 190,676.95
October	\$ 332,359.65
November	\$ 290,711.74
December	\$ 162,202.09
2007	\$ 4,037,286.35

### Default Notifications and Employer Contact



The Division sends letters of notification to all employers that are reported as being in default by not maintaining the mandatory workers' compensation insurance. In 2007, more than 2,000 letter notices were sent to employers that were reported to be uninsured. There were 23,739 contacts both telephone and in-person between Revenue Recovery and the uninsured employer.

### **Employer Violator System (EVS)**

The Division reviews all employers reported to not have the mandatory workers' compensation insurance and places the employer and the officers of the business on the listing. This electronic report allows other state agencies to search for and identify an employer that may apply for other state licensure or permits. If the employer is on EVS, other agencies may not grant licensure or permits until the default is cured and the business is appropriately insured. In 2007, there were 20,258 accounts listed on EVS.

### **Liens, Injunctions, and Regulatory Compliance**

The Division prepared and mailed 1,615 liens to the county clerk of West Virginia Counties in 2007. The liens were placed on the business as well as the officers or the members of the business as listed on the West Virginia Secretary of State website. During the same timeframe, 953 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

There were 730 posting requests prepared and forwarded to Regulatory Compliance and the Office of Inspector General during 2007.

## **Medical Rates and Plans Division**

The Medical Rates and Plans Division is a unit of the Financial Accounting Division which was created on January 1, 2006 with the integration of workers' compensation into the Offices of the Insurance Commissioner. The primary functions of the Medical Rates and Plans Division are based on requirements set forth in WV Code §23-4-3. These functions are to calculate the workers' compensation maximum medical reimbursement rates and evaluate managed health care plans. Secondary responsibilities range from preparation, analysis and reconciliation of reports to responding to internal and external stakeholder requests for assistance and education on medical and compensation related issues. To make informed decisions and recommendations the three-member staff spends time researching various federal, state and local laws including compensation rules and regulations, medical fee schedules, national standards, and the latest news and trends of various health insurance carriers and Medicare/ Medicaid. These functions contribute to workers' compensation insurance cost containment.

### **MEDICAL RATES:**

In accordance with WV Code the workers' compensation medical fee schedules are set by the OIC. These fee schedules and reimbursement rates determine the maximum a carrier/payor can pay a provider for covered goods and/ or services on behalf of an injured worker outside of a managed health

care plan. The schedules are comprised of thousands of national standard medical codes and each code has a calculated reimbursement value. Along with fee schedule development, this division designed a new user-friendly OIC fee schedule web site. This new site allows internal and external customers to fully view all of the current OIC maximum fee schedules and in the future will allow for historical reference.

During this period several in-depth reports were developed and analyzed to determine the effects of using current WV workers' compensation fee schedule methodology and its' impact on associated medical and indemnity costs. These complex econometric models were developed and analyzed to enable informed decisions regarding formula changes. Fee schedule methodologies that followed a more standardized national insurance approach were selected for review, along with those adopted by various states including those that surround WV. In addition to the full reviews performed above, several summary reports were developed in support of potential future fee schedule methodology changes in WV. A staff member attended the national Workers' Compensation Research Institute's annual conference to assist the division in better understanding current and proposed national and state-specific fee-setting methodology. Affiliation with this research institute and contacts developed with attendees from other states provides West Virginia the opportunity to benchmark in a national arena.

Based on workers' compensation fee schedule methodology current at the time, nine separate fee schedules, comprising thousands of codes and fees, were developed for fiscal year 2007 (unpublished). In addition, an updated set of codes and fee schedules were developed for fiscal year 2008 (unpublished). National codes change frequently throughout the course of every year, and published fee schedules need reviewed regularly to ensure insurance market and billing relevance along with impact analysis.

### **MANAGED HEALTH CARE PLANS:**

The West Virginia Legislature in an attempt to ensure effective, high quality, and cost effective care to injured workers determined that all workers' compensation managed health care plans operating in WV be reviewed and approved by the Offices of the Insurance Commissioner. The Medical Rates and Plans Division developed and maintains the applications and approval processes for Managed Health Care Plans (MHCP) for workers' compensation. A staff member attended a national conference to facilitate team understanding of compliance issues in the workers' compensation managed care environment.

These managed health care plans are normally fiduciary or non-fiduciary in nature and their comprehensive applications and approval processes reflect those differences. The applications are based on national standards and are regularly reviewed and revised as necessary. Continued alignment with national standards and proven strategies for quality assurance and improvement requires constant review. This division provides individual assistance to stakeholders during the application process to smooth any difficulties they may encounter. Through the end of the 2007 calendar year this division recommended to the Commissioner six (6) workers' compensation managed health care plans for approval in WV, and one (1) managed health care plan for denial.

Managed health care plans are not static and fluctuate in their business needs after their applications have been approved. This division continues to work with approved plans and assists them in the

various plan and network changes that any health care organization experiences on a regular basis. The review and approval systems were developed to facilitate the needs of these stakeholders. The Medical Rates and Plans Division processed 82 requests from the six approved plans for amendments or modifications.

<b>Year</b>	<b>Total Requests Processed</b>	<b>Request for Amendments Approved</b>	<b>Request for Amendments Denied</b>	<b>Request for Modification Approved</b>	<b>Request for Modification Denied</b>
2007	82	12	0	69	1

The plans were reviewed in an August 2007 report to the Commissioner. Examples of the total providers represented in the WV workers' compensation plans were: 979 Family and General Practice; 1127 Internal Medicine; 301 General Surgery; 92 Neurology; 152 Orthopedic; 53 Pain Management; and 338 Chiropractors.

At the time, the approved WV workers' compensation managed health care plans covering all 55 WV counties provided the following information. Respective plan examples of networks were: Family/General Practice - Plan #1 had 481 and Plan #2 had 771; Internal Medicine - 180 and 341; General Surgery – 126 and 145; Neurology – 30 and 44; Orthopedic – 92 and 3; Pain Management 14 and 18; and Chiropractors – 116 and 118.

<b>Provider Type</b>	<b>Total Provider Type in MHCP's</b>	<b>Plan #1</b>	<b>Plan #2</b>
Family/General Practice	979	481	771
Internal Medicine	1127	180	341
General Surgery	301	126	145
Neurology	92	30	44
Orthopedic	152	92	3
Pain Management	53	14	18
Chiropractor	338	116	118

**OTHER:**

This division developed a Client Reporting System, which in conjunction with the National Council on Compensation Insurance's system, allows tracking of clients to each carrier and their managed health care plan. Based on the requirements of Series 85, Rule 21 managed health care plans must report semi-annually. A system was designed and developed by the division and tested by the stakeholders to standardize the plan reporting procedures. In addition to the medical cost data, these reports include information on the number of grievances filed with each managed health care plan and a summary of the action taken. The data collected in this system is an aggregate of the claims managed by each health care plan and experienced by multiple employers and/or carriers. It is sorted by a set of disease and injury numbers called the International Classification of Disease (ICD) codes. The types of

information collected includes the: number of employees and injuries treated by each code; total medical costs sorted by physician, hospital, drug and others costs; average costs per injured employee and average cost per code; along with the number of days employees were absent from work. The following is a sample of the reporting data:

<b>Aggregate Health Plans Reporting Data</b>	<b># of Employees Treated During the 6 mo Period</b>	<b>Total Medical Cost</b>	<b># of Days Absent from Work</b>	<b>Grievances Reported</b>
1 <sup>st</sup> Semi Annual Period	2,758	1,423,518	17,247	0
2 <sup>nd</sup> Semi Annual Period	16,982	18,659,417	333,406	19

The Medical Rates and Plans Division designed a website that encompasses their primary functions. This website enables stakeholders to easily access information, forms, applications and directions for their use. When appropriate, telephone callers to the division, are directed to this web site so they may have instant access to the information they are seeking. This website is reviewed and revised on a regular basis as information and responsibilities change and to improve customer service based on stakeholders' information requests and comments.

This division developed a grievance reporting tool that enables the approved plans to clearly state their intentions within their grievance process. This information is tracked and provided to the Office of Judges and other divisions within the agency, to allow easy access to determine whether the particular grievance process is mandatory or optional. These terms are further defined to mean: Mandatory MHCP grievance process (intent of MHCP is to have a grievance process that must be exhausted before litigation); Optional MHCP grievance process (intent of MHCP is to have a grievance process that may be exhausted before litigation).

Complex databases and spreadsheets have been developed to track and support various functions of this division. Such systems, as exemplified above, are reviewed and revised on a regular basis to enhance lessons learned and improve unit benchmarking opportunities and functionality. The information garnered from these information systems also allows the division to provide support to other divisions within the agency.

The Medical Rates and Plans Division participated in the State Fund settlement process during this period. This division also assisted in the development and review of the original Request for Proposal (unpublished) for third party administrator bids for the State Fund.

## **Workers' Compensation Office of Judges**

Pursuant to §93-2-3.2 of the Code of State Rules (Rules on Time Standards for the Workers' Compensation Office of Judges), I respectfully submit this report on compliance with the Rule. The

report represents our performance for FY 2008, which ended June 30, 2008. This is my eighth such annual report since being appointed Chief Administrative Law Judge in 2001.

Fiscal Year 2008 represented a continuation of the transition of our system from a monopolistic state fund to a fully privatized system. June 30, 2008, marked the third anniversary of the end of new State claim responsibility. Litigation continues in cases for many years after the claim is filed. Therefore, the Old Fund is still contributes heavily to our caseload. However, our numbers show the expected switch of caseload makeup from Old Fund to private carrier claims. In the last six months of the fiscal year, our new protests received were divided at 49.4% private carrier, 25.4% self-insured, and only 25.2% State Fund.

### **TIME STANDARD RULE COMPLIANCE**

Turning to the performance of the Office of Judges, we report, with some justified pride, the achievements described below.

- ⌚ “Final Decision Compliance” was an outstanding 99.1%, up from 98.5% the year before. The Rule requires that we issue a decision within 90 days of assignment to an ALJ. This achievement marks the sixth consecutive year with better than 97% compliance and the highest achievement of my eight annual reports.

Also of note, 60.8% (up from 57.2%) of all decisions were issued within 30 days of assignment to the judge. Furthermore, our average time from submission of the issue to decision is only 30 days, down from 33 last year. No compliance standard is set by the Rule for either number, but we track those numbers as a measurement of our efficiency. After whether the party won or lost the case, how long it takes to resolve the issue is the next greatest concern to our customers. Although the parties themselves have a large say in how long it takes them to obtain and submit to us their evidence, once the case has been submitted any further delay is solely our responsibility.

#### **Final Decision Timeliness Compliance**

- FY 2001 – 82.5%
- FY 2002 – 93.2%
- FY 2003 – 97.4%
- FY 2004 – 97.3%
- FY 2005 - 98.8%
- FY 2006 – 97.3%
- FY 2007 – 98.5%
- **FY 2008 – 99.1%**

- ⌚ We achieved a compliance level result of 94.6%, down very slightly from last year’s 95.9%, for timely resolution of pending motions. The Rule requires us to rule upon any motion within 45 days of receipt, but we must allow 15 days for a response before we can rule. Our performance reflects additional responsibilities and a reduction in the number of full-time employees in the unit largely

responsible for this function. I view the performance level to be an acceptable balance between costs and efficiency.

Motion Resolution Compliance

- FY 2001 – 60.53%
- FY 2002 – 87.28%                      • FY 2003 – 74.96%
- FY 2004 – 89.32%
- FY 2005 - 94.85%
- FY 2006 – 91.6%   • FY 2007 – 95.9%
- **FY 2008 – 94.6%**

- ⌚ We achieved an overall time standard compliance of 91.5%, up from 90%. This measures our performance in meeting time limits set to resolve a protest from receipt of notice of protest until issuing of decision. This result also represents an eight-year high. We have certainly achieved impressive results considering that our starting point in FY 2001 was an abysmal 21.9%.

Overall Time Standard Compliance

- FY 2001 – 21.9%
- FY 2002 – 55.4%
- FY 2003 – 66.6%
- FY 2004 – 70.29%
- FY 2005 - 64.1%
- FY 2006 – 85.98%
- FY 2007 – 90.1%   • **FY 2008 – 91.5%**

- ⌚ Hearings Scheduling Compliance increased to 90.3%, up from last year’s 89.1%. The Rule requires us to schedule a hearing within 60 days of receipt of any request for a hearing. This figure represents our second best result in eight years of reporting.

Hearing Scheduling Compliance

- FY 2001 – 67.1%
- FY 2002 – 78.9%
- FY 2003 – 77.7%
- FY 2004 – 85.5%
- FY 2005 – 89.3%
- FY 2006 – 92.2%
- FY 2007 – 89.1%
- **FU 2008 – 90.3%**

- ⌚ Our Rule does not provide a standard for how long we should take to acknowledge a newly received protest. Nevertheless, our policy is to try to acknowledge all within thirty (30) days of receipt. For

fiscal year 2008, we acknowledged more than 97%, up from 96%, within thirty days of receipt. Since we no longer have access to the claim administrator’s claim file, we must depend upon the protesting party to supply us with a copy of the order which is being protested. Also, recent law changes require that the protesting party send copies of any protest to the claims administrator. Failure of the party to comply with these requirements results in delays – delays beyond our control - in acknowledging the protest.

- ⌚ In the past fiscal year we resolved 9,857 pending protests. This represents a marked decline from the previous years. Naturally, the fewer cases we take in, the fewer we are able to resolve.

Protests Resolved

• FY 2001 –	19,668
• FY 2002 –	21,565
• FY 2003 –	23,933
• FY 2004 –	26,106
• FY 2005 -	26,228
• FY 2006 -	22,162
• FY 2007 -	14,586
• <b>FY 2008 -</b>	<b>9,857</b>

- ⌚ By the end of the fiscal year we had reduced our pending case-load inventory to 5,248, down from 7,395 the previous year, representing a decrease of 29%. At the time of the creation of the Office of Judges in 1991, that inventory was estimated at approximately 30,000 pending issues. At the time that I was appointed in May, 2001, the inventory was estimated to be nearly 20,000.

Reducing inventory creates many obvious benefits, including:

- ③ Reduction of time case remains in litigation;
- ③ Ability to reduce staffing with resultant savings of administrative expenses for employers;
- ③ Ability to transfer positions to other sections of the Offices of the Insurance Commissioner;
- ③ Ability to give up office space to benefit of other agencies (most recently: Banking Commission);
- ③ Ability to achieve better quality of work product;
- ③ Ability to perform other job duties for Insurance Commissioner

OOJ Pending Case Numbers

• 1991	30,000 (estimated)
• 5/2001	20,000 (estimated)
• 6/30/05	17,960
• 6/30/06	11,261
• 6/30/07	7,395
• 6/30/08	5,248

- ⌚ In addition to these Rule compliance results, we also report that we acknowledged 9,797 new protests. This number marks the fourth consecutive year of decline in the number of new protests and is considerably below our high-water mark of 29,000 per year.



We are still not certain of the reasons for the sharp decline. Certainly the drop in the numbers of new workers' compensation claim filings is largely responsible. We estimate that the number of new workers' compensation claims filed each year is less than 60% of past levels. Other factors may include better claim management decisions by administrators. Another factor might be a degree of discouragement in the claimant community caused by recent code amendments and new regulations making benefits more difficult to obtain and appeals more difficult to win.

Regardless of the cause, we have made appropriate management decisions to reduce our workforce and re-prioritize our job duties. Our workforce now stands at seventy-six filled positions, down from a high of one hundred and forty-seven (51.7%). Naturally this has resulted in considerable cost savings in terms of salaries, benefits, and overhead, which results in lower administrative charges to the employers of this state.

Protests Acknowledged

• FY 2001 –	21,075
• FY 2002 –	22,663
• FY 2003 –	24,472
• FY 2004 –	29,551
• FY 2005 -	21,003
• FY 2006 -	15,492
• FY 2007 -	13,352
• <b>FY 2008 -</b>	<b>9,797</b>

- ⌚ Our statistical reports again reflect the benefits of our “Failure to Prosecute” rule that became effective July 1, 2002. Over the course of the year we administratively dismissed 1,722 protests in which the protesting party offered no evidence, argument, or reason for the protest. Those cases can fairly be viewed as issues that the protesting party later decided not to pursue, yet failed to formally withdraw. Had these cases been assigned to Administrative Law Judges for decision, we would have needed to employ five (5) additional full-time administrative law judges. The process resulted in a direct savings of more than \$500,000 (representing salaries, benefits, and overhead) in administrative expenses for premium payers. This process also allowed us to devote more time and attention to those issues that are truly important to our customers. Furthermore, the process also saved the non-protesting party the unnecessary legal expense of having to defend against a protest that is not actually being pursued.

We feel justified in commenting that our overall performance has measurably improved. Only one report indicated a decline in compliance levels; and that was a very slight decline. As always, we recognize the possibility for yet more improvement and we have dedicated ourselves to improving our compliance and our overall efficiency. We are constantly studying and seeking improvements to our processes that will allow for a more efficient use of resources while providing better service to our customers.

**OTHER DUTIES**



2005 legislation gave the Insurance Commissioner authority to assign us additional duties and responsibilities. In addition to our statutory imposed duties, we have also served the Insurance Commissioner in the following ways:

- ③ by serving as hearing examiners for appeals from the Insurance Commissioner's notices to employers who are in default in workers' compensation insurance (122 cases since 9/1/05);
- ③ by serving as hearing examiners for "Article Two" disputes between employers and Insurance Commissioner; and
- ③ by serving as hearing examiners for "Third Party Bad Faith Insurance Practices" complaints filed with the Insurance Commissioner (120 cases since 9/1/05).

I wish to note the above-listed achievements, and assumption of new duties, have occurred while, at the same time, we have continued to reduce the staffing and budget of this agency. I understand it to be your desire to reduce the size of state government and make government more efficient. As noted above, we have been able to reduce the staffing of this agency from 147 full time employees to 76 by permanently giving up over 50 positions (plus an additional 15 which were administratively transferred to the Insurance Commissioner) during the last seven years. We have also reduced our overall operating budget during that same time span. It is not our policy or intent to save vacant positions. This policy and actions have resulted in significant administrative expense savings for the employer community of this state.

### **FUTURE PLANS**

Turning aside from a review of the past year, we wish to report that we are planning and implementing ideas to improve the functioning of adjudication of cases in the future. Among the future projects currently planned are:

- ③ Providing secure access to claim status via the Internet once the Insurance Commission's computer system allows. Long anticipated, this project is now moving forward and has reached an early testing stage. We reasonably expect to have the program in place before the end of 2008. ③ Conducting training and workshops about our policies and procedures, without charge, to the public at venues around the state. This year we sent notices to almost seven hundred potential attendees with the hope of providing useful training and education to the new carriers and administrators just entering the West Virginia market.
- ③ Appearing as a presenter at seminars and workshops for attorneys and claims administrators to address various changes in the law.
- ③ Planning for and anticipating the new issues that will begin to appear beginning July 1, 2008 with the entry of many new carriers.
- ③ Changing case-tracking software to accommodate litigation involving disputes between carriers.

### **SUMMATION**

In closing, I wish to bring to your attention, as I do each year, the dedication, hard work, and efficiency of the finest group of employees to be found anywhere in state government. I do not want this praise to become a cliché, because it is sincerely given and well earned. It is a pleasure to be able to call your attention to their exemplary efforts and results. You may point out their accomplishments as a shining example of service to the public by state employees.

## Rates and Forms Division

The Rates and Forms Division reviews rate, rule, form and advertizing filings (proposals) submitted by licensed insurance companies for use in our insurance markets. All personal lines property and casualty product filings (such as for auto and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care insurance) must receive prior approval from the division before using the newly proposed forms or rates in our State. Similarly, all commercial lines property and casualty product filings (such as commercial auto or businessowners policies) and all accident and sickness group association filings are also reviewed by the division within 30 days of the receipt of their filing, and can be (and are) disapproved by the division, although those products do not require approval prior to use in our marketplace.

In 2007, the Rates and Forms Division received and reviewed a total of five thousand six hundred and seventy-nine (5,679) rate, form and rule filings. Of the filings received in 2007, four thousand three hundred and fifteen (4,315) were submitted electronically to the Rates and Forms Division via the System for Electronic Rate and Form filing (SERFF). A steady increase in the use of the SERFF method of filing occurred all during 2007. Additionally, thirty one filings (31) were submitted by the Interstate Insurance Product Regulation Compact of which West Virginia is a member along with 31 other States.

The following details the activities of the Division for the calendar year 2007.

<b>Total Filings</b>	<b><u>2007 Total Filings</u></b>	<b>5,679</b>
% P&C of total filings		49%
% L,A&H of total filings		51%
# of Filings Amended before approval	378	# of Filings
Disapproved	21	
# of Filings Withdrawn		43
Filing Fees		\$619,810

	<b><u>2007 Filings by Method</u></b>												
	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Paper	165	146	168	129	145	128	83	107	72	74	59	58	1334
SERFF	311	304	327	314	343	358	389	414	349	465	388	353	4315
Compact							6	1	4	4	9	7	31
<b>Total</b>	<b>476</b>	<b>450</b>	<b>495</b>	<b>443</b>	<b>488</b>	<b>486</b>	<b>478</b>	<b>521</b>	<b>425</b>	<b>543</b>	<b>456</b>	<b>418</b>	<b>5679</b>
% SERFF 65% 67% 66% 71% 70% 74% 81% 79% 82% 86% 85% 84% % by mo. 8% 8% 9% 8% 8% 8% 8% 9% 7% 9% 8% 7%													

	<b><u>2007 Filings by Type and Month</u></b>												
	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>July</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Form & Rule	16	11	17	18	19	21	16	28	19	27	22	18	<b>232</b>
Form	310	279	340	296	280	303	266	305	248	334	268	266	<b>3495</b>

Rate & Form	19	31	25	17	38	30	29	21	14	24	22	16	<b>286</b>
Rate	54	45	45	40	68	59	63	97	55	56	70	55	<b>707</b>
Rate & Rule	20	18	21	18	19	17	34	18	39	40	20	25	<b>289</b>
Rate, Rule & Form	20	33	20	30	30	37	29	22	21	23	32	15	<b>312</b>
Rule	37	32	27	24	34	19	41	31	28	39	22	24	<b>358</b>
<b>Total</b>	<b>476</b>	<b>449</b>	<b>495</b>	<b>443</b>	<b>488</b>	<b>486</b>	<b>478</b>	<b>522</b>	<b>424</b>	<b>543</b>	<b>456</b>	<b>419</b>	<b>5679</b>

**2007 % of Filings by Type**

Form and Rule	5%
Form	61%
Rate & Form	5%
Rate	12%
Rate & Rule	5%
Rate, Rule & Form	5%
Rule	6%

**2007 Filings by Product**

**Commercial & Personal Property and Casualty**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Aircraft	1	3	1	3	1	0	0	1	1	0	1	1	<b>13</b>
Boiler & Machinery	2	2	0	1	3	1	1	1	3	1	2	2	<b>19</b>
Burglary & Theft	2	7	1	6	7	6	3	11	12	16	2	5	<b>78</b>
CMP Liability Only	0	0	0	0	0	0	0	0	3	6	1	3	<b>13</b>
CMP Non Liability Only	0	0	0	0	0	0	0	0	3	2	4	2	<b>11</b>
Commercial Automobile	19	15	22	30	33	27	30	22	18	20	20	18	<b>274</b>
Commercial Multi-Peril	30	17	25	39	37	33	35	34	32	20	21	25	<b>348</b>
Crop	0	0	1	0	0	0	0	1	0	1	0	1	<b>4</b>
Fidelity	0	2	2	4	2	0	3	6	10	6	5	4	<b>44</b>
Homeowners	14	11	8	8	20	9	11	8	11	13	15	9	<b>137</b>
Inland Marine	23	15	25	15	15	22	24	2	17	16	19	16	<b>209</b>
Interline Filings	0	0	0	0	0	0	0	0	4	6	2	3	<b>15</b>
Medical Malpractice	6	6	3	4	1	4	6	1	6	4	5	6	<b>52</b>
Mortgage Guaranty	5	3	4	5	1	4	2	0	4	5	4	5	<b>42</b>
Ocean Marine	0	1	1	0	0	0	1	0	1	1	0	0	<b>5</b>
Other Liability	73	85	76	69	67	78	68	85	63	91	83	76	<b>914</b>
Other Lines of Business	0	2	0	0	1	2	0	0	2	3	0	2	<b>12</b>
Personal Auto	10	19	19	14	11	13	22	18	13	22	3	18	<b>182</b>
Personal Credit Property	0	0	0	0	1	11	0	1	0	0	1	0	<b>14</b>
Product Liability	0	0	0	1	0	0	2	0	0	0	0	0	<b>3</b>
Property	23	16	10	19	10	11	25	14	15	20	28	8	<b>199</b>
Surety	3	2	3	2	3	1	1	1	1	3	4	2	<b>26</b>
Title	7	3	6	5	6	7	5	0	1	9	5	3	<b>57</b>
Workers' Compensation	2	4	1	1	1	3	7	11	1	9	7	14	<b>61</b>
<b>Total</b>	<b>220</b>	<b>213</b>	<b>208</b>	<b>226</b>	<b>220</b>	<b>232</b>	<b>246</b>	<b>217</b>	<b>221</b>	<b>274</b>	<b>232</b>	<b>223</b>	<b>2732</b>

**RATES AND FORMS DIVISION**

**2007 FILINGS BY PRODUCT**  
**LIFE, ACCIDENT AND HEALTH**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Group Annuities	0	0	0	0	0	0	0	0	5	8	0	0	13
Group Credit - Disability	0	0	0	0	1	1	0	0	0	0	0	0	2
Group Credit - Life	0	3	0	0	0	2	1	4	2	1	2	0	15
Group Health – Accident Only	0	0	0	0	0	0	0	0	2	6	0	1	9
Group Health – Dental	14	7	14	6	7	13	8	16	6	10	5	3	109
Group Health - Disability	0	0	0	0	0	0	0	0	1	4	1	0	6
Group Health – Hospital Indemnity	0	0	0	0	0	0	0	0	2	4	0	0	6
Group Health – Hosp/Surg/Med	0	0	0	0	0	0	0	0	2	3	0	0	5
Group Health – Major Medical	31	29	27	28	37	28	26	44	32	25	35	28	370
Health – Excess Stop Loss	1	0	0	0	0	0	0	0	0	0	0	0	1
Individual Annuities	31	45	58	30	42	41	34	39	35	30	52	45	482
Individual Health – Major Medical	47	22	23	26	38	42	32	42	30	25	27	32	386
Individual Life - FPA	8	10	7	5	6	6	2	2	1	7	9	5	68
Individual Life - Term	18	23	14	32	21	16	30	25	11	18	30	12	250
Individual Life - Variable	9	10	13	11	5	8	14	12	3	10	15	10	120
Individual Life - Whole	57	41	80	44	57	71	53	54	42	45	71	45	660
Individual Life – Long Term Care	19	21	34	18	15	16	14	18	15	25	15	12	222
Medicare Supplement	24	21	16	15	15	17	18	24	20	18	20	15	223
<b>Total</b>	<b>259</b>	<b>232</b>	<b>286</b>	<b>215</b>	<b>244</b>	<b>261</b>	<b>232</b>	<b>280</b>	<b>209</b>	<b>239</b>	<b>282</b>	<b>208</b>	<b>2947</b>

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

*Private Passenger Auto*

2007 Market Share	Company	Effective date	% Requested	% Granted	WV #:
26.37%	<i>State Farm Mutual Auto Ins. Co.</i>	3/17/2008	-4.80%	-4.80%	80103003 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	12/3/2007	0%*	0.00%	71026018 (S)
		7/2/2007	-2.50%	-2.50%	70417004
	<i>*Bi-ann. rate filing-no change req.</i>	11/21/2006	0%*	0.00%	61108016 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	6/8/2006	0%*	0.00%	60502031
		3/6/2006	-1.30%	-1.30%	51107001
		7/8/2005	-10.10%	-10.10%	50504018
		10/15/2004	-0.10%	-0.10%	40806003
		5/15/2003	9.40%	9.40%	30130015
		4/1/2002	11.30%	11.30%	158814
		11/15/2000	1.50%	1.50%	70381
		2/1/1999	-5.20%	-5.20%	98100228
Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:
16.15%	<i>Nationwide Mutual Ins. Co.</i>	<i>pending</i>	0.00%	<i>pending</i>	80520025 (S)
		5/10/2008	-0.10%	-0.10%	80411024 (S)
		3/22/2008	0.00%	0.00%	71227026 (S)
		8/17/2007	0.40%	0.40%	70501025 (S)

		2/17/2007	0.00%	0.00%	61011021 (S)
		8/18/2006	1.00%	1.00%	60525003 (S)
		2/17/2006	0.00%	0.00%	51116015 (S)
		8/11/2005	-5.70%	-5.70%	50519013 (S)
		12/30/2004	0.00%	0.00%	40915025 (S)
		11/30/2003	7.30%	7.30%	30410017
		10/15/2002	8.40%	8.40%	161342
		10/15/2001	8.30%	8.30%	152768
		4/25/2001	8.30%	0.00%	152768
		7/8/2000	5.00%	3.80%	30518
		9/1/1998	-4.70%	-4.70%	98040344
<b>Market Share as of</b>			<b>%</b>	<b>%</b>	
<b>2007</b>	<b>Company</b>	<b>Effective date</b>	<b>Requested</b>	<b>Granted</b>	<b>WV #:</b>
10.02%	<i>Erie Ins. Property &amp; Casualty Co.</i>	5/1/2008	0%*	0.00%	71203008 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/1/2007	0.20%	0.20%	70604005 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	3/1/2007	0%*	0.00%	61207019 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	10/1/2006	0%*	0.00%	60605000 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	5/1/2006	0%*	0.00%	51220032 (S)
		1/1/2006	-3.20%	-3.20%	50916025 (S)
		11/1/2005	-2.40%	-2.60%	50627007 (S)
		8/1/2005	-3.10%	-3.10%	50512007 (S)
	<i>*introduced ins. scores into rating</i>	3/1/2005	0%*	0.00%	41116023 (S)
		11/1/2004	-0.01%	-0.01%	40629029 (S)
	<i>*introduced ins. scores into tiering</i>	8/17/2004	0%*	0.00%	40610016 (S)
		11/1/2003	8.90%	8.90%	30626021
		11/1/2002	9.90%	9.90%	163798
		11/1/2001	6.00%	6.00%	154878
		11/1/2000	-0.85%	-0.85%	60508
		10/1/1999	-2.30%	-2.30%	99030890
		8/19/1999	-0.30%	-0.30%	99060643
		11/1/1998	-5.60%	-5.60%	98050414

**Private Passenger Auto**

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
4.60%	<b>Allstate Ins. Co.</b>	5/29/2008	0%*	0.00%	80516007 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	12/11/2007	0%*	0.00%	71121021 (S)
		12/17/2007	9.30%	4.80%	70726014 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/18/2007	0%*	0.00%	70515026 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	12/29/2006	0%*	0.00%	61201007 (S)
		n/a	4.50%	0.00%	60628022 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	6/29/2006	0%*	0.00%	60516004 (S)
		1/30/2006	1.40%	0.00%	51118026 (S)
		7/25/2005	-4.20%	-8.20%	50518008
	<i>*introduced tiering program</i>	9/1/2003	0%*	0.00%	30508007
		3/3/2003	8.80%	8.80%	21219014
		4/25/2002	19.80%	13.50%	157710
		10/29/2001	10.00%	10.00%	1519991
		6/7/1999	14.00%	0.00%	1519991
		8/17/1998	-0.03%	-0.03%	98050338
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.79%	<b>Progressive Classic Insurance Co.</b>	<i>pending</i>	5.00%	<i>pending</i>	80401012 (S)
		6/22/2007	5.50%	5.50%	70412022 (S)
		8/4/2006	-5.30%	-5.30%	60420020
	<i>(formerly Prog. Paloverde Ins. Co.)</i>	1/4/2002	11.60%	11.60%	157110
		12/12/2000	7.80%	7.80%	90711
		12/1/1999	3.50%	3.50%	99070341
		2/4/1999	0.00%	0.00%	98120016

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

8/17/1998	-2.30%	-2.30%	98070280
3/3/1998	0.80%	0.80%	98010037

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

*Commercial Automobile*

Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
10.79%	<i>National Union Fire Ins Co of Pittsburgh</i> <i>*Utilizes ISO Loss Costs for Rates</i>	4/1/2005	0.00%	0.00%	41202008
		2/1/2002	4.90%	4.90%	157620
8.61%	<i>Erie Insurance Property &amp; Casualty Co</i>	1/1/2008	0.00%	0.00%	70821019 (S)
		4/1/2007	-2.90%	-2.90%	61207023 (S)
		3/1/2005	9.40%	9.40%	41028023 (S)
		8/1/2003	9.70%	9.70%	30506011
		1/1/2002	7.30%	7.30%	156033
		5/1/2000	2.30%	2.30%	99120586
7.33%	<i>Westfield Ins. Co.*</i> <i>*Utilizes ISO Loss Costs for Rates</i>	10/8/2007	2.00%	2.00%	70927002 (S)
		3/30/2006	2.50%	2.50%	60313005 (S)
		9/2/2003	3.90%	3.90%	30702005
		8/30/1999	-6.30%	-6.30%	99070266
4.66%	<i>National Casualty Co.*</i>	6/5/2007	0%	0.00%	70524010 (S)
		10/6/2006	-1.40%	-1.40%	61002013 (S)
		4/18/2005	-20.00%	-20.00%	50316022 (S)
		12/6/2002	16.30%	16.30%	164273



		3/1/2002	14.30%	14.30%	159639
		6/15/2001	7.40%	7.40%	
	<i>*Utilizes ISO Loss Costs for Rates</i>	11/11/1999	-0.90%	-0.90%	
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
3.49%	<i>Travelers Property Casualty Co. of America</i>	11/1/2007	0.00%	0.00%	70305010
		2/1/2007	0.00%	0.00%	60907004 (S)
		6/1/2005	-5.00%	-5.00%	41222001
		12/1/2003	7.60%	7.60%	30902009
		4/15/2002	2.80%	2.80%	160647
		12/13/2000	11.80%	11.80%	100360
		11/1/1999	9.90%	9.90%	99090205

**Homeowners**

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
25.41%	<i>State Farm Fire and Casualty Co.</i>	<i>pending</i>	3.80%	<i>pending</i>	80410034 (S)
	<i>*Bi-annual rate filing-no change requested</i>	1/1/2008	0%*	0.00%	71119022 (S)
		7/1/2007	-7.20%	-7.20%	70328021 (S)
		5/1/2007	-3.30%	-3.30%	70126019 (S)
		10/1/2006	-5.00%	-5.00%	60328010
	<i>*Bi-annual rate filing-no change requested</i>	3/1/2006	0%*	0.00%	51005005
		10/1/2004	0.50%	0.50%	40623046
		10/1/2003	13.70%	13.70%	30606014
		10/1/2002	27.50%	27.50%	161944
		4/1/2002	10.00%	10.00%	156870
		n/a	2.00%	0.00%	155000
		n/a	?	0.00%	99080488
		9/1/1998	3.60%	3.60%	98040335

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

		n/a	0.40%	0.00%	98010238
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
13.93%	<i>Nationwide Mutual Fire Ins. Co.</i>	7/5/2008	2.00%	2.00%	80213024 (S)
	<i>*Bi-annual rate filing-no change requested</i>	2/3/2008	0.00%	0.00%	70920012 (S)
		7/1/2007	0%*	0.00%	70403030 (S)
		1/13/2007	-0.20%	-0.20%	60731004 (S)
		6/3/2006	0.00%	0.00%	51219008 (S)
		8/6/2005	1.10%	-2.34%	50210002 (S)
		7/20/2004	4.90%	4.90%	40316026 (S)
		7/20/2003	13.20%	13.20%	30122025
		7/20/2002	20.20%	19.90%	159804
		10/4/2001	18.10%	0.00%	156621
		6/29/2001	13.80%	9.90%	151224
		5/26/2000	9.90%	9.90%	99120520
		4/8/1998	3.40%	3.40%	97120132

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

<b>Homeowners</b>					
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
11.70%	<i>Erie Ins. Property &amp; Casualty Co.</i>	7/1/2008	-2.20%	-2.20%	80306037 (S)
		1/1/2008	-2.20%	-2.20%	70912025 (S)
		7/1/2007	-4.10%	-4.10%	70403046 (S)
		1/1/2007	-3.30%	-3.30%	61003024 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/1/2006	0%*	0.00%	60330024 (S)
		3/1/2006	-0.10%	-0.10%	51116022 (S)
		1/1/2006	-14.50%	-14.50%	51007015 (S)
		5/1/2005	-4.00%	-4.00%	50210012 (S)
		3/1/2005	-1.30%	-1.30%	41108015 (S)
	<i>*introduced in. scores into tiering</i>	8/17/2004	0%*	0.00%	40603036 (S)
		4/1/2004	32.80%	32.80%	31210007 (S)
		1/1/2004	5.70%	5.70%	30915009 (S)
		4/1/2003	20.80%	20.80%	21212012 (S)
		4/1/2002	5.80%	5.80%	158704
		4/1/2001	4.40%	4.40%	150342
		4/1/2000	0.30%	0.30%	99120382
		3/1/1999	5.60%	5.60%	98110356
		3/1/1998	6.80%	6.80%	97110212
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
5.66%	<i>Allstate Ins. Co.</i>	2/5/2008	0%*	0.00%	80128007 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/5/2007	0%*	0.00%	70725009 (S)
		11/5/2007	0%*	-10.00%	70202014 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/6/2006	0%*	0.00%	60803017 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	7/3/2006	0%*	0.00%	60202011 (S)
	<i>*Bi-ann. rate filing-no change req.</i>	11/1/2005	0%*	0.00%	51017005 (S)
	<i>*09/01/03 filing introd. tiering prog.</i>	9/1/2003	0%*	0.00%	30509013
		3/10/2003	16.70%	11.60%	21227001
		2/25/2002	42.70%	21.30%	157559
		7/31/2000	9.00%	9.00%	20478
		9/28/1998	2.00%	2.00%	98040411
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
5.39%	<i>Nationwide Property &amp; Casualty Insurance Company</i>	7/5/2008	2.00%	2.00%	80213024 (S)

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

	2/3/2008	0%	0.00%	70920012 (S)
	7/1/2007	0.00%	0.00%	70403030 (S)
	1/13/2007	-0.20%	-0.20%	60731004 (S)
	6/3/2006	0.00%	0.00%	51219008 (S)
	8/6/2005	1.10%	-2.34%	50210002 (S)
<i>*initial program filing</i>	7/20/2004	0%*	0.00%	40406025 (S)

***Businessowners***

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
13.22%	<b><i>Erie Ins. Property &amp; Casualty Co</i></b> (Ultraflex Program)	1/1/2008	-0.10%	-0.10%	70817010 (S)
		12/1/2007	0.10%	0.10%	70712017 (S)
		4/1/2007	-1.80%	-1.80%	61222012 (S)
		4/1/2006	0.90%	0.90%	51215008 (S)
		3/1/2005	5.60%	5.60%	41014014 (S)
		1/1/2005	0.20%	0.20%	40817004 (S)
		1/1/2004	12.00%	12.00%	30728026
		3/1/2003	14.10%	14.10%	21107030
		10/1/2001	7.50%	7.50%	154461
		8/27/2001	0.00%	0.00%	156035
		8/1/2000	4.80%	4.80%	40327
		6/1/2000	0.10%	0.10%	99120007
11.90%	<b><i>Westfield Ins. Co.*</i></b>	2/4/2008	-0.20%	-0.20%	80122037 (S)
		4/28/2007	2.60%	2.60%	70404016 (S)
		7/28/2005	5.00%	5.00%	50520000 (S)
		4/15/2004	9.50%	9.50%	31222036
		<i>*Utilizes ISO Loss Costs</i>	8/26/2002	12.90%	12.90%
6.94%	<b><i>Federal Ins. Co. (Chubb Group)</i></b> (Customarq series)	2/1/2008	0.20%	0.20%	70522007
		5/1/2006	0.20%	0.20%	51101004
		1/1/2006	-0.01%	-0.01%	50815010
		7/1/2005	12.30%	12.30%	50124015
		2/1/2004	0.00%	0.00%	30828005
		6/1/2002	15.00%	15.00%	160384
		1/1/2001	0.00%	0.00%	100498
		11/1/1999	0.00%	0.00%	99070624
6.18%	<b><i>Cincinnati Ins. Co.</i></b> (Businessowner program)	11/1/2008	0.13%	0.13%	80415023 (S)
		7/1/2007	-0.10%	-0.10%	61227013 (S)
		11/1/2006	-0.06%	-0.06%	60425009 (S)
		7/1/2006	3.05%	3.05%	60125014 (S)
		7/1/2004	0.30%	0.30%	40120016
		11/1/2003	9.15%	9.15%	30516014

Market Share as of 2007	Company	Effective date	% Requested	% Granted	WV #:	
5.85%	<i>Nationwide Mutual Ins. Co.*</i> (Business Provider Program)	5/22/2008	0.00%	0.00%	80122029 (S)	
		12/1/2007	-1.90%	-1.90%	70628025 (S)	
		6/15/2007	0.00%	0.00%	70312013 (S)	
		10/1/2006	-0.80%	-0.80%	60511025 (S)	
		12/1/2005	-0.10%	-0.10%	50809023 (S)	
		11/15/2005	1.80%	1.80%	50726012 (S)	
		9/1/2005	0.00%	0.00%	50317015 (S)	
		6/1/2004	1.30%	1.20%	31223019	
		2/1/2003	5.80%	5.80%	163357	
		10/1/2002	9.00%	9.00%	162075	
		2/1/2002	7.00%	7.00%	153992	
		<i>*Utilizes ISO Loss Costs</i>	2/1/2000	4.00%	4.00%	99070602

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

***Medical Malpractice (Physicians & Surgeons)***

Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:
82.15%	<i>West Virginia Mut. Ins Co</i> <i>*fka W.V. Physicians Mutual</i>	3/1/2008	-0.01%	-0.01%	80129001
		1/1/2008	0%	0%	70918006
		1/1/2007	-15.00%	-15.00%	60915016
		1/1/2006	-5.00%	-5.00%	50826007
		1/1/2005	10.20%	10.20%	41006013
		7/1/2004	initial filing	initial filing	40331017
7.63%	<i>Woodbrook Cas Ins Inc</i> <i>*fka Medical Assur. of WV</i>	11/1/2007	-10.70%	-10.70%	70810017 (S)
		10/20/2006	-2.80%	-2.80%	60711005
		10/20/2005	-1.10%	-1.10%	50718024
		10/20/2004	18.50%	14.50%	40721020
		10/3/2003	17.30%	13.00%	30623002
		7/1/2002	23.00%	16.00%	161405
		9/14/2001	30.00%	18.00%	155255
		8/1/2000	35.00%	35.00%	50507
1.94%	<i>Amer. Cas. Co. of Reading, PA</i> <i>*Nurse Programs</i>	8/1/2007	2.87%	2.87%	70425011 (S)
		5/1/2006	3.00%	3.00%	60210003 (S)
		12/16/2005	6.20%	6.20%	50831026 (S)
		8/13/2004	26.80%	26.80%	40525004
		n/a	83.40%	0.00%	30819021
		12/1/2002	4.20%	4.20%	20923013
		6/21/2002	12.50%	12.50%	161467
Market Share as of 2007	Company	Effective date	%Requested	% Granted	WV #:

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

1.39%	<i>The Doctors Co., An Interinsurance Exchange</i>	9/1/2007	-9.70%	-9.70%	70612012 (S)
		9/1/2006	-10.90%	-10.90%	60626020
		10/1/2005	0.00%	0.00%	50607000
		6/1/2004	4.90%	4.90%	40218038
		10/14/2003	3.10%	0.00%	30528010
		4/1/2003	45.70%	17.00%	21121000
		7/1/2002	87.30%	26.40%	159937
		12/1/2001	7.50%	7.50%	155338
		12/1/2000	-0.70%	-0.70%	100510
		10/1/1999	2.50%	2.50%	99060131

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
1.30%	<i>Continental Cas. Co. *Dentist Programs</i>	8/1/2007	6.30%	6.30%	70529010 (S)
		11/1/2005	3.90%	3.90%	50408008
		11/1/2004	10.00%	10.00%	40402013 (S)
		10/2/2003	10.00%	10.00%	30804003
		6/12/2002	30.00%	30.00%	159431
		4/11/2000	initial filing	initial filing	40147

***Individual Health Products***

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
81.24%	<i>Mnt State Blue Cross &amp; Blue Shield (Highmark West Virginia)</i>	4/1/2008	4.00%	4.00%	71205014
		1/1/2008	0.00%	0.00%	70906006
	<i>[Coverage Forms DPNB97-DPSB97]</i>	10/1/2007	0.00%	0.00%	70529016
	4/1/2007	3.00%	3.00%	61211016	
	1/1/2007	2.00%	2.00%	60915000	
	10/1/2006	4.00%	4.00%	60608014	
	7/1/2006	2.00%	2.00%	60303012	
	4/1/2006	4.00%	4.00%	51115008	
	1/1/2006	2.00%	2.00%	50824024	
	10/1/2005	2.00%	2.00%	50614008	
	7/1/2005	3.00%	3.00%	50301040	
	4/1/2005	4.00%	4.00%	50110041	
	1/1/2005	2.00%	2.00%	40913002	
	10/1/2004	3.00%	3.00%	40615002	
	7/1/2004	2.00%	2.00%	40315027	
	4/1/2004	3.00%	3.00%	31212012	
	10/20/2003	2.00%	2.00%	30820014	
	10/1/2003	4.00%	4.00%	30611013	
	7/1/2003	1.00%	1.00%	30310012	
	4/1/2003	3.00%	3.00%	21125008	

		10/1/2002	5.00%	5.00%	163379
		4/1/2002	5.00%	5.00%	158941
		8/6/2001	6.00%	6.00%	154801
		4/11/2001	3.00%	3.00%	152554
		10/1/2000	5.10%	5.10%	150409
		8/4/2000	4.86%	4.86%	60313
		4/1/2000	3.95%	3.95%	40481
		2/1/2000	3.39%	3.39%	99120508
		7/9/1999	2.38%	1.98%	99050689
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
7.30%	<i>Time Insurance Company</i>	3/2/2006	18.00%	18.00%	60118020
	<i>*formerly Fortis Insurance Company</i>	8/1/2005	17.00%	17.00%	50202024
	<i>[Coverage Form 227]</i>	6/23/2005	16.00%	16.00%	50427029
		2/2/2005	0.00%	0.00%	41214003
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.54%	<i>Health Plan of Upper Ohio Valley</i>	1/1/2008	21.30%	21.30%	71030003
		1/19/2006	0.47%	0.47%	51206030
		1/1/2005	11.60%	11.60%	41103008
		1/1/2004	-5.48%	-5.48%	31003015
		1/1/2003	10.16%	10.16%	21003011
		1/1/2002	23.10%	23.10%	157012
		10/19/2000	17.94%	17.94%	100076
		12/1/1999	4.78%	4.78%	99110026
		10/30/1998	20.29%	20.29%	98100531

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

*Individual Health Products*

<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.54%	<i>Health Plan of Upper Ohio Valley</i>	1/1/2008	21.30%	21.30%	71030003
		1/19/2006	0.47%	0.47%	51206030
		1/1/2005	11.60%	11.60%	41103008
		1/1/2004	-5.48%	-5.48%	31003015
		1/1/2003	10.16%	10.16%	21003011
		1/1/2002	23.10%	23.10%	157012
		10/19/2000	17.94%	17.94%	100076

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

		12/1/1999	4.78%	4.78%	99110026
		10/30/1998	20.29%	20.29%	98100531
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.49%	<i>John Alden Life Insurance Company</i>	10/1/2007	18.00%	18.00%	70806001
	<i>[Coverage Form 390]</i>	9/1/2006	20.00%	20.00%	60516020
		n/a	21.00%	0.00%	60906029
		5/1/2006	-5.70%	-5.70%	60306028
		3/30/2006	14.00%	14.00%	60113008
		2/7/2006	0.00%	0.00%	51215011
		11/16/2005	0.00%	0.00%	50930006
		8/1/2005	0.00%	0.00%	50614006
		7/1/2005	21.00%	21.00%	50208022
<b>Market Share as of 2007</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.18%	<i>Continental General Insurance Company</i>	2/14/2008	24.99%	24.99%	71119032 (S)
	<i>[Cov. Form: 01A, 01B, 01C, 116, 12A, 19A]</i>	11/1/2006	14.99%	14.99%	60808001
		4/1/2006	24.99%	24.99%	60110002
		10/1/2005	19.99%	19.99%	50628027
		2/1/2005	16.99%	10.99%	41029005
		7/1/2004	16.99%	16.99%	40419025
		11/12/2003	21.99%	21.99%	30926000
		4/18/2003	21.99%	21.99%	30211020
		8/21/2002	48.60%	40.00%	164106
		9/20/2001	34.98%	34.98%	155750
		3/6/2001	1.21%	1.21%	151106
		n/a	?	0.00%	70053
		n/a	?	0.00%	99030376
		7/7/1998	14.00%	0.00%	98050153



## Receivership Division

During 2007, the Receivership Division was involved in the administration of one domestic liquidation proceeding which remains open. The administration of the estate is performed pursuant to West Virginia Code §33-10-1 et seq. or 33-24-14 et seq.

### **BLUE CROSS BLUE SHIELD OF WEST VIRGINIA, INC.**

On October 26, 1990, the Insurance Commissioner of the State of West Virginia, was appointed Receiver of Blue Cross Blue Shield of West Virginia, Inc. (BCBSWV), and was directed to liquidate and wind-up the affairs of BCBSWV by an Order of Liquidation entered in the Circuit Court of Kanawha County, West Virginia.

The Receivership Court entered an "Order Authorizing and Approving Assumption of Certain Liabilities in Exchange for Sale of Certain Assets" on November 26, 1990. This Order authorized Mountain State Blue Cross and Blue Shield, Inc. (MSBCBS) to assume the liability for any claims incurring on or after October 12, 1990 on the BCBSWV health insurance policies in return for various consideration from BCBSWV and as contemplated by a project agreement entered into in October 1990. Mutual Management Company, Inc. (MMC), an affiliate of MSBCBS, was to purchase the home office building, furniture and equipment at a specified amount of \$7,000,000, and provide certain administrative services to the Receiver.

The Receivership Court entered an order on April 2, 1991 to approve the "Application of Receiver to Approve Plan of Liquidation." The Plan of Liquidation set Monday, July 8, 1991 as the final date for filing claims in the liquidation proceedings. A total of 21,446 Proofs of Claim were returned before the deadline.

Under an Order issued by the Receivership Court in 1991, the Deputy Receiver was named Liquidator of the estate and was delegated responsibility to evaluate and, where appropriate, bring any causes of action for recovery to the estate, its subscribers and creditors. The Deputy Receiver/Liquidator has previously brought and pursued asset recovery actions against the Blue Cross Blue Shield Association, the directors and officers of Blue Cross Blue Shield of West Virginia, Shearson Lehman Hutton Inc., United Mine Workers of America and others. An action was also filed against Mountain State Blue Cross Blue Shield, Inc. and Mutual management Company, Inc. to compel performance under the agreement mentioned above. Through these efforts and other recoveries to the estate, at December 31, 2007, the Receiver held \$1,715,901.19 of cash balances (excluding \$10,654,115.21 which was previously distributed to Class II claimants in October 2000 and June 2001), all of which had been recovered since the company had been placed into liquidation.

The Receiver's Provisional Plan of Distribution was filed with the Receivership Court on June 16, 1992. Notices of Determination indicating the Receiver's recommendation as to the amount and/or classification of each claim filed in the estate were mailed to claimants on June 22, 1992. Claims that had been classified by the Receiver as Class III or higher were advised of the recommended approved amount of their claim. Claims that were classified below Class III (Class IV through Class VI) were advised of the recommended classification code for their claim, but were not necessarily, in all cases, advised of the recommended amount. The procedure for filing objections is outlined in West Virginia Code §33-24-25, the Plan of Liquidation and the Provisional Plan of Distribution. On March 9, 1996,

West Virginia Code §33-24-27 was amended to change the policyholder creditor class from Class III to Class II.

In 1992, after the final date established by the Receivership Court for the filing of claims, the United States of America filed an objection with the Receivership Court, claiming that all debts owed to federal government agencies should have a “super priority” over all other claimants in the receivership proceeding, whether or not the United States of America had filed a Proof of Claim. On December 4, 1998, the West Virginia Supreme Court upheld the decision of the Receivership Court and the Receiver’s position on the classification of these claims, and remanded issues involving the amount of certain government agency claims. During 1999, the United States of America obtained an extension of time from the United States Supreme Court in order to consider filing a writ of certiorari to appeal that West Virginia Supreme Court decision. After obtaining this extension of time, the United States Department of Justice made a decision not to file an appeal. During 2000, the claims of the United States of America were all settled as to amount and creditor class.

On June 16, 1993, the Receivership Court adopted Rules of Procedure before Referee for the resolution of disputed claims. A total of 67 objection hearings were held before the Court appointed Referee, and 224 additional objections were resolved by agreement between the claimant and the Receiver.

In addition to the objection of the United States of America, other objection hearings involving significant amounts to the estate were held on the claims of Blue Cross of Western Pennsylvania, Pennsylvania Blue Shield and the United Mine Workers of America. In January 1997, the Receivership Court adopted the recommendation of the Referee as to the claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield. On December 4, 1998, the West Virginia Supreme Court issued its opinion affirming in part, reversing in part and remanding the case to the Receivership Court. During 2000, the remanded claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield against the estate and the Receiver’s claim against Blue Cross of Western Pennsylvania were settled. The estate received \$452,500 and the claimants received approved general creditor claims against the estate.

The Receiver petitioned for and made a 50% distribution to all subscriber and health care provider Class II claims in a partial distribution. A total of \$10,654,058.38 was distributed to Class II claimants on October 27, 2000.

The United Mine Workers of America claim, and those of the Receiver claiming a voidable preference as to the United Mine Workers of America were fully briefed and in October 2003, the Referee issued his recommendations on the UMWA claim and the Receiver’s preference action against the UMWA. In November 2003, the Receiver and the UMWA filed exceptions to the Referee’s recommendations. On May 10, 2005, The Receivership Court adopted the recommendation of the Referee and final orders were entered. On August 17, 2005, UMWA notified their intent to appeal this Receivership Court Order to the West Virginia Supreme Court of Appeals. After briefing, the UMWA appeal was argued on September 6, 2006 before the West Virginia Supreme Court of Appeals.

On October 6, 2006, after consideration of the arguments of the parties and a careful review of the briefs and record, the West Virginia Supreme Court reversed the Circuit Courts' May 10, 2005 Order and remanded the case for entry of an order granting the UMWA’s Motion for Summary Judgment.

On December 11, 2006, the Receivership Court entered an Order granting UMWA's Motion for Summary Judgment and approving BCBS-WV's payment of \$1,593,536.74 to UMWA.

On November 20, 2007, the Receiver filed a "Report of Operations" with the Receivership Court. This Report describes various actions taken by the Receiver and includes financial statements (liquidation basis balance sheets and summary of cash receipts and disbursements) for the period June 30, 1998 through June 30, 2007. The Report also requested approval of various service provider fees and expenses. The Receivership Court approved the "Report of Operations" in an Order entered November 21, 2007.

This receivership proceeding is being prosecuted under the case heading State of West Virginia ex rel. Jane L. Cline v. Blue Cross Blue Shield of West Virginia, Inc., Civil Action Number 90-C-3825 in the Circuit Court of Kanawha County, West Virginia. Reports on significant activity relating to the liquidation are filed with the Receivership Court on a periodic basis as necessary.

## **Workers' Compensation Self-Insurance**

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 122 employers in West Virginia that have been approved to self-insure their workers' compensation coverage. Three companies were approved for self insured status in calendar year 2007.

Self-insured employers in West Virginia self-administer their claims. Ordinarily, the employer hires a third party administrator (TPA) to manage and process claims although a small number of employers truly self-administer through an internal claim management department or a subsidiary company. Selfadministration provides the self-insured employer with a greater degree of control over the claim management process than participation in guaranteed cost or deductible programs.

Regulation of the self insured employers focuses on several different areas: maintenance of the risk pools, annual financial condition reviews, claim monitoring and the resolution of claimant and provider complaints.

W. Va. Code St. R. § 85-19-1 et seq. establishes two risk pools in which the self-insured employers participate: the Security pool that covers claims with dates of injury prior to July 1, 2004 (the date self-administration began) and the Guaranty pool that covers claims with dates of injury on or after July 1, 2004. Active and inactive self-insured employers participate in the pools dependant upon each employer's exposure base since self-insured employers are joint and severally liable for defaults of other self-insured employers. The purpose of the risk pools is to provide the means to pay claims for defaulted self-insured employers without placing the burden on the taxpayers of West Virginia.

Annual financial condition reviews require the employer to submit three years of audited financial statements which are then analyzed to determine if the employer's financial state has changed over the past year. W. Va. Code St. R. § 85-18-1 et seq. identifies the benchmarks against which the financial statements are measured and defines deteriorating financial condition. Employers who do not pass the annual review and are deemed to be in a deteriorating financial condition are required to provide additional security to cover the claims that would be paid out of the Guaranty pool in the case of a default.

Claim monitoring concentrates on ensuring that claimants are paid correctly and promptly. Claim monitoring audits are often completed at the TPA's place of business, although desk audits are also performed when the number of claims to be reviewed is small. The audit findings are communicated to the employer and TPA via a detailed letter and the employer is then required to provide proof that the issues have been resolved. The most common errors are late notification to the OIC of a claim's existence and incorrect temporary total disability calculations.

The resolution of claimant and provider complaints provides a more informal approach to dispute resolution than the legal appeal process. Inquiries by claimants, providers and government officials are researched and responded to, generally within 24 hours, and have resulted in a minimal number of instances where the employer is deemed to be out of compliance with claim processing guidelines.

# **SECTION 3**

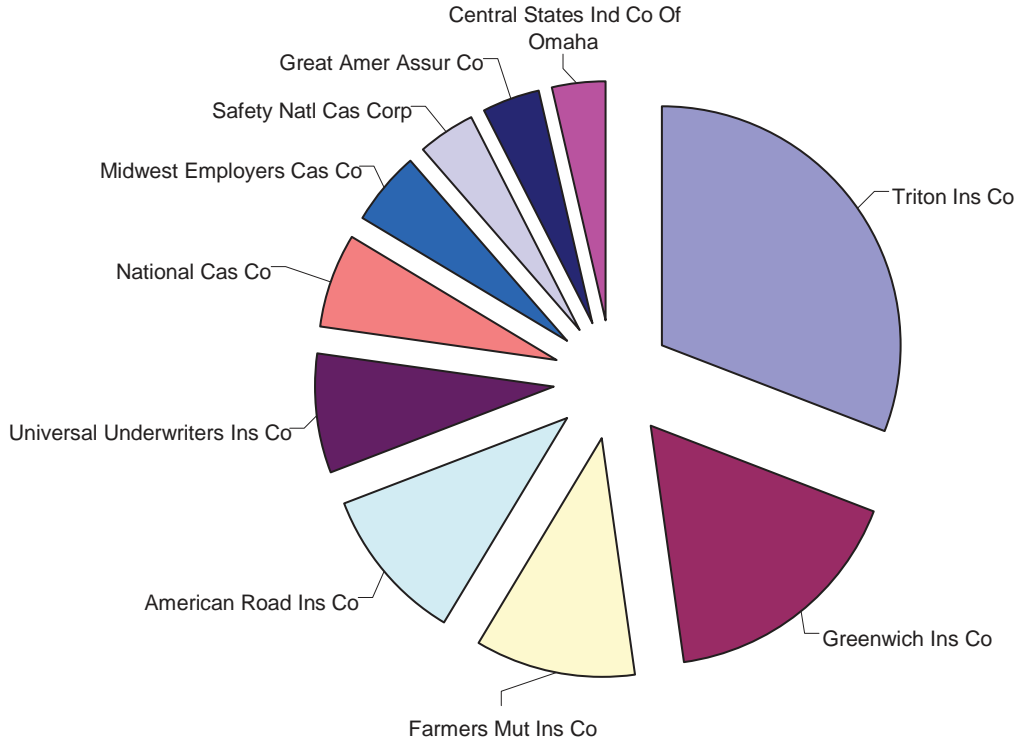
# **INSURANCE BUSINESS IN WEST VIRGINIA**

**2007 West Virginia Market Share Report**  
**Aggregate Write-ins**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Triton Ins Co	25.53%	\$1,999,000
2	Greenwich Ins Co	14.12%	\$1,105,670
3	Farmers Mut Ins Co	9.04%	\$707,791
4	American Road Ins Co	8.85%	\$692,959
5	Universal Underwriters Ins Co	6.69%	\$523,738
6	National Cas Co	5.15%	\$403,270
7	Midwest Employers Cas Co	4.26%	\$333,533
8	Safety Natl Cas Corp	3.22%	\$251,803
9	Great Amer Assur Co	3.20%	\$250,581
10	Central States Ind Co Of Omaha	3.01%	\$235,820
11	American Bankers Ins Co Of FL	2.95%	\$231,057
12	Heritage Ind Co	2.79%	\$218,338
13	Continental Ins Co	2.75%	\$215,725
14	Stonebridge Casualty Ins Co	1.57%	\$122,723
15	Great Amer Alliance Ins Co	1.55%	\$121,608
16	Municipal Mut Ins Co	1.54%	\$120,477
17	Farmers Mech Mut Fire Ins Of WV	1.16%	\$90,680
18	Yosemite Ins Co	1.05%	\$82,319
19	Ohio Ind Co	0.86%	\$67,254
20	Balboa Ins Co	0.56%	\$43,609
21	Lyndon Prop Ins Co	0.39%	\$30,288
22	MIC Prop & Cas Ins Corp	0.35%	\$27,510
23	Voyager Property & Cas Ins Co	0.30%	\$23,227
24	Allstate Ins Co	0.29%	\$22,512
25	American Gen Ind Co	0.22%	\$17,061
26	Great Amer Ins Co	0.20%	\$15,963
27	FFG Ins Co	0.16%	\$12,793
28	American Security Ins Co	0.16%	\$12,361
29	American Reliable Ins Co	0.14%	\$11,272
30	Firemans Fund Ins Co	0.14%	\$11,056
31	Allstate Ind Co	0.06%	\$4,313
32	Allstate Prop & Cas Ins Co	0.03%	\$2,481
33	United Fncl Cas Co	0.02%	\$1,367
34	Courtesy Ins Co	0.01%	\$874
35	Harleysville Mut Ins Co	0.01%	\$675
36	Arch Ins Co	0.01%	\$401
37	Old Republic Ins Co	0.00%	\$379
38	Old United Cas Co	0.00%	\$177
39	West Virginia Natl Auto Ins Co	0.00%	\$117
40	Great Amer Ins Co of NY	0.00%	\$6
41	AIG Premier Ins Co	0.00%	(\$3)
42	Virginia Surety Co Inc	-2.31%	(\$181,267)
	Total for Top 10 Insurers	83.05%	\$6,504,165

Rank	Company Name	Percent Of Market	Direct Premiums Earned
	Total for All Other Insurers	<u>16.95%</u>	<u>\$1,327,353</u>
	Total for All Insurers	100.00%	\$7,831,518

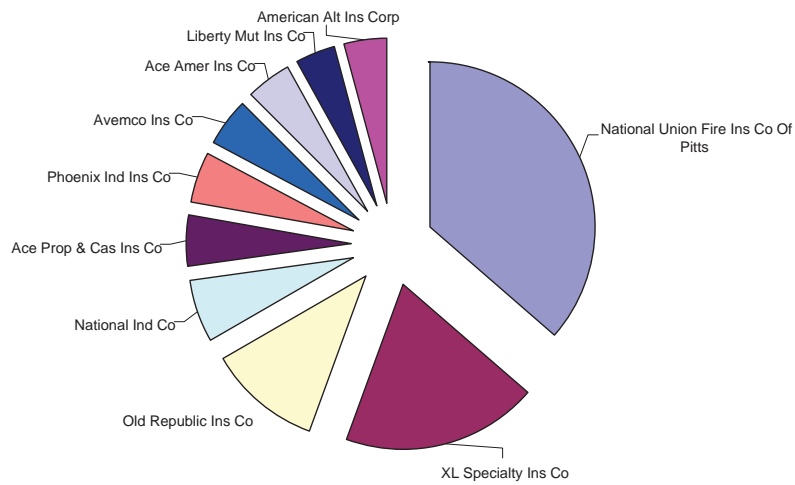
### Aggregate Write-ins



### 2007 West Virginia Market Share Report Aircraft

1	National Union Fire Ins Co Of Pitts	30.71%	\$1,419,725
2	XL Specialty Ins Co	16.28%	\$752,509
3	Old Republic Ins Co	9.48%	\$438,360
4	National Ind Co	5.11%	\$236,130
5	Ace Prop & Cas Ins Co	4.23%	\$195,754
6	Phoenix Ind Ins Co	4.08%	\$188,513
7	Avemco Ins Co	3.99%	\$184,587
8	Ace Amer Ins Co	3.77%	\$174,132
9	Liberty Mut Ins Co	3.47%	\$160,473
10	American Alt Ins Corp	3.45%	\$159,540
11	Federal Ins Co	2.12%	\$98,068
12	Zurich American Ins Co	2.07%	\$95,692
13	General Reins Corp	1.74%	\$80,248
14	National Liab & Fire Ins Co	1.74%	\$80,248
15	US Specialty Ins Co	1.50%	\$69,512

16	Allianz Global Risks US Ins Co	1.33%	\$61,483
17	Westchester Fire Ins Co	1.17%	\$53,982
18	Arch Ins Co	1.03%	\$47,452
19	Tokio Marine & Nichido Fire Ins Co	0.85%	\$39,200
20	Insurance Co Of The State Of PA	0.73%	\$33,669
21	Mitsui Sumitomo Ins Co of Amer	0.63%	\$29,223
22	American Natl Prop & Cas Co	0.29%	\$13,417
23	Clarendon Natl Ins Co	0.20%	\$9,084
24	Finial Ins Co	0.03%	\$1,163
25	Old United Cas Co	0.01%	\$557
26	Hartford Fire In Co	0.01%	\$435
27	Allstate Ins Co	0.00%	\$100
28	Praetorian Ins Co	0.00%	(\$54)
29	Continental Ins Co	-0.01%	(\$324)
	Total for Top 10 Insurers	84.57%	\$3,909,723
	Total for All Other Insurers	<u>15.43%</u>	<u>\$713,155</u>
	Total for All Insurers	100.00%	\$4,622,878





**2007 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Factory Mut Ins Co	18.45%	\$4,879,828
2	Farm Family Cas Ins Co	9.90%	\$2,618,484
3	State Auto Prop & Cas Ins Co	4.34%	\$1,149,051
4	Great Amer Assur Co	3.83%	\$1,013,257
5	American Modern Home Ins Co	3.69%	\$975,477
6	Westfield Ins Co	3.63%	\$960,364
7	Westchester Fire Ins Co	3.52%	\$930,295
8	Farmers Mech Mut Fire Ins Of WV	3.25%	\$859,558
9	Continental Cas Co	3.05%	\$807,239
10	St Paul Fire & Marine Ins Co	2.86%	\$757,223
11	Wva Ins Co	2.84%	\$750,998
12	Nationwide Mut Fire Ins Co	2.58%	\$682,062
13	American Security Ins Co	2.49%	\$659,080
14	General Ins Co Of Amer	2.31%	\$610,984
15	Cincinnati Ins Co	2.22%	\$586,099
16	RSUI Ind Co	1.91%	\$504,401
17	Travelers Ind Co	1.79%	\$474,135
18	Travelers Property Cas Co Of Amer	1.77%	\$467,769
19	American Guar & Liab Ins	1.72%	\$455,287
20	Erie Ins Prop & Cas Co	1.58%	\$418,480
21	State Automobile Mut Ins Co	1.47%	\$389,648
22	Generali Us Branch	1.34%	\$354,935
23	Liberty Mut Fire Ins Co	1.04%	\$276,261
24	Westport Ins Corp	1.02%	\$270,898
25	Safe Ins Co	0.99%	\$260,762
26	American Modern Select Ins Co	0.98%	\$259,953
27	St Paul Mercury Ins Co	0.84%	\$221,993
28	Farmers Mut Ins Co	0.78%	\$207,044
29	Municipal Mut Ins Co	0.77%	\$203,214
30	Allianz Global Risks US Ins Co	0.71%	\$186,534
31	American Natl Prop & Cas Co	0.66%	\$174,648
32	AXIS Reins Co	0.64%	\$169,401
33	United States Fire Ins Co	0.55%	\$145,406
34	Allstate Ins Co	0.53%	\$139,311
35	Balboa Ins Co	0.49%	\$129,814
36	Pan Handle Farmers Mut Ins Co Of WV	0.47%	\$123,915
37	USAA	0.43%	\$112,938
38	Scottsdale Ind Co	0.42%	\$111,577
39	West Virginia Farmers Mut Ins Assoc	0.39%	\$103,227
40	Sentry Select Ins Co	0.39%	\$103,059
41	Pennsylvania Lumbermens Mut Ins	0.38%	\$100,955
42	Empire Fire & Marine Ins Co	0.38%	\$100,320
43	Universal Underwriters Ins Co	0.36%	\$95,398
44	St Paul Protective Ins Co	0.36%	\$94,521

**2007 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Affiliated Fm Ins Co	0.31%	\$83,017
46	Motorists Mut Ins Co	0.31%	\$81,630
47	Zurich American Ins Co	0.29%	\$77,370
48	Tokio Marine & Nichido Fire Ins Co	0.29%	\$75,993
49	Travelers Ind Co Of CT	0.25%	\$65,812
50	Property & Cas Ins Co Of Hartford	0.23%	\$62,011
51	Ohio Farmers Ins Co	0.20%	\$53,775
52	Greenwich Ins Co	0.20%	\$52,682
53	Federated Mut Ins Co	0.20%	\$52,569
54	XL Ins Amer Inc	0.18%	\$48,830
55	Independent Mut Fire Ins Co	0.18%	\$48,632
56	North Pointe Ins Co	0.17%	\$45,517
57	USAA Cas Ins Co	0.17%	\$43,922
58	Northland Ins Co	0.15%	\$39,512
59	Lumbermens Underwriting Alliance	0.15%	\$38,862
60	American Economy Ins Co	0.13%	\$35,647
61	Selective Ins Co Of Amer	0.13%	\$35,225
62	Safeco Ins Co Of Amer	0.11%	\$30,174
63	Lititz Mut Ins Co	0.11%	\$29,578
64	Travelers Ind Co Of Amer	0.11%	\$27,904
65	American States Ins Co	0.10%	\$25,419
66	Automobile Ins Co Of Hartford CT	0.09%	\$24,967
67	American Alt Ins Corp	0.09%	\$24,199
68	St Paul Guardian Ins Co	0.09%	\$23,950
69	Horace Mann Ins Co	0.08%	\$21,306
70	Harco Natl Ins Co	0.08%	\$21,045
71	First Natl Ins Co Of Amer	0.07%	\$19,244
72	Hartford Underwriters Ins Co	0.07%	\$18,897
73	Nationwide Mut Ins Co	0.07%	\$18,732
74	Hartford Ins Co Of The Midwest	0.07%	\$18,435
75	Discover Prop & Cas Ins Co	0.07%	\$18,328
76	Nationwide Agribusiness Ins Co	0.07%	\$17,817
77	Guideone Specialty Mut Ins Co	0.06%	\$16,461
78	Granite State Ins Co	0.05%	\$13,909
79	American Reliable Ins Co	0.04%	\$11,713
80	Charter Oak Fire Ins Co	0.04%	\$11,531
81	Ohio Cas Ins Co	0.04%	\$11,263
82	Markel Ins Co	0.04%	\$10,877
83	Transguard Ins Co Of Amer Inc	0.04%	\$10,867
84	Federated Serv Ins Co	0.04%	\$10,619
85	United Cas Ins Co Of Amer	0.04%	\$10,303
86	Hartford Fire In Co	0.04%	\$9,483
87	Atlantic Specialty Ins Co	0.03%	\$8,978
88	Fidelity Natl Ins Co	0.03%	\$7,804

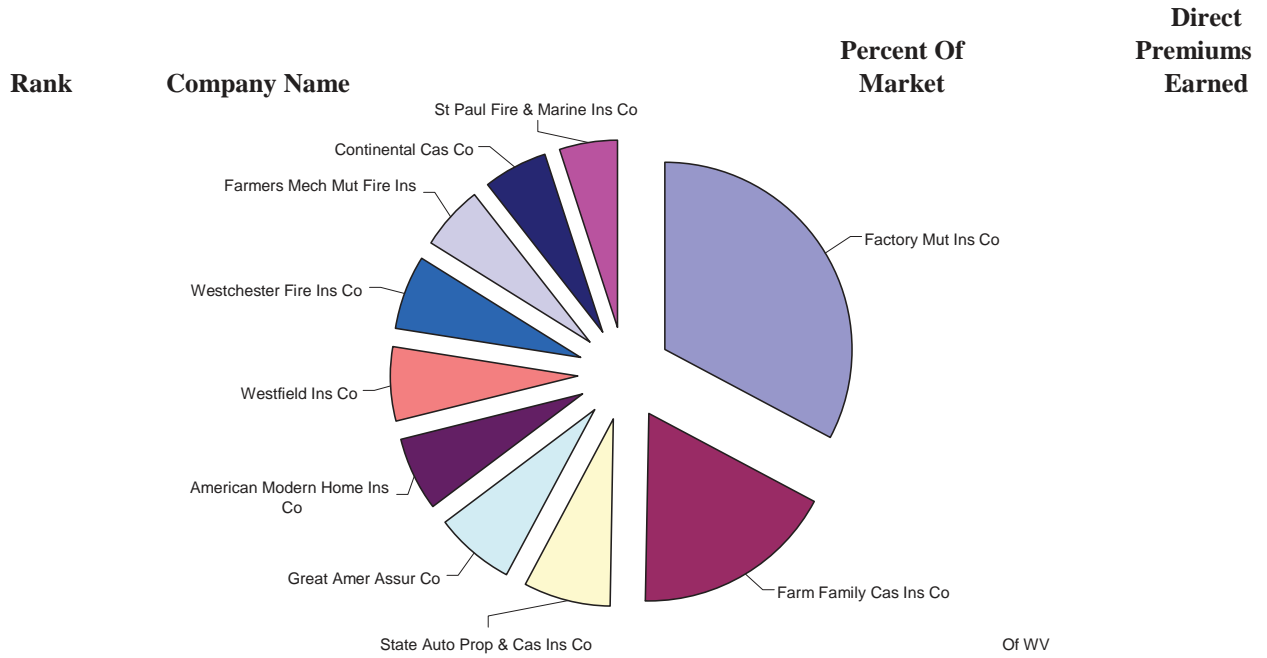
**2007 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Ace Prop & Cas Ins Co	0.03%	\$7,228
90	Star Ins Co	0.03%	\$7,015
91	MutualAid eXchange	0.03%	\$6,921
92	New Hampshire Ins Co	0.02%	\$6,533
93	Verlan Fire Ins Co MD	0.02%	\$6,427
94	State Natl Ins Co Inc	0.02%	\$6,348
95	American Family Home Ins Co	0.02%	\$6,290
96	Maryland Cas Co	0.02%	\$6,203
97	Arch Ins Co	0.02%	\$5,764
98	Hartford Cas Ins Co	0.02%	\$5,590
99	Amica Mut Ins Co	0.02%	\$5,347
100	Liberty Ins Corp	0.02%	\$5,290
101	Federated Rural Electric Ins Exch	0.02%	\$4,550
102	Seneca Ins Co Inc	0.02%	\$4,296
103	Employers Mut Cas Co	0.02%	\$4,123
104	SUA Ins Co	0.01%	\$3,805
105	Axis Ins Co	0.01%	\$3,673
106	Harleysville Mut Ins Co	0.01%	\$3,294
107	Fidelity & Deposit Co Of MD	0.01%	\$3,271
108	Armed Forces Ins Exch	0.01%	\$3,012
109	Church Mut Ins Co	0.01%	\$2,836
110	Wausau Underwriters Ins Co	0.01%	\$2,477
111	National Farmers Union Prop & Cas	0.01%	\$2,276
112	West Virginia Natl Auto Ins Co	0.01%	\$2,252
113	Amerisure Mut Ins Co	0.01%	\$2,233
114	Garrison Prop & Cas Ins Co	0.01%	\$2,089
115	Federal Ins Co	0.01%	\$2,047
116	Hanover Ins Co	0.01%	\$1,914
117	Praetorian Ins Co	0.01%	\$1,486
118	Sentry Ins A Mut Co	0.01%	\$1,432
119	Employers Fire Ins Co	0.00%	\$1,262
120	Great Amer Alliance Ins Co	0.00%	\$1,224
121	Wausau Business Ins Co	0.00%	\$1,168
122	Sentinel Ins Co Ltd	0.00%	\$1,153
123	Phoenix Ins Co	0.00%	\$1,148
124	Employers Ins of Wausau	0.00%	\$1,123
125	West American Ins Co	0.00%	\$1,042
126	American Ins Co	0.00%	\$997
127	Firemans Fund Ins Co	0.00%	\$957
128	American Fire & Cas Co	0.00%	\$945
129	Diamond State Ins Co	0.00%	\$921
130	Regis Ins Co	0.00%	\$890
131	OneBeacon Amer Ins Co	0.00%	\$870
132	T.H.E. Ins Co	0.00%	\$758

**2007 West Virginia Market Share Report  
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Continental Ins Co	0.00%	\$673
134	Great Amer Ins Co	0.00%	\$639
135	Continental Western Ins Co	0.00%	\$603
136	DaimlerChrysler Ins Co	0.00%	\$599
137	Standard Guaranty Ins Co	0.00%	\$524
138	American Agri Business Ins Co	0.00%	\$494
139	USAA General Ind Co	0.00%	\$448
140	Nationwide Prop & Cas Ins Co	0.00%	\$284
141	Vigilant Ins Co	0.00%	\$263
142	US Fidelity & Guaranty Co	0.00%	\$238
143	Illinois Natl Ins Co	0.00%	\$206
144	Electric Ins Co	0.00%	\$201
145	Great Northern Ins Co	0.00%	\$168
146	Westfield Natl Ins Co	0.00%	\$165
147	Liberty Mut Ins Co	0.00%	\$145
148	Sompo Japan Ins Co of Amer	0.00%	\$132
149	American Bankers Ins Co Of FL	0.00%	\$114
150	Utica Mut Ins Co	0.00%	\$66
151	Fidelity & Guar Ins Co	0.00%	\$65
152	American Cas Co Of Reading PA	0.00%	\$61
153	QBE Ins Corp	0.00%	\$47
154	Mitsui Sumitomo Ins Co of Amer	0.00%	\$6
155	Great Amer Ins Co of NY	0.00%	(\$4)
156	Brotherhood Mut Ins Co	0.00%	(\$10)
157	Stonington Ins Co	-0.01%	(\$1,600)
	Total for Top 10 Insurers	56.51%	\$14,950,776
	Total for All Other Insurers	<u>43.49%</u>	<u>\$11,504,843</u>
	Total for All Insurers	100.00%	\$26,455,619

## 2007 West Virginia Market Share Report Allied Lines



**2007 West Virginia Market Share Report  
Boiler and Machinery**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Factory Mut Ins Co	39.99%	\$2,588,576
2	Federal Ins Co	10.87%	\$703,660
3	National Union Fire Ins Co Of Pitts	7.20%	\$466,182
4	Hartford Steam Boil Inspec & Ins Co	4.24%	\$274,736
5	Travelers Property Cas Co Of Amer	4.04%	\$261,233
6	Zurich American Ins Co	2.79%	\$180,864
7	Cincinnati Ins Co	2.75%	\$177,976
8	Westfield Ins Co	2.44%	\$157,708
9	American Guar & Liab Ins	2.13%	\$137,720
10	Nationwide Mut Ins Co	1.65%	\$107,004
11	XL Ins Amer Inc	1.51%	\$98,022
12	Continental Cas Co	1.31%	\$84,987
13	Brotherhood Mut Ins Co	1.20%	\$77,713
14	Nationwide Prop & Cas Ins Co	1.18%	\$76,374
15	Allianz Global Risks US Ins Co	1.13%	\$73,436
16	St Paul Fire & Marine Ins Co	1.13%	\$72,848
17	AIG Cas Co	1.11%	\$71,593
18	Motorists Mut Ins Co	1.02%	\$66,154
19	Travelers Ind Co	0.86%	\$55,803
20	State Auto Prop & Cas Ins Co	0.82%	\$53,178
21	Pennsylvania Lumbermens Mut Ins	0.75%	\$48,394
22	Phoenix Ins Co	0.64%	\$41,109
23	Westport Ins Corp	0.62%	\$39,963
24	Affiliated Fm Ins Co	0.61%	\$39,799
25	Travelers Ind Co Of CT	0.60%	\$38,928
26	Universal Underwriters Ins Co	0.60%	\$38,825
27	Federated Mut Ins Co	0.59%	\$38,204
28	Vigilant Ins Co	0.59%	\$37,924
29	Lumbermens Underwriting Alliance	0.53%	\$34,238
30	State Automobile Mut Ins Co	0.52%	\$33,877
31	AXIS Reins Co	0.48%	\$31,362
32	St Paul Mercury Ins Co	0.45%	\$29,038
33	Arch Ins Co	0.39%	\$25,214
34	Granite State Ins Co	0.36%	\$23,358
35	Great Northern Ins Co	0.29%	\$18,787
36	Scottsdale Ind Co	0.28%	\$18,279
37	Nationwide Mut Fire Ins Co	0.24%	\$15,362
38	Tokio Marine & Nichido Fire Ins Co	0.20%	\$13,135
39	Hartford Fire In Co	0.18%	\$11,598
40	Great Amer Ins Co of NY	0.17%	\$10,702

			<b>Direct Premiums Earned</b>
41	New Hampshire Ins Co	0.14%	\$9,365
42	Nationwide Agribusiness Ins Co	0.14%	\$9,037
43	Praetorian Ins Co	0.14%	\$8,838
44	St Paul Protective Ins Co	0.14%	\$8,837

**2007 West Virginia Market Share Report  
Boiler and Machinery**

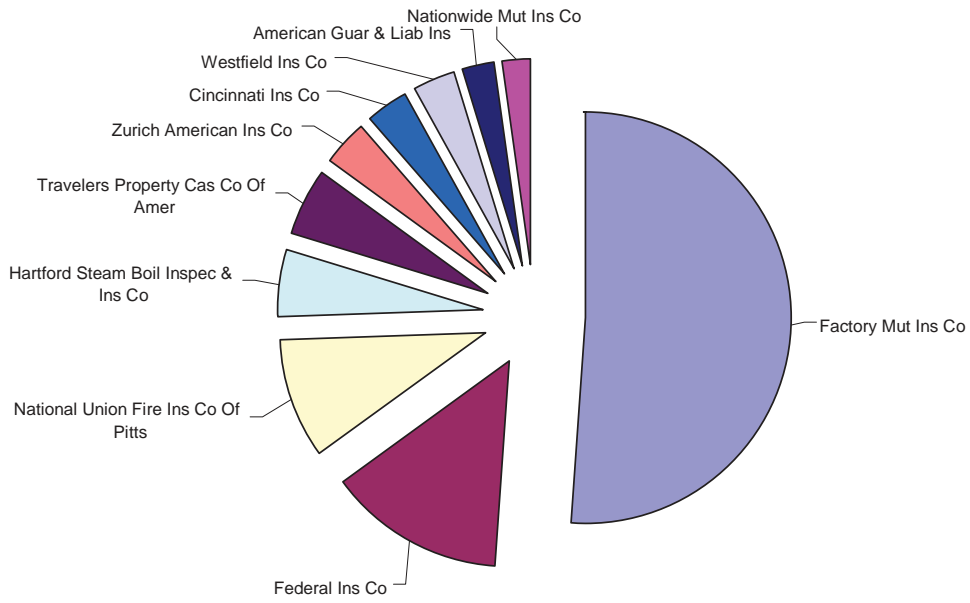
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	
45	Allstate Ins Co	0.13%	\$8,291
46	Travelers Ind Co Of Amer	0.09%	\$5,614
47	St Paul Guardian Ins Co	0.08%	\$5,365
48	American Economy Ins Co	0.08%	\$5,038
49	Pacific Ind Co	0.06%	\$3,736
50	Regis Ins Co	0.06%	\$3,651
51	US Fidelity & Guaranty Co	0.06%	\$3,571
52	North Pointe Ins Co	0.05%	\$3,314
53	American Home Assur Co	0.04%	\$2,549
54	Stonington Ins Co	0.03%	\$2,038
55	Ace Amer Ins Co	0.03%	\$1,991
56	American States Ins Co	0.03%	\$1,946
57	Atlantic Specialty Ins Co	0.03%	\$1,782
58	Illinois Natl Ins Co	0.02%	\$1,574
59	Federated Serv Ins Co	0.02%	\$1,545
60	Verlan Fire Ins Co MD	0.02%	\$1,487
61	Charter Oak Fire Ins Co	0.02%	\$1,170
62	Great Amer Alliance Ins Co	0.01%	\$956
63	Property & Cas Ins Co Of Hartford	0.01%	\$893
64	First Natl Ins Co Of Amer	0.01%	\$863
65	Fidelity & Deposit Co Of MD	0.01%	\$795
66	Discover Prop & Cas Ins Co	0.01%	\$654
67	Ohio Cas Ins Co	0.01%	\$639
68	Employers Mut Cas Co	0.01%	\$511
69	Great Amer Ins Co	0.01%	\$470
70	Ace Prop & Cas Ins Co	0.01%	\$453
71	General Ins Co Of Amer	0.01%	\$443
72	DaimlerChrysler Ins Co	0.00%	\$285
73	Twin City Fire Ins Co	0.00%	\$255
74	Hartford Ins Co Of The Midwest	0.00%	\$226
75	Axis Ins Co	0.00%	\$212
76	Employers Fire Ins Co	0.00%	\$147
77	Fidelity & Guar Ins Underwriters Inc	0.00%	\$135
78	Fidelity & Guar Ins Co	0.00%	\$84
79	OneBeacon Amer Ins Co	0.00%	\$68
80	Continental Ins Co	0.00%	\$4
	Total for Top 10 Insurers	78.11%	\$5,055,659
	Total for All Other Insurers	<u>21.89%</u>	<u>\$1,417,036</u>

Total for All Insurers

100.00%

\$6,472,695

### Boiler and Machinery





**2007 West Virginia Market Share Report  
Burglary and Theft**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Travelers Cas & Surety Co Of Amer	26.89%	\$110,861
2	Westfield Ins Co	12.34%	\$50,870
3	Federal Ins Co	9.18%	\$37,858
4	Empire Fire & Marine Ins Co	8.19%	\$33,759
5	Cincinnati Ins Co	6.05%	\$24,954
6	Universal Underwriters Ins Co	4.49%	\$18,516
7	State Automobile Mut Ins Co	3.72%	\$15,331
8	St Paul Fire & Marine Ins Co	3.61%	\$14,882
9	State Auto Prop & Cas Ins Co	3.33%	\$13,720
10	Sentry Select Ins Co	3.13%	\$12,926
11	Motorists Mut Ins Co	2.27%	\$9,360
12	Hanover Ins Co	1.78%	\$7,338
13	Hartford Fire In Co	1.76%	\$7,264
14	Liberty Ins Underwriters Inc	1.51%	\$6,220
15	Federated Mut Ins Co	1.15%	\$4,728
16	Nationwide Mut Fire Ins Co	1.05%	\$4,326
17	Twin City Fire Ins Co	0.85%	\$3,515
18	Scottsdale Ind Co	0.71%	\$2,909
19	Southern States Ins Exch	0.69%	\$2,841
20	Harco Natl Ins Co	0.65%	\$2,692
21	St Paul Mercury Ins Co	0.57%	\$2,345
22	Zurich American Ins Co	0.51%	\$2,103
23	Executive Risk Ind Inc	0.44%	\$1,825
24	American Hardware Mut Ins Co	0.42%	\$1,751
25	Allstate Ins Co	0.41%	\$1,688
26	Fidelity & Deposit Co Of MD	0.38%	\$1,549
27	Independent Mut Fire Ins Co	0.37%	\$1,531
28	Erie Ins Prop & Cas Co	0.37%	\$1,516
29	Farmington Cas Co	0.29%	\$1,199
30	Continental Cas Co	0.26%	\$1,062
31	St Paul Guardian Ins Co	0.25%	\$1,019
32	Great Amer Assur Co	0.23%	\$937
33	XL Ins Amer Inc	0.21%	\$857
34	American States Ins Co	0.21%	\$857
35	Great Amer Ins Co of NY	0.15%	\$631
36	American Economy Ins Co	0.14%	\$558
37	Greenwich Ins Co	0.12%	\$508
38	Federated Serv Ins Co	0.11%	\$470
39	Regent Ins Co	0.11%	\$435
40	General Ins Co Of Amer	0.10%	\$431
41	Harleysville Mut Ins Co	0.10%	\$405
42	Travelers Ind Co Of Amer	0.09%	\$371
43	Philadelphia Ind Ins Co	0.08%	\$334
44	Ohio Farmers Ins Co	0.07%	\$305

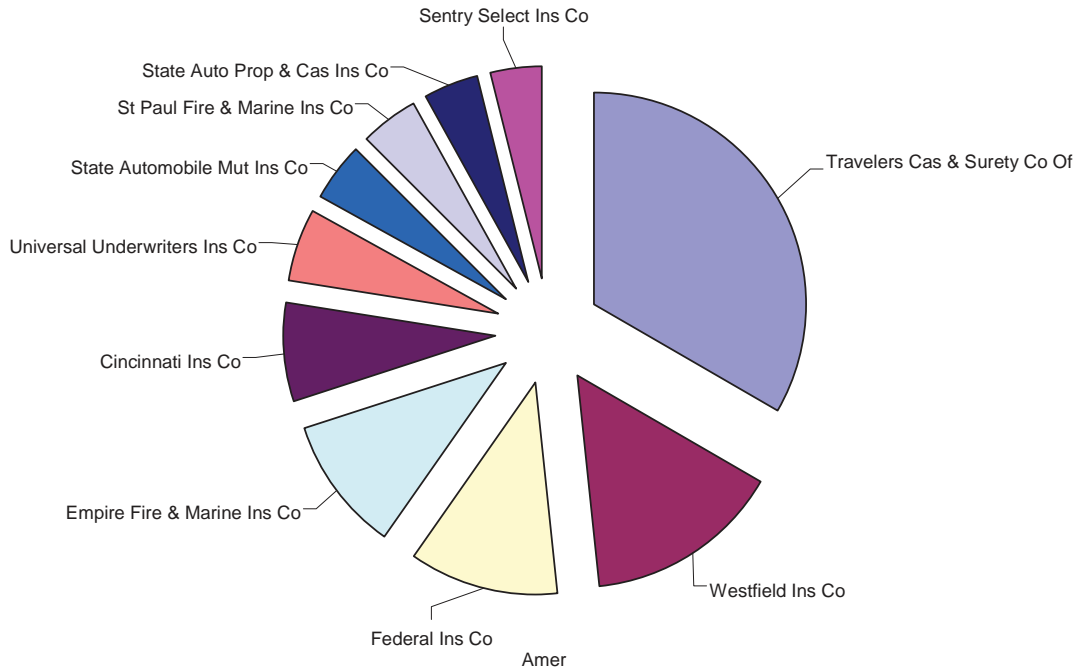
## 2007 West Virginia Market Share Report

**Company Name**

Vigilant Ins Co	0.07%	\$301
Travelers Property Cas Co Of Amer	0.07%	\$276
Federated Rural Electric Ins Exch	0.07%	\$270
Praetorian Ins Co	0.06%	\$228
Travelers Cas & Surety Co	0.05%	\$215

### Burglary and Theft

	Percent Of Market	Direct Premiums Earned
Liberty Mut Ins Co	0.04%	\$168
Charter Oak Fire Ins Co	0.04%	\$158
Nationwide Mut Ins Co	0.04%	\$150
Selective Ins Co Of Amer	0.04%	\$149
Safeco Ins Co Of Amer	0.03%	\$134
Westport Ins Corp	0.03%	\$121
United Cas Ins Co Of Amer	0.03%	\$118
Employers Mut Cas Co	0.02%	\$100
National Union Fire Ins Co Of Pitts	0.02%	\$98
Great Northern Ins Co	0.02%	\$93
Great Amer Ins Co	0.02%	\$83
Ohio Cas Ins Co	0.02%	\$76
Tokio Marine & Nichido Fire Ins Co	0.02%	\$70
Church Mut Ins Co	0.02%	\$63
Sentry Ins A Mut Co	0.01%	\$38
Transportation Ins Co	0.00%	\$7
Arch Ins Co	0.00%	(\$1)
Stonington Ins Co	-0.03%	(\$127)
<b>Total for Top 10 Insurers</b>	<b>80.92%</b>	<b>\$333,677</b>
<b>Total for All Other Insurers</b>	<b><u>19.08%</u></b>	<b><u>\$78,668</u></b>
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$412,345</b>



**2007 West Virginia Market Share Report  
Commercial Multi-Peril (Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Westfield Ins Co	14.59%	\$9,910,522
2	Erie Ins Prop & Cas Co	11.58%	\$7,861,798
3	Federal Ins Co	7.12%	\$4,838,845
4	Cincinnati Ins Co	6.62%	\$4,494,351
5	Nationwide Mut Ins Co	6.40%	\$4,348,965
6	Travelers Property Cas Co Of Amer	5.71%	\$3,876,997
7	Philadelphia Ind Ins Co	2.92%	\$1,981,711
8	State Auto Prop & Cas Ins Co	2.77%	\$1,879,970
9	Nationwide Mut Fire Ins Co	2.62%	\$1,781,282
10	Travelers Ind Co Of Amer	2.44%	\$1,659,076
11	State Farm Fire And Cas Co	2.18%	\$1,480,774
12	Charter Oak Fire Ins Co	2.04%	\$1,387,104
13	American Alt Ins Corp	1.94%	\$1,316,432
14	Nationwide Prop & Cas Ins Co	1.86%	\$1,264,292
15	Church Mut Ins Co	1.81%	\$1,231,940
16	Argonaut Great Central Ins Co	1.68%	\$1,138,101
17	Travelers Ind Co Of CT	1.67%	\$1,133,737
18	Travelers Ind Co	1.13%	\$767,827
19	Phoenix Ins Co	1.12%	\$757,386
20	Farmers Mech Mut Fire Ins Of WV	1.04%	\$703,356
21	Hartford Cas Ins Co	1.03%	\$696,255

## 2007 West Virginia Market Share Report

### Company Name

Farm Family Cas Ins Co	0.89%	\$603,596
Bituminous Cas Corp	0.84%	\$570,529
Arch Ins Co	0.84%	\$569,864
Allstate Ins Co	0.84%	\$569,013
State Automobile Mut Ins Co	0.82%	\$555,768
Hartford Fire In Co	0.81%	\$553,299
Zurich American Ins Co	0.79%	\$538,417
Granite State Ins Co	0.62%	\$422,711
American Economy Ins Co	0.58%	\$394,910
Brotherhood Mut Ins Co	0.55%	\$374,590
Farmers Mut Ins Co	0.52%	\$352,603
American States Ins Co	0.50%	\$342,375
Great Northern Ins Co	0.50%	\$338,518
Redland Ins Co	0.45%	\$302,349
Markel Ins Co	0.44%	\$295,876
American Fire & Cas Co	0.41%	\$278,637
Guideone Mut Ins Co	0.38%	\$259,087
Wausau Business Ins Co	0.38%	\$257,375
Motorists Mut Ins Co	0.36%	\$244,877
General Ins Co Of Amer	0.36%	\$243,402
Guideone Specialty Mut Ins Co	0.34%	\$234,258
Stonington Ins Co	0.33%	\$224,969
Ohio Cas Ins Co	0.33%	\$223,360

**Direct  
Premiums  
Earned**

Rank	Company Name		
<b>Commercial Multi-Peril (Liability)</b>			
	Natl Ins Co Of Amer	0.31%	\$208,743
	t American Ins Co	0.28%	\$190,419
	sportation Ins Co	0.26%	\$179,901
	sau Underwriters Ins Co	0.25%	\$167,968
	inental Cas Co	0.24%	\$161,424
	onal Surety Corp	0.23%	\$155,537
	loyers Ins of Wausau	0.21%	\$142,670
	n City Fire Ins Co	0.20%	\$138,789
	ey Forge Ins Co	0.20%	\$138,331
	merican Cas Co Of Reading PA	0.19%	\$130,698
	lity & Deposit Co Of MD	0.19%	\$130,375
	ford Ins Co Of The Midwest	0.19%	\$128,629
	onal Fire Ins Co Of Hartford	0.18%	\$121,830
	Amer Ins Co	0.18%	\$120,030
	egrated Mut Ins Co	0.16%	\$110,400
	mans Fund Ins Co	0.16%	\$107,529
	over Ins Co	0.16%	\$107,506
	is Ins Society Inc	0.16%	\$105,286
	Hampshire Ins Co	0.15%	\$104,575
	net Ins Co	0.15%	\$104,000
	ford Underwriters Ins Co	0.15%	\$103,557
	fic Ind Co	0.14%	\$98,083
	merican Ins Co	0.14%	\$95,849
	erty & Cas Ins Co Of Hartford	0.13%	\$88,311
	lant Ins Co	0.13%	\$87,843
	torian Ins Co	0.12%	\$81,632
	yland Cas Co	0.11%	\$72,410
	ca Ins Co Inc	0.11%	\$71,681
	o Marine & Nichido Fire Ins Co	0.09%	\$62,350
	onial Amer Cas & Surety Co	0.09%	\$61,525
	s Ins Co	0.09%	\$59,770
	t Amer Assur Co	0.09%	\$59,735
	z Mut Ins Co	0.08%	\$51,488
	risure Mut Ins Co	0.07%	\$49,256
	merican Automobile Ins Co	0.07%	\$47,371
	co Ins Co Of Amer	0.06%	\$41,919
	ois Natl Ins Co	0.06%	\$41,385
	ent Ins Co	0.06%	\$40,570
	thern States Ins Exch	0.06%	\$40,059
	rty Mut Ins Co	0.06%	\$38,168
	merican Zurich Ins Co	0.05%	\$34,240
	ui Sumitomo Ins USA Inc	0.05%	\$33,537
	inental Ins Co	0.05%	\$32,398
	inental Western Ins Co	0.05%	\$31,969

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
<b>2007 West Virginia Market Share Report</b>			
<b>Commercial Multi-Peril (Liability)</b>			
		<b>Percent Of</b>	
		<b>Market</b>	
	Clarendon Natl Ins Co	0.04%	\$30,548
	OneBeacon Amer Ins Co	0.04%	\$30,541
	Sentinel Ins Co Ltd	0.04%	\$30,485
	Ace Prop & Cas Ins Co	0.04%	\$28,282
	Everest Natl Ins Co	0.04%	\$26,261
	US Fidelity & Guaranty Co	0.04%	\$25,700
	Star Ins Co	0.04%	\$24,706
	Utica Mut Ins Co	0.04%	\$24,174
	Harleysville Mut Ins Co	0.03%	\$20,570
	Discover Prop & Cas Ins Co	0.03%	\$19,773
	Pennsylvania Manufacturers Ind Co	0.03%	\$19,671
	Markel Amer Ins Co	0.03%	\$17,939
	National Cas Co	0.02%	\$16,727
	Pharmacists Mut Ins Co	0.02%	\$15,941
	Bituminous Fire & Marine Ins Co	0.02%	\$14,646
	Jewelers Mut Ins Co	0.02%	\$14,534
	Northland Ins Co	0.02%	\$14,411
	Westport Ins Corp	0.02%	\$14,217
	Diamond State Ins Co	0.02%	\$11,991
	Great Amer Ins Co	0.02%	\$11,111
	State Natl Ins Co Inc	0.01%	\$9,945
	General Cas Co Of WI	0.01%	\$7,805
	Atlantic Specialty Ins Co	0.01%	\$7,718
	Employers Fire Ins Co	0.01%	\$5,772
	Hartford Accident & Ind Co	0.01%	\$5,613
	Nationwide Agribusiness Ins Co	0.01%	\$5,307
	North River Ins Co	0.01%	\$4,499
	LM Ins Corp	0.01%	\$4,201
	Liberty Ins Corp	0.01%	\$4,152
	Great Amer Ins Co of NY	0.01%	\$3,714
	Great Midwest Ins Co	0.01%	\$3,439
	Mitsui Sumitomo Ins Co of Amer	0.00%	\$3,056
	RLI Ins Co	0.00%	\$2,963
	Pennsylvania Manufacturers Asn Ins C	0.00%	\$2,550
	MutualAid eXchange	0.00%	\$2,132
	QBE Ins Corp	0.00%	\$1,844
	Alea North America Ins Co	0.00%	\$1,676
	Allstate Ind Co	0.00%	\$1,396
	Fairmont Specialty Ins Co	0.00%	\$1,387

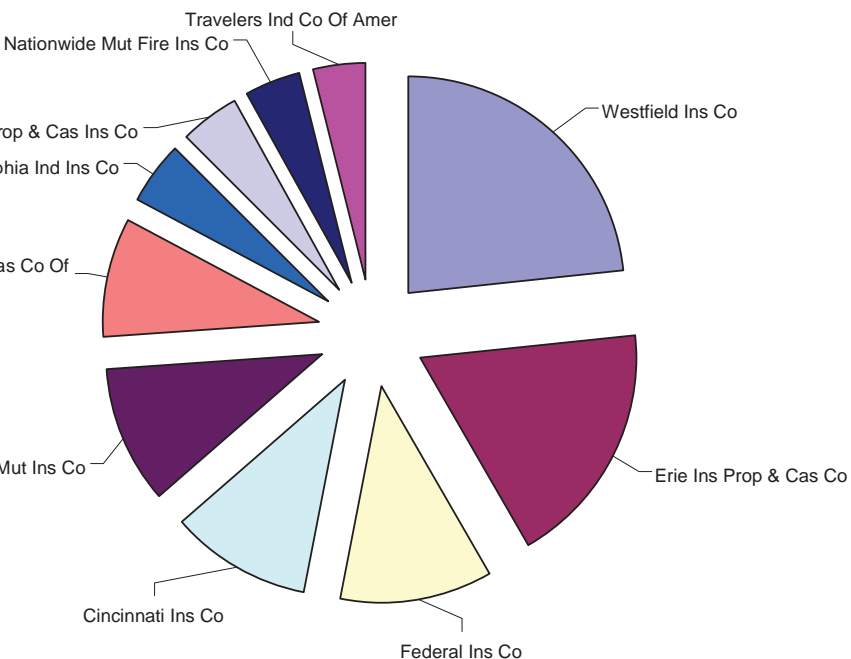
**Direct  
Premiums  
Earned**

Rank	Company Name		
	Fidelity & Guar Ins Co	0.00%	\$1,280
	Fidelity & Guar Ins Underwriters Inc	0.00%	\$1,012
	American Guar & Liab Ins	0.00%	\$779
	Church Ins Co	0.00%	\$628
	Massachusetts Bay Ins Co	0.00%	\$578

**Commercial Multi-Peril (Liability)**

	Paul Fire & Marine Ins Co	0.00%	\$538
	Compass Ins Co Of Amer	0.00%	\$347
	Compass Ind Co	0.00%	\$147
	Windsor Ind Co	0.00%	\$111
	Windsor Lumbermens Mut Ins Co	0.00%	\$90
	Windsor Fire & Marine Ins Co	0.00%	\$49
	Windsor Japan Ins Co of Amer	0.00%	\$22
	Windsor American Ins Co Of IL	0.00%	\$10
	Windsor Associated Ind Corp	0.00%	(\$7)
	Windsor Northern Ins Co Of NY	0.00%	(\$7)
	Windsor Insurance Co Of Amer	0.00%	(\$133)
	Windsor Liberty Mut Fire Ins Co	-0.03%	(\$20,082)

	Share for Top 10 Insurers	62.77%	\$42,633,517
	Share for All Other Insurers	<u>37.23%</u>	<u>\$25,284,092</u>
	Share for All Insurers	100.00%	\$67,917,609



**2007 West Virginia Market Share Report**

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
<b>Commercial Multi-Peril (Non-Liability)</b>			
		<b>Percent Of Market</b>	
	Erie Ins Prop & Cas Co	14.31%	\$13,669,803
	Westfield Ins Co	10.08%	\$9,627,588
	Federal Ins Co	7.73%	\$7,381,155
	Cincinnati Ins Co	6.08%	\$5,806,681
	Nationwide Mut Ins Co	5.32%	\$5,084,663
	Travelers Property Cas Co Of Amer	4.67%	\$4,458,768
	State Farm Fire And Cas Co	3.67%	\$3,506,384
	Church Mut Ins Co	2.86%	\$2,730,389
	Hartford Cas Ins Co	2.51%	\$2,392,590
	Travelers Ind Co Of Amer	2.33%	\$2,226,633
	Ace Amer Ins Co	2.29%	\$2,184,634
	State Auto Prop & Cas Ins Co	1.96%	\$1,873,842
	Travelers Ind Co Of CT	1.83%	\$1,749,748
	Charter Oak Fire Ins Co	1.69%	\$1,616,701
	Nationwide Prop & Cas Ins Co	1.54%	\$1,475,405
	Argonaut Great Central Ins Co	1.54%	\$1,470,285
	Maryland Cas Co	1.49%	\$1,422,462
	Motorists Mut Ins Co	1.41%	\$1,347,470
	Nationwide Mut Fire Ins Co	1.41%	\$1,342,132
	Farmers Mech Mut Fire Ins Of WV	1.37%	\$1,306,231
	American Alt Ins Corp	1.31%	\$1,249,105
	Travelers Ind Co	1.27%	\$1,216,110
	Brotherhood Mut Ins Co	1.24%	\$1,186,422
	Allstate Ins Co	1.22%	\$1,169,703
	Farm Family Cas Ins Co	1.15%	\$1,100,044
	Hartford Fire In Co	0.96%	\$919,209
	Philadelphia Ind Ins Co	0.94%	\$898,965
	American Economy Ins Co	0.77%	\$736,939
	State Automobile Mut Ins Co	0.59%	\$563,414
	Phoenix Ins Co	0.59%	\$560,883
	Continental Cas Co	0.57%	\$548,566
	Indemnity Ins Co Of North Amer	0.55%	\$521,298
	Farmers Mut Ins Co	0.54%	\$516,947
	Vigilant Ins Co	0.53%	\$507,599
	Empire Fire & Marine Ins Co	0.51%	\$485,747
	Arch Ins Co	0.44%	\$419,617
	Granite State Ins Co	0.44%	\$419,174
	Great Northern Ins Co	0.43%	\$407,942
	Guideone Mut Ins Co	0.42%	\$396,618
	Westport Ins Corp	0.41%	\$395,902



**Direct  
Premiums  
Earned**

<b>Rank</b>	<b>Company Name</b>		
	American States Ins Co	0.40%	\$384,865
	Cumis Ins Society Inc	0.35%	\$335,911
	Federated Mut Ins Co	0.33%	\$319,208
	Fidelity & Deposit Co Of MD	0.33%	\$310,491

**Commercial Multi-Peril (Non-Liability)**

**Percent Of**

**Market**

Compo Japan Ins Co of Amer	0.31%	\$298,087
Coastalorian Ins Co	0.29%	\$275,105
National Surety Corp	0.26%	\$250,457
American Fire & Cas Co	0.24%	\$229,614
Firemans Fund Ins Co	0.23%	\$224,256
Liberty Mut Ins Co	0.23%	\$219,761
First Natl Ins Co Of Amer	0.23%	\$216,477
Southern States Ins Exch	0.22%	\$205,437
Markel Ins Co	0.21%	\$200,924
Wausau Underwriters Ins Co	0.21%	\$198,871
Ohio Cas Ins Co	0.18%	\$174,083
Wausau Business Ins Co	0.18%	\$168,044
Warleysville Mut Ins Co	0.16%	\$157,400
Guideone Specialty Mut Ins Co	0.16%	\$156,978
Mitsui Sumitomo Ins Co of Amer	0.16%	\$156,694
Hartford Ins Co Of The Midwest	0.16%	\$155,647
Commonwealth Ins Co Of Amer	0.15%	\$145,640
National Fire Ins Co Of Hartford	0.15%	\$145,062
New Hampshire Ins Co	0.15%	\$143,496
Stonington Ins Co	0.14%	\$137,744
West American Ins Co	0.14%	\$130,948
Manover Ins Co	0.14%	\$129,263
Star Ins Co	0.13%	\$124,771
Property & Cas Ins Co Of Hartford	0.13%	\$119,629
Liberty Mut Fire Ins Co	0.13%	\$119,586
Great Amer Ins Co of NY	0.12%	\$116,131
ACE Fire Underwriters Ins Co	0.12%	\$113,054
American Cas Co Of Reading PA	0.12%	\$112,486
Seneca Ins Co Inc	0.11%	\$107,522
Transportation Ins Co	0.11%	\$106,554
St Paul Fire & Marine Ins Co	0.11%	\$106,227
National Cas Co	0.11%	\$106,136
Valley Forge Ins Co	0.11%	\$102,411
Employers Ins of Wausau	0.10%	\$95,722
General Ins Co Of Amer	0.10%	\$95,361
Colonial Amer Cas & Surety Co	0.10%	\$92,224
Tititz Mut Ins Co	0.09%	\$88,648
Northland Ins Co	0.09%	\$87,534
US Fidelity & Guaranty Co	0.09%	\$84,091

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
	Liberty Ins Underwriters Inc	0.09%	\$82,353
	American Ins Co	0.08%	\$78,145
	Hartford Steam Boil Inspec & Ins Co	0.08%	\$77,071
	Market Amer Ins Co	0.08%	\$73,752
	Win City Fire Ins Co	0.07%	\$70,624

### 2007 West Virginia Market Share Report Commercial Multi-Peril (Non-Liability)

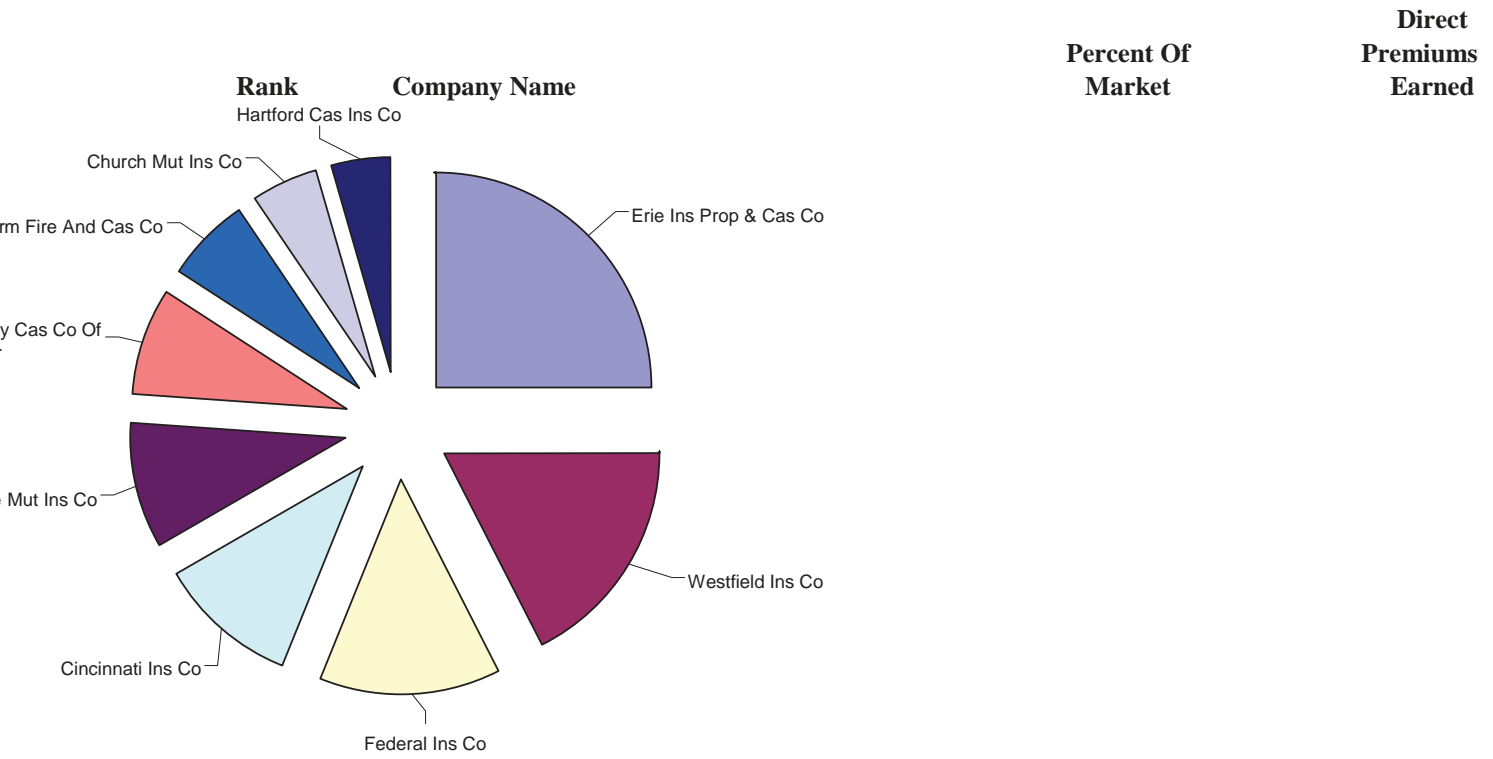
Percent Of Market	Direct Premiums Earned
0.07%	\$66,953
0.07%	\$64,404
0.07%	\$62,235
0.05%	\$49,777
0.04%	\$41,012
0.04%	\$38,647
0.04%	\$36,728
0.04%	\$36,406
0.04%	\$34,289
0.03%	\$32,004
0.03%	\$28,677
0.03%	\$26,716
0.03%	\$25,570
0.02%	\$22,766
0.02%	\$21,495
0.02%	\$21,183
0.02%	\$21,082
0.02%	\$20,873
0.02%	\$20,017
0.02%	\$18,532
0.02%	\$18,361
0.02%	\$17,618
0.02%	\$16,952
0.02%	\$15,779
0.02%	\$15,650
0.01%	\$13,899
0.01%	\$13,768
0.01%	\$13,573
0.01%	\$13,160
0.01%	\$12,853
0.01%	\$11,422
0.01%	\$11,418
0.01%	\$9,318
0.01%	\$9,005

	<b>Rank</b>	<b>Company Name</b>		<b>Direct Premiums Earned</b>
		Sentinel Ins Co Ltd	0.01%	\$8,934
		Pennsylvania Manufacturers Ind Co	0.01%	\$8,189
		National Ind Co	0.01%	\$7,145
		Mitsui Sumitomo Ins USA Inc	0.01%	\$6,999
		Scottsdale Ind Co	0.01%	\$6,564
		MutualAid eXchange	0.01%	\$6,273
		Liberty Ins Corp	0.01%	\$5,764
		St Paul Guardian Ins Co	0.01%	\$5,486
		Alea North America Ins Co	0.01%	\$5,334
		Continental Western Ins Co	0.01%	\$5,282

**Commercial Multi-Peril (Non-Liability)**

	<b>Percent Of</b>	
	<b>Market</b>	
Assurance Co Of Amer	0.01%	\$5,091
LI Ins Co	0.00%	\$3,768
M Ins Corp	0.00%	\$3,647
Fidelity & Guar Ins Underwriters Inc	0.00%	\$2,906
Northern Ins Co Of NY	0.00%	\$2,166
Church Ins Co	0.00%	\$1,997
Federated Serv Ins Co	0.00%	\$1,927
Great Midwest Ins Co	0.00%	\$1,691
North River Ins Co	0.00%	\$1,449
Pacific Ind Co	0.00%	\$1,410
Compass Ins Co Of Amer	0.00%	\$1,388
Fidelity & Guar Ins Co	0.00%	\$1,170
Airmont Specialty Ins Co	0.00%	\$860
Allstate Ind Co	0.00%	\$635
Alboa Ins Co	0.00%	\$600
Compass Ind Co	0.00%	\$589
Massachusetts Bay Ins Co	0.00%	\$353
Associated Ind Corp	0.00%	\$336
Indiana Lumbermens Mut Ins Co	0.00%	\$313
Pennsylvania Manufacturers Asn Ins C	0.00%	\$40
Nationwide Agribusiness Ins Co	0.00%	\$39
Insurance Co Of The West	0.00%	\$35
Murich American Ins Co Of IL	0.00%	\$13
Total for Top 10 Insurers	59.56%	\$56,884,654
Total for All Other Insurers	<u>40.44%</u>	<u>\$38,620,144</u>
Total for All Insurers	100.00%	\$95,504,798

## 2007 West Virginia Market Share Report



**2007 West Virginia Market Share Report  
Commercial Auto**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
Erie Ins Prop & Cas Co	9.13%	\$15,487,907
Westfield Ins Co	7.56%	\$12,825,272
National Union Fire Ins Co Of Pitts	6.12%	\$10,374,632
National Cas Co	4.81%	\$8,156,545
Travelers Property Cas Co Of Amer	3.95%	\$6,703,780
Cincinnati Ins Co	3.62%	\$6,135,351
National Liab & Fire Ins Co	3.14%	\$5,326,648
Empire Fire & Marine Ins Co	2.66%	\$4,513,503
Nationwide Mut Ins Co	2.55%	\$4,328,843
United Fnc'l Cas Co	2.55%	\$4,316,757
Northland Ins Co	2.54%	\$4,313,869
State Auto Prop & Cas Ins Co	2.19%	\$3,718,120
Federal Ins Co	2.15%	\$3,642,073
St Paul Fire & Marine Ins Co	2.05%	\$3,483,399
Commerce Protective Ins Co	1.88%	\$3,183,507
State Farm Mut Auto Ins Co	1.86%	\$3,147,821
Canal Ins Co	1.75%	\$2,970,985
American Alt Ins Corp	1.74%	\$2,950,895
Sentry Select Ins Co	1.62%	\$2,755,237
Motorists Mut Ins Co	1.50%	\$2,544,935
Farm Family Cas Ins Co	1.46%	\$2,483,525
Greenwich Ins Co	1.39%	\$2,356,124
Nationwide Mut Fire Ins Co	1.20%	\$2,038,756
Charter Oak Fire Ins Co	1.17%	\$1,978,840
Zurich American Ins Co	0.97%	\$1,645,384
Lincoln Gen Ins Co	0.91%	\$1,535,601
American Home Assur Co	0.86%	\$1,461,220
Phoenix Ins Co	0.85%	\$1,442,242
State Automobile Mut Ins Co	0.84%	\$1,428,711
Continental Cas Co	0.82%	\$1,393,420
Travelers Ind Co Of CT	0.82%	\$1,389,112
Liberty Mut Fire Ins Co	0.77%	\$1,313,163
Argonaut Great Central Ins Co	0.75%	\$1,270,839
Scottsdale Ind Co	0.73%	\$1,238,501
Travelers Ind Co Of Amer	0.68%	\$1,148,025
Allstate Ind Co	0.65%	\$1,095,792
Hartford Underwriters Ins Co	0.64%	\$1,085,895
American States Ins Co	0.63%	\$1,070,510
Westport Ins Corp	0.60%	\$1,010,188
Allstate Ins Co	0.59%	\$1,006,136

## 2007 West Virginia Market Share Report Commercial Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
	Argonaut Midwest Ins Co	0.57%	\$971,431
	Redland Ins Co	0.54%	\$920,950
	New Hampshire Ins Co	0.54%	\$913,050
	General Ins Co Of Amer	0.54%	\$912,959
45	Ace Amer Ins Co	0.51%	\$872,603
46	Federated Mut Ins Co	0.48%	\$820,795
47	Nationwide Prop & Cas Ins Co	0.48%	\$809,547
48	Liberty Mut Ins Co	0.47%	\$801,921
49	Universal Underwriters Ins Co	0.42%	\$720,427
50	Arch Ins Co	0.41%	\$687,071
51	Stonington Ins Co	0.40%	\$684,179
52	Stratford Ins Co	0.40%	\$670,886
53	State Farm Fire And Cas Co	0.37%	\$634,365
54	Travelers Ind Co	0.37%	\$619,812
55	Hartford Fire In Co	0.35%	\$593,232
56	Cumis Ins Society Inc	0.35%	\$586,662
57	DaimlerChrysler Ins Co	0.31%	\$530,249
58	National Interstate Ins Co	0.31%	\$525,927
59	Great Amer Assur Co	0.30%	\$516,063
60	Granite State Ins Co	0.30%	\$509,955
61	Maryland Cas Co	0.30%	\$503,415
62	American Economy Ins Co	0.29%	\$488,467
63	Church Mut Ins Co	0.29%	\$486,380
64	Nationwide Agribusiness Ins Co	0.28%	\$472,912
65	Philadelphia Ind Ins Co	0.27%	\$457,529
66	SUA Ins Co	0.24%	\$403,877
67	Ohio Cas Ins Co	0.23%	\$396,970
68	Motors Ins Corp	0.22%	\$378,177
69	Old Republic Ins Co	0.22%	\$368,408
70	Carolina Cas Ins Co	0.21%	\$364,068
71	Ohio Security Ins Co	0.21%	\$354,286
72	Markel Ins Co	0.20%	\$334,572
73	Discover Prop & Cas Ins Co	0.19%	\$318,822
74	Bituminous Cas Corp	0.19%	\$318,084
75	United States Fire Ins Co	0.18%	\$298,421
76	St Paul Mercury Ins Co	0.17%	\$295,485
77	Lancer Ins Co	0.17%	\$288,599
78	Wausau Underwriters Ins Co	0.17%	\$288,097
79	First Natl Ins Co Of Amer	0.17%	\$281,530
80	North Pointe Ins Co	0.16%	\$276,722
81	Occidental Fire & Cas Co Of NC	0.16%	\$270,211
82	Brotherhood Mut Ins Co	0.16%	\$266,674
83	Balboa Ins Co	0.16%	\$266,555
84	Great Amer Ins Co	0.15%	\$259,575
85	Pennsylvania Lumbermens Mut Ins	0.15%	\$251,117
86	Transportation Ins Co	0.14%	\$245,030
87	Harco Natl Ins Co	0.14%	\$231,317

**2007 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
88	Commerce & Industry Ins Co	0.13%	\$213,772
89	Wesco Ins Co	0.12%	\$197,978
90	Illinois Natl Ins Co	0.11%	\$182,992
91	Transguard Ins Co Of Amer Inc	0.10%	\$177,357
92	Tokio Marine & Nichido Fire Ins Co	0.10%	\$169,336
93	Twin City Fire Ins Co	0.09%	\$160,452
94	First Guard Ins Co	0.09%	\$156,028
95	Wausau Business Ins Co	0.09%	\$153,655
96	Great Northern Ins Co	0.09%	\$149,828
97	American Cas Co Of Reading PA	0.09%	\$147,461
98	West American Ins Co	0.08%	\$138,370
99	Electric Ins Co	0.08%	\$134,597
100	American Fire & Cas Co	0.08%	\$130,882
101	Sentry Ins A Mut Co	0.08%	\$130,018
102	Gateway Ins Co	0.08%	\$127,514
103	American Guar & Liab Ins	0.07%	\$126,751
104	American Zurich Ins Co	0.07%	\$125,255
105	Crum & Forster Ind Co	0.07%	\$121,272
106	Guideone Specialty Mut Ins Co	0.07%	\$118,554
107	Star Ins Co	0.07%	\$116,244
108	Southern States Ins Exch	0.07%	\$110,366
109	Hartford Cas Ins Co	0.06%	\$109,480
110	Harleysville Mut Ins Co	0.06%	\$106,596
111	Massachusetts Bay Ins Co	0.06%	\$103,798
112	St Paul Guardian Ins Co	0.06%	\$103,668
113	Vanliner Ins Co	0.06%	\$103,160
114	Insurance Co Of The State Of PA	0.06%	\$98,038
115	Federated Serv Ins Co	0.06%	\$96,482
116	Yosemite Ins Co	0.06%	\$95,441
117	American Automobile Ins Co	0.05%	\$90,519
118	Great West Cas Co	0.05%	\$88,621
119	Ace Prop & Cas Ins Co	0.05%	\$87,698
120	Sentinel Ins Co Ltd	0.05%	\$85,488
121	Hartford Ins Co Of The Midwest	0.04%	\$76,021
122	General Cas Co Of WI	0.04%	\$70,965
123	Selective Ins Co Of Amer	0.04%	\$66,863
124	Westchester Fire Ins Co	0.04%	\$63,057
125	National Fire Ins Co Of Hartford	0.04%	\$61,166
126	Intrepid Ins Co	0.03%	\$55,838
127	Pennsylvania Manufacturers Asn Ins C	0.03%	\$55,436
128	US Fidelity & Guaranty Co	0.03%	\$54,770
129	Preferred Professional Ins Co	0.03%	\$53,959
130	Clarendon Natl Ins Co	0.03%	\$52,845
131	Clearwater Ins Co	0.03%	\$52,699
132	Employers Mut Cas Co	0.03%	\$50,364
133	State Natl Ins Co Inc	0.03%	\$49,826

**2007 West Virginia Market Share Report  
Commercial Auto**

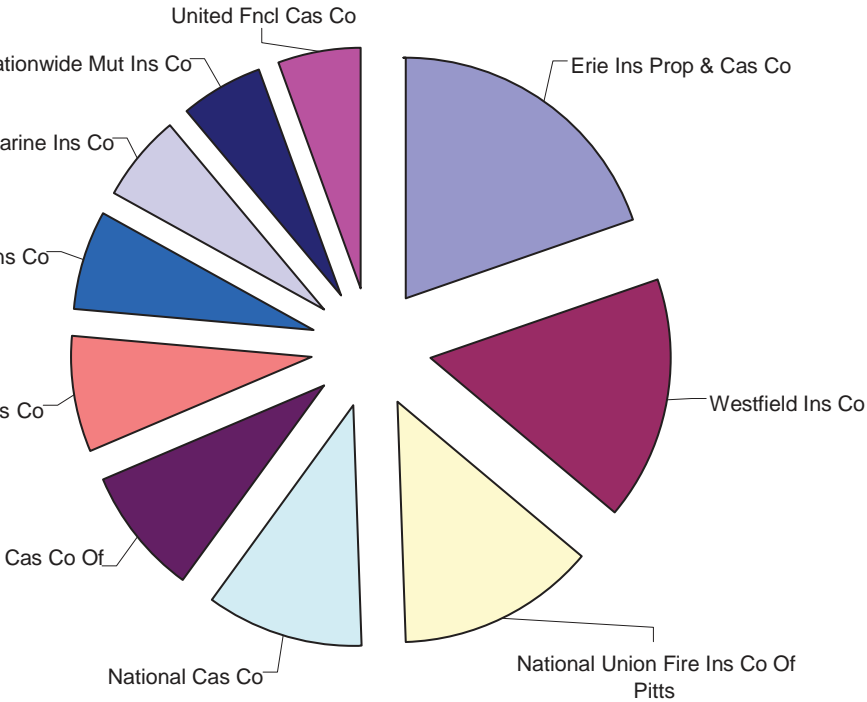
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
134	American Hardware Mut Ins Co	0.03%	\$48,979
135	Continental Western Ins Co	0.03%	\$47,474
136	Property & Cas Ins Co Of Hartford	0.03%	\$45,563
137	Celina Mut Ins Co	0.03%	\$44,997
138	American Modern Home Ins Co	0.03%	\$42,991
139	Colonial Amer Cas & Surety Co	0.03%	\$42,962
140	St Paul Protective Ins Co	0.02%	\$41,742
141	RLI Ins Co	0.02%	\$37,839
142	XL Specialty Ins Co	0.02%	\$27,750
143	Atlantic Specialty Ins Co	0.02%	\$26,900
144	Continental Ins Co	0.02%	\$26,185
145	Great Amer Ins Co of NY	0.01%	\$23,857
146	Starnet Ins Co	0.01%	\$23,852
147	T.H.E. Ins Co	0.01%	\$23,152
148	Hanover Ins Co	0.01%	\$22,838
149	OneBeacon Amer Ins Co	0.01%	\$21,363
150	American Southern Ins Co	0.01%	\$20,209
151	Praetorian Ins Co	0.01%	\$19,402
152	Employers Ins of Wausau	0.01%	\$19,369
153	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$19,005
154	Sompo Japan Ins Co of Amer	0.01%	\$17,962
155	Amerisure Mut Ins Co	0.01%	\$17,646
156	Employers Fire Ins Co	0.01%	\$16,496
157	Northern Ins Co Of NY	0.01%	\$15,544
158	Valley Forge Ins Co	0.01%	\$15,324
159	Indemnity Ins Co Of North Amer	0.01%	\$13,763
160	Utica Mut Ins Co	0.01%	\$12,168
161	Federated Rural Electric Ins Exch	0.01%	\$12,088
162	Mitsui Sumitomo Ins USA Inc	0.01%	\$12,083
163	Everest Natl Ins Co	0.01%	\$11,949
164	Fidelity & Guar Ins Underwriters Inc	0.01%	\$11,572
165	Farmland Mut Ins Co	0.01%	\$8,903
166	Pharmacists Mut Ins Co	0.00%	\$8,184
167	National Ind Co	0.00%	\$8,141
168	North River Ins Co	0.00%	\$6,761
169	Hudson Ins Co	0.00%	\$6,724
170	Firemans Fund Ins Co	0.00%	\$6,456
171	Capital City Ins Co Inc	0.00%	\$5,466
172	Mitsui Sumitomo Ins Co of Amer	0.00%	\$5,441
173	Fidelity & Deposit Co Of MD	0.00%	\$4,394
174	Hartford Accident & Ind Co	0.00%	\$3,587
175	Alea North America Ins Co	0.00%	\$3,388
176	Insurance Co of N Amer	0.00%	\$3,277
177	Rockwood Cas Ins Co	0.00%	\$3,157
178	Virginia Surety Co Inc	0.00%	\$3,020
179	Old Republic Gen Ins Corp	0.00%	\$2,789
180	American Ins Co	0.00%	\$2,533



**2007 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
181	Great Amer Alliance Ins Co	0.00%	\$2,421
182	Liberty Ins Corp	0.00%	\$2,338
183	National Surety Corp	0.00%	\$2,097
184	Assurance Co Of Amer	0.00%	\$2,058
185	Zurich American Ins Co Of IL	0.00%	\$1,461
186	Inland Mut Ins Co	0.00%	\$1,377
187	First Liberty Ins Corp	0.00%	\$1,082
188	Interstate Ind Co	0.00%	\$860
189	Ace Fire Underwriters Ins Co	0.00%	\$806
190	Pacific Ind Co	0.00%	\$804
191	Seneca Ins Co Inc	0.00%	\$791
192	Indiana Lumbermens Mut Ins Co	0.00%	\$775
193	AIG Cas Co	0.00%	\$754
194	MIC Prop & Cas Ins Corp	0.00%	\$668
195	Fidelity & Guar Ins Co	0.00%	\$660
196	Nova Cas Co	0.00%	\$444
197	Ohio Farmers Ins Co	0.00%	\$315
198	Fairmont Specialty Ins Co	0.00%	\$225
199	Commercial Guar Cas Ins Co	0.00%	\$180
200	American Manufacturers Mut Ins Co	0.00%	\$93
201	Encompass Ind Co	0.00%	\$81
202	American Motorists Ins Co	0.00%	\$12
203	Safeco Ins Co Of Amer	0.00%	\$2
204	Lumbermens Mut Cas Co	0.00%	(\$34)
205	Arrowood Ind Co	0.00%	(\$247)
206	Centennial Ins Co	0.00%	(\$450)
207	LM Ins Corp	0.00%	(\$1,584)
208	Pacific Employers Ins Co	-0.01%	(\$8,504)
209	National Specialty Ins Co	-0.01%	(\$21,658)
	Total for Top 10 Insurers	46.09%	\$78,169,238
	Total for All Other Insurers	<u>53.91%</u>	<u>\$91,444,761</u>
	Total for All Insurers	100.00%	\$169,613,999

## Commercial Auto

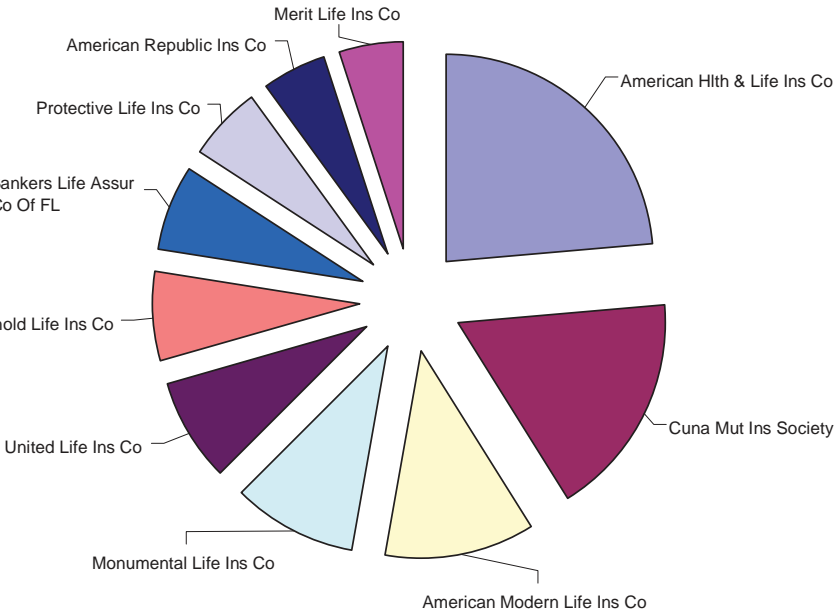


**2007 West Virginia Market Share Report  
Credit**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
First Colonial Ins Co	29.63%	\$594,283
State Natl Ins Co Inc	17.58%	\$352,558
Euler Hermes Amer Credit Ind Co	12.95%	\$259,724
Wesco Ins Co	9.94%	\$199,385
Arch Ins Co	8.23%	\$164,999
Virginia Surety Co Inc	6.61%	\$132,646
Bancinsure Inc	5.71%	\$114,555
Old Republic Ins Co	3.38%	\$67,703
Ace Amer Ins Co	3.35%	\$67,113
American Natl Prop & Cas Co	1.30%	\$26,014
Atradius Trade Credit Ins Co	1.00%	\$20,086
HSBC Ins Co of DE	0.38%	\$7,664
Insurance Co of N Amer	0.05%	\$945
Zale Ind Co	0.02%	\$356
Northbrook Ind Co	0.01%	\$272

United Gty Residential Ins Co Of NC	0.01%	\$241
Stonebridge Casualty Ins Co	-0.15%	(\$2,990)
Total for Top 10 Insurers	98.67%	\$1,978,980
Total for All Other Insurers	<u>1.33%</u>	<u>\$26,574</u>
Total for All Insurers	100.00%	\$2,005,554



**2007 West Virginia Market Share Report  
Earthquake**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
State Farm Fire And Cas Co	33.00%	\$372,156
Travelers Ind Co	9.86%	\$111,189
Westchester Fire Ins Co	8.85%	\$99,863
Liberty Mut Fire Ins Co	7.31%	\$82,455
Travelers Property Cas Co Of Amer	5.18%	\$58,479
Westport Ins Corp	4.86%	\$54,860
Allianz Global Risks US Ins Co	4.62%	\$52,149
AXIS Reins Co	4.08%	\$46,051
Nationwide Mut Fire Ins Co	2.97%	\$33,491
USAA	2.49%	\$28,118
Westfield Ins Co	1.88%	\$21,200
State Auto Prop & Cas Ins Co	1.40%	\$15,798
American Guar & Liab Ins	1.28%	\$14,427
Arch Ins Co	1.19%	\$13,471
Motorists Mut Ins Co	1.09%	\$12,242
XL Ins Amer Inc	0.92%	\$10,390

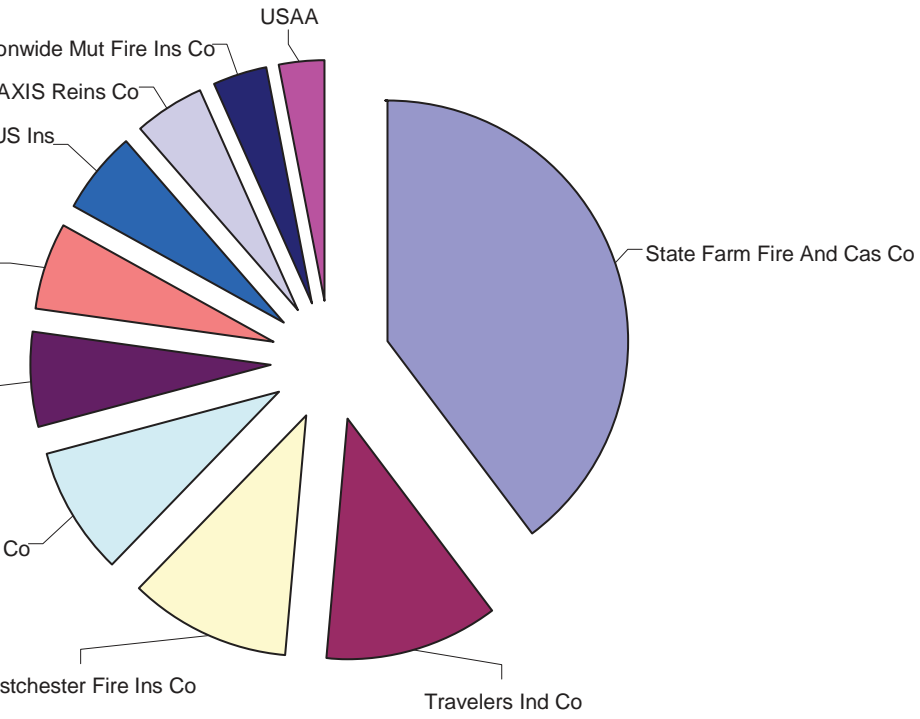
Lumbermens Underwriting Alliance	0.91%	\$10,312
Nationwide Prop & Cas Ins Co	0.65%	\$7,320
State Automobile Mut Ins Co	0.65%	\$7,278
USAA Cas Ins Co	0.61%	\$6,859
Fidelity & Deposit Co Of MD	0.37%	\$4,203
Maryland Cas Co	0.37%	\$4,150
Pennsylvania Lumbermens Mut Ins	0.37%	\$4,128
Scottsdale Ind Co	0.36%	\$4,095
Encompass Ins Co Of Amer	0.33%	\$3,742
Cincinnati Ins Co	0.32%	\$3,645
Vigilant Ins Co	0.30%	\$3,366
Employers Ins of Wausau	0.29%	\$3,219
United States Fire Ins Co	0.23%	\$2,568
Harleysville Mut Ins Co	0.23%	\$2,560
Allstate Ins Co	0.21%	\$2,330
Property & Cas Ins Co Of Hartford	0.20%	\$2,290
Federal Ins Co	0.20%	\$2,243
Granite State Ins Co	0.19%	\$2,173
Great Northern Ins Co	0.19%	\$2,160
Amica Mut Ins Co	0.19%	\$2,095
Wausau Business Ins Co	0.17%	\$1,930
Hartford Ins Co Of The Midwest	0.14%	\$1,608
Axis Ins Co	0.14%	\$1,570
American Natl Prop & Cas Co	0.13%	\$1,460
Zurich American Ins Co	0.12%	\$1,305
Ace Amer Ins Co	0.11%	\$1,238
West Virginia Farmers Mut Ins Assoc	0.10%	\$1,109
Metropolitan Prop & Cas Ins Co	0.08%	\$939

### 2007 West Virginia Market Share Report Earthquake

Company Name	Percent Of	Premiums	Direct
	Market	Earned	
Ace Fire Underwriters Ins Co	0.08%	\$917	
Economy Premier Assur Co	0.07%	\$810	
Standard Fire Ins Co	0.07%	\$786	
Insurance Co Of The West	0.07%	\$739	
Ohio Farmers Ins Co	0.05%	\$606	
Federated Serv Ins Co	0.05%	\$579	
Teachers Ins Co	0.05%	\$577	
American Intl Ins Co	0.05%	\$565	
New Hampshire Ins Co	0.04%	\$483	
DaimlerChrysler Ins Co	0.04%	\$482	
Horace Mann Ins Co	0.04%	\$443	
Encompass Ind Co	0.03%	\$359	

Discover Prop & Cas Ins Co	0.03%	\$338
Nationwide Agribusiness Ins Co	0.03%	\$285
Atlantic Specialty Ins Co	0.02%	\$268
US Fidelity & Guaranty Co	0.02%	\$192
Charter Oak Fire Ins Co	0.01%	\$160
Sentinel Ins Co Ltd	0.01%	\$155
Liberty Ins Corp	0.01%	\$134
Garrison Prop & Cas Ins Co	0.01%	\$130
Lititz Mut Ins Co	0.01%	\$126
Illinois Natl Ins Co	0.01%	\$124
Wausau Underwriters Ins Co	0.01%	\$105
Sentry Select Ins Co	0.01%	\$89
Automobile Ins Co Of Hartford CT	0.01%	\$57
Hartford Underwriters Ins Co	0.00%	\$29
MutualAid eXchange	0.00%	\$23
General Ins Co Of Amer	0.00%	\$20
Sompo Japan Ins Co of Amer	0.00%	\$17
Great Amer Alliance Ins Co	0.00%	\$16
Employers Mut Cas Co	0.00%	\$15
American Natl Gen Ins Co	0.00%	\$8
Federated Mut Ins Co	0.00%	\$5
Allstate Ind Co	0.00%	\$3
Total for Top 10 Insurers	83.24%	\$938,811
Total for All Other Insurers	<u>16.76%</u>	<u>\$189,068</u>
Total for All Insurers	100.00%	\$1,127,879

# Earthquake

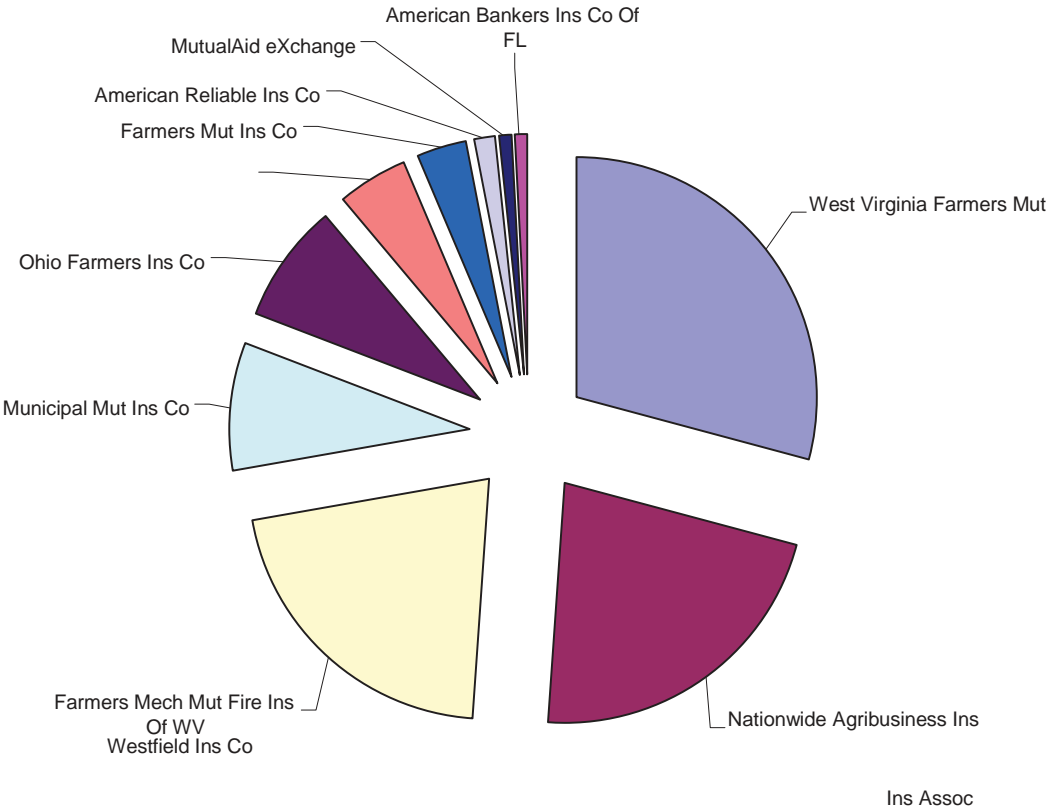


## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1			
2			
<b>Farmowners Multiple Peril</b>			
	West Virginia Farmers Mut Ins Assoc	28.48%	\$2,935,174
	Nationwide Agribusiness Ins Co	21.77%	\$2,243,695
3	Farmers Mech Mut Fire Ins Of WV	20.63%	\$2,126,563
4	Municipal Mut Ins Co	8.48%	\$874,253
5	Ohio Farmers Ins Co	7.76%	\$800,063
6	Westfield Ins Co	4.82%	\$496,526
7	Farmers Mut Ins Co	3.29%	\$338,810
8	American Reliable Ins Co	1.10%	\$113,024
9	MutualAid eXchange	0.99%	\$101,765
10	American Bankers Ins Co Of FL	0.78%	\$80,468
11	Markel Ins Co	0.50%	\$51,854
12	Indemnity Ins Co Of North Amer	0.49%	\$50,795
13	Diamond State Ins Co	0.30%	\$31,078
14	Travelers Ind Co Of CT	0.17%	\$18,038
15	Travelers Ind Co Of Amer	0.17%	\$17,909
16	American States Ins Co	0.16%	\$16,366
17	Travelers Ind Co	0.07%	\$7,075
18	Charter Oak Fire Ins Co	0.04%	\$4,282
	Total for Top 10 Insurers	98.08%	\$10,110,341
	Total for All Other Insurers	<u>1.92%</u>	<u>\$197,397</u>
	Total for All Insurers	100.00%	\$10,307,738

# 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1			
2			



**Federal Flood**

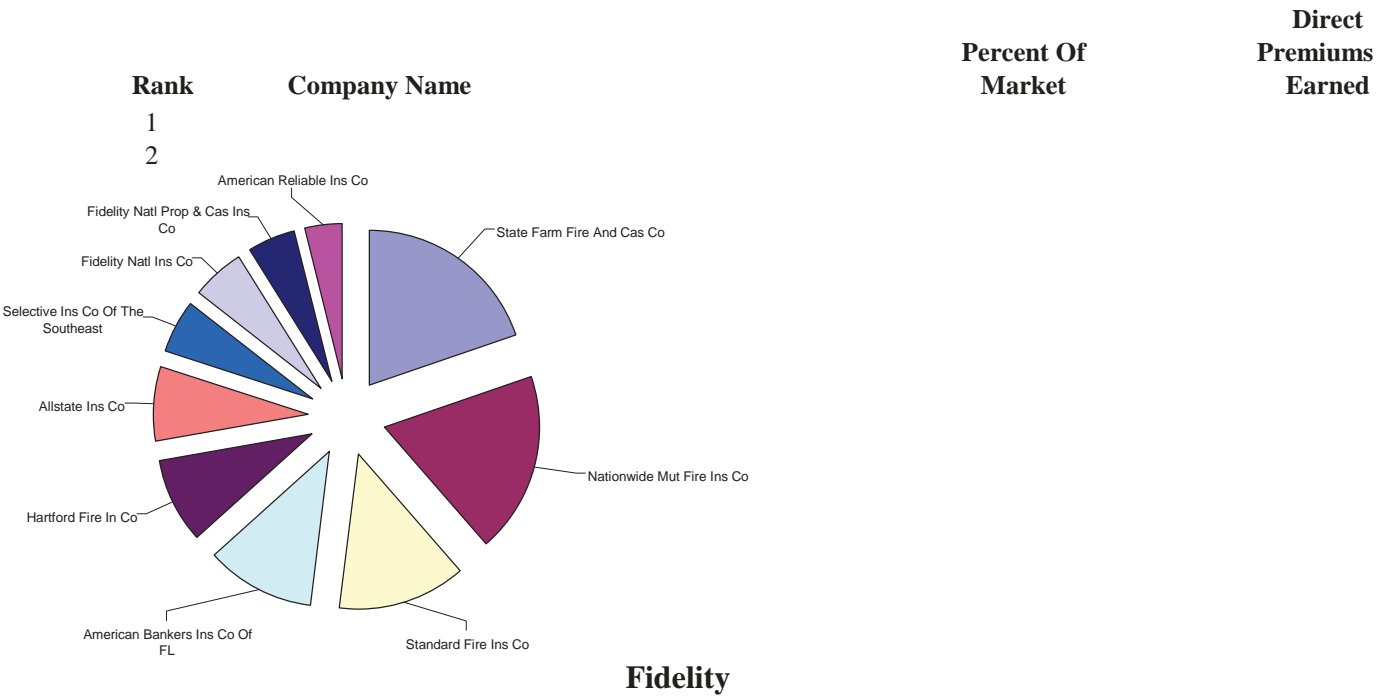
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## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1			
2			
	State Farm Fire And Cas Co	17.05%	\$1,858,710
	Nationwide Mut Fire Ins Co	16.29%	\$1,775,435
	Standard Fire Ins Co	11.58%	\$1,262,650
	American Bankers Ins Co Of FL	9.81%	\$1,069,666
	Hartford Fire In Co	7.68%	\$837,016
	Allstate Ins Co	6.86%	\$747,700
	Selective Ins Co Of The Southeast	4.85%	\$528,977
	Fidelity Natl Ins Co	4.60%	\$501,711
	Fidelity Natl Prop & Cas Ins Co	4.56%	\$497,201
	American Reliable Ins Co	3.25%	\$353,753
	Hartford Ins Co Of The Midwest	3.10%	\$337,693
	Westfield Ins Co	2.43%	\$265,394
	Philadelphia Ind Ins Co	2.32%	\$253,306
	Liberty Mut Fire Ins Co	1.58%	\$172,489
	USAA General Ind Co	1.20%	\$131,116
	American Natl Prop & Cas Co	1.19%	\$129,396
	Harleysville Mut Ins Co	1.07%	\$116,196
	Foremost Ins Co	0.17%	\$18,581
	Audubon Ins Co	0.12%	\$13,525
	New Hampshire Ins Co	0.11%	\$11,949
	American Commerce Ins Co	0.07%	\$7,306
	First Amer Prop & Cas Ins Co	0.03%	\$3,813
	Colonial Amer Cas & Surety Co	0.03%	\$3,292
	AIG Natl Ins Co Inc	0.01%	\$1,594
	CEM Ins Co	0.01%	\$640
	NGM Ins Co	0.01%	\$623
	National Interstate Ins Co	0.00%	\$474
	Fidelity & Deposit Co Of MD	0.00%	\$250
	Granite State Ins Co	0.00%	\$197
	Total for Top 10 Insurers	86.53%	\$9,432,819
	Total for All Other Insurers	<u>13.47%</u>	<u>\$1,467,834</u>
	Total for All Insurers	100.00%	\$10,900,653

## 2007 West Virginia Market Share Report



Company Name	Percent Of Market	Direct Premiums Earned
ns Society Inc	20.86%	\$893,703
s Cas & Surety Co Of Amer	13.35%	\$571,938
Mercury Ins Co	13.26%	\$568,255
ns Co	8.80%	\$377,205
American Ins Co	5.41%	\$231,761
ive Cas Ins Co	4.85%	\$208,014
d Ins Co	3.45%	\$147,678
Union Fire Ins Co Of Pitts	3.19%	\$136,652
& Deposit Co Of MD	2.80%	\$120,142
ti Ins Co	2.69%	\$115,467
tates Fire Ins Co	2.64%	\$113,200
Surety Co	2.62%	\$112,396
rmers Ins Co	2.02%	\$86,421
to Prop & Cas Ins Co	1.51%	\$64,591
Fire In Co	1.47%	\$63,115
Fire & Marine Ins Co	1.12%	\$48,049
mer Ins Co	0.88%	\$37,608
Amer Cas & Surety Co	0.83%	\$35,354
ublic Surety Co	0.77%	\$33,057
l Ins Co	0.75%	\$32,256
elect Ins Co	0.66%	\$28,356
tomobile Mut Ins Co	0.63%	\$26,886
Prop & Cas Co	0.52%	\$22,223

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1			
2			
	Universal Underwriters Ins Co	0.41%	\$17,422
	Federated Mut Ins Co	0.38%	\$16,448
	Motorists Mut Ins Co	0.36%	\$15,510
	Continental Cas Co	0.33%	\$14,247
	Liberty Mut Ins Co	0.28%	\$11,962
	State Farm Fire And Cas Co	0.25%	\$10,832
	Twin City Fire Ins Co	0.23%	\$9,897
	RLI Ins Co	0.22%	\$9,416
	Hanover Ins Co	0.21%	\$9,101
	Arch Ins Co	0.20%	\$8,639
	Quanta Ind Co	0.17%	\$7,213
	Federated Serv Ins Co	0.16%	\$6,883
	Nationwide Mut Ins Co	0.16%	\$6,767
	St Paul Guardian Ins Co	0.12%	\$5,237
	Continental Ins Co	0.11%	\$4,513
	US Fidelity & Guaranty Co	0.10%	\$4,404
	Great Northern Ins Co	0.10%	\$4,326
	Executive Risk Ind Inc	0.10%	\$4,235
	American States Ins Co	0.08%	\$3,438
	Travelers Property Cas Co Of Amer	0.08%	\$3,309
	Greenwich Ins Co	0.07%	\$3,116

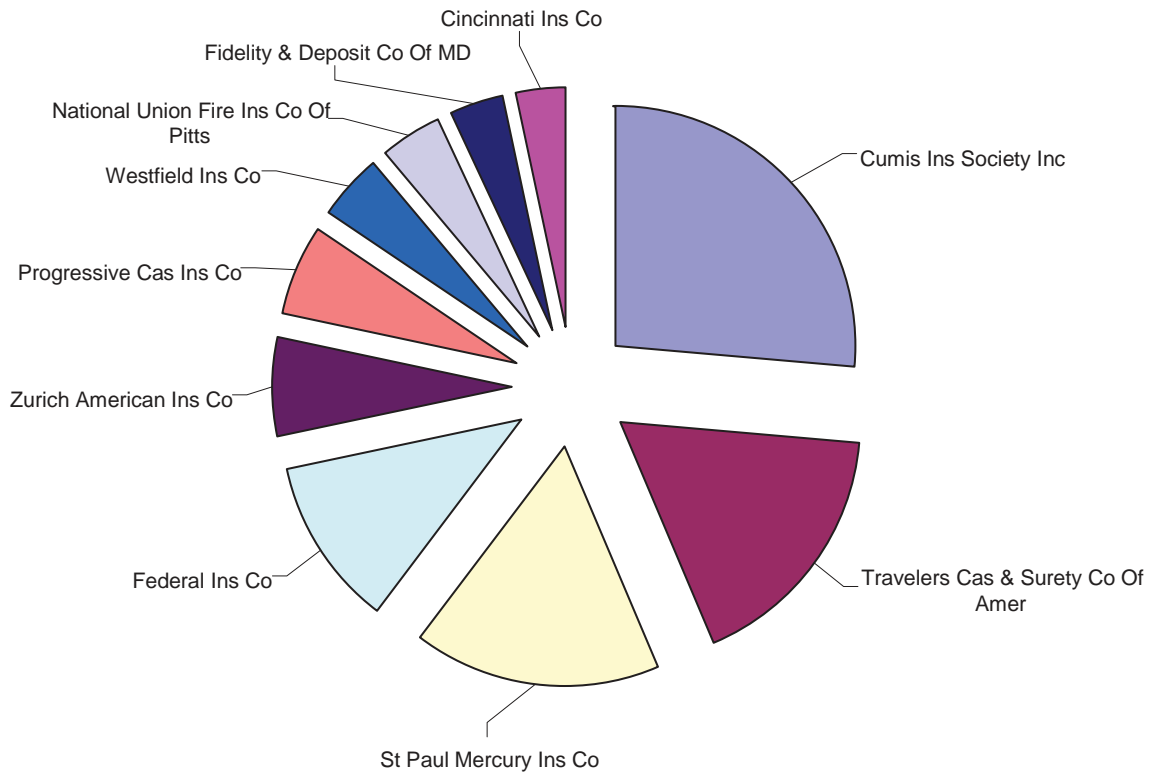
**2007 West Virginia Market Share Report**  
**Fidelity**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
Dale Ind Co	0.06%	\$2,649
lers Cas & Surety Co	0.06%	\$2,517
ial Surety Co	0.06%	\$2,432
al Ins Co Of Amer	0.05%	\$2,182
nt Ins Co	0.05%	\$2,164
er Oak Fire Ins Co	0.05%	\$1,967
ive Ins Co Of Amer	0.05%	\$1,937
nwide Mut Fire Ins Co	0.05%	\$1,931
lers Ind Co Of CT	0.04%	\$1,733
ican Economy Ins Co	0.04%	\$1,635
lers Ind Co Of Amer	0.03%	\$1,429
ix Ins Co	0.03%	\$1,407
t Ins Co	0.03%	\$1,178
elphia Ind Ins Co	0.03%	\$1,140
hester Fire Ins Co	0.03%	\$1,122
Cas Ins Co	0.02%	\$894
ylvania Ntl Mut Cas Ins Co	0.02%	\$833
ated Rural Electric Ins Exch	0.02%	\$810
River Ins Co.	0.01%	\$641
Reins Co	0.01%	\$608
te Ins Co	0.01%	\$590
al Cas Co Of WI	0.01%	\$520
nwide Prop & Cas Ins Co	0.01%	\$479
ln Gen Ins Co	0.01%	\$242
port Ins Corp	0.00%	\$122
ylvania Lumbermens Mut Ins	0.00%	\$109
eacon Amer Ins Co	0.00%	\$105
ver Prop & Cas Ins Co	0.00%	\$78
ty & Guar Ins Underwriters Inc	0.00%	\$70
lers Ind Co	0.00%	\$60
y Ins A Mut Co	0.00%	\$41
ican Alt Ins Corp	0.00%	\$38
ntee Co Of N Amer USA	0.00%	\$33
Amer Ins Co of NY	0.00%	\$25
portation Ins Co	0.00%	\$5

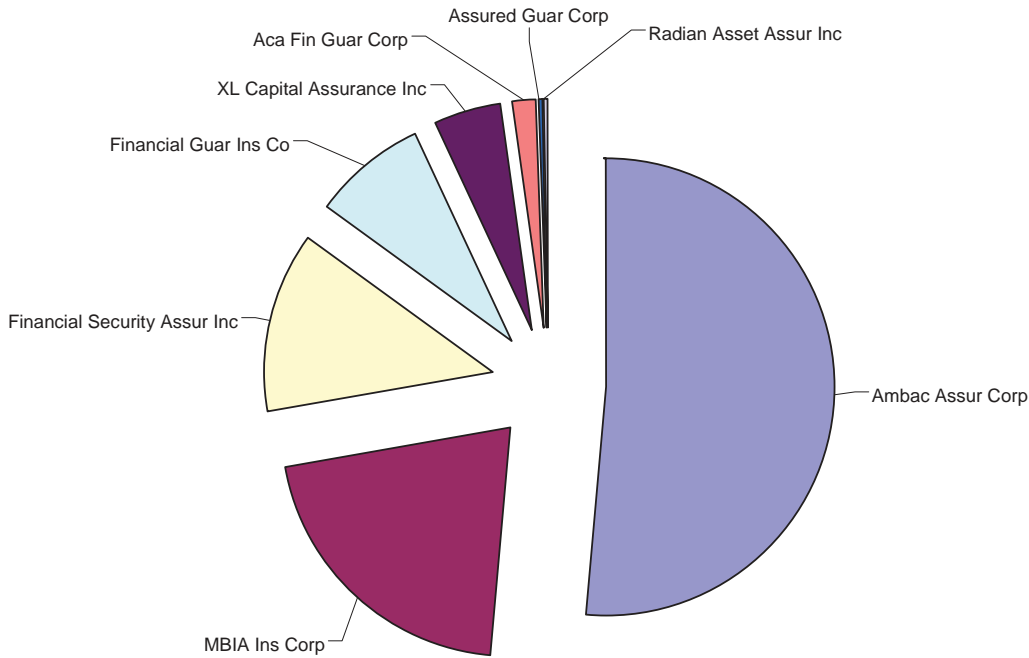
ington Ins Co	0.00%	(\$53)
al for Top 10 Insurers	78.67%	\$3,370,815
al for All Other Insurers	<u>21.33%</u>	<u>\$914,100</u>
al for All Insurers	100.00%	\$4,284,915

**Fidelity**



## 2007 West Virginia Market Share Report Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ambac Assur Corp	51.36%	\$2,404,553
2	MBIA Ins Corp	20.79%	\$973,367
3	Financial Security Assur Inc	12.92%	\$605,033
4	Financial Guar Ins Co	8.12%	\$380,001
5	XL Capital Assurance Inc	4.68%	\$219,159
6	Aca Fin Guar Corp	1.47%	\$68,986
7	Assured Guar Corp	0.46%	\$21,705
8	Radian Asset Assur Inc	0.19%	\$8,998
Total for Top 10 Insurers		100.00%	\$4,681,802
Total for All Other Insurers			
Total for All Insurers		100.00%	\$4,681,802



**2007 West Virginia Market Share Report  
Fire**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Farm Family Cas Ins Co	8.29%	\$3,971,027
2	Wva Ins Co	7.75%	\$3,712,686
3	Farmers Mech Mut Fire Ins Of WV	6.89%	\$3,300,648
4	Dorinco Reins Co	4.81%	\$2,304,437
5	Municipal Mut Ins Co	4.30%	\$2,062,900
6	Factory Mut Ins Co	4.07%	\$1,952,484
7	State Auto Prop & Cas Ins Co	4.05%	\$1,938,546
8	Nationwide Mut Fire Ins Co	3.96%	\$1,899,528
9	American Security Ins Co	3.28%	\$1,571,352
10	American Modern Home Ins Co	3.25%	\$1,559,149
11	Erie Ins Prop & Cas Co	3.03%	\$1,454,016
12	Westchester Fire Ins Co	2.65%	\$1,269,607
13	Westfield Ins Co	2.55%	\$1,223,559
14	Cincinnati Ins Co	2.55%	\$1,221,199
15	Safe Ins Co	2.21%	\$1,057,714
16	RSUI Ind Co	2.15%	\$1,030,150
17	Liberty Mut Fire Ins Co	1.96%	\$937,392
18	Farmers Mut Ins Co	1.89%	\$905,931
19	Travelers Property Cas Co Of Amer	1.75%	\$838,021
20	Travelers Ind Co	1.63%	\$780,217
21	Westport Ins Corp	1.39%	\$668,142
22	State Automobile Mut Ins Co	1.25%	\$600,082
23	St Paul Fire & Marine Ins Co	1.24%	\$592,857
24	West Virginia Farmers Mut Ins Assoc	1.19%	\$571,189
25	American Guar & Liab Ins	1.09%	\$524,656
26	Pennsylvania Lumbermens Mut Ins	1.05%	\$501,770
27	AXA Ins Co	1.04%	\$500,259
28	AIG Cas Co	0.87%	\$418,751
29	Pan Handle Farmers Mut Ins Co Of WV	0.86%	\$410,524
30	American Modern Select Ins Co	0.85%	\$405,585
31	Allianz Global Risks US Ins Co	0.81%	\$386,360
32	Mutual Protective Assoc. of WV	0.77%	\$368,693
33	Encompass Ins Co Of Amer	0.72%	\$344,817
34	Allstate Ins Co	0.71%	\$340,902
35	Farmers Home Fire Ins. Co.	0.67%	\$319,463
36	Gerling Amer Ins Co	0.64%	\$308,888
37	USAA	0.58%	\$276,494
38	Balboa Ins Co	0.56%	\$267,378
39	XL Ins Amer Inc	0.50%	\$239,366
40	General Ins Co Of Amer	0.48%	\$231,994
41	Empire Fire & Marine Ins Co	0.47%	\$223,199
42	United States Fire Ins Co	0.46%	\$218,674
43	Lumbermens Underwriting Alliance	0.45%	\$215,993
44	Sentry Select Ins Co	0.44%	\$211,780

**2007 West Virginia Market Share Report  
Fire**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	St Paul Mercury Ins Co	0.41%	\$194,486
46	Arch Ins Co	0.35%	\$167,982
47	Universal Underwriters Ins Co	0.34%	\$162,447
48	Ohio Farmers Ins Co	0.34%	\$161,221
49	Affiliated Fm Ins Co	0.33%	\$160,393
50	Tokio Marine & Nichido Fire Ins Co	0.32%	\$155,187
51	American Reliable Ins Co	0.31%	\$148,355
52	Independent Mut Fire Ins Co	0.30%	\$145,897
53	Motorists Mut Ins Co	0.30%	\$144,462
54	AXIS Reins Co	0.30%	\$143,349
55	Federated Mut Ins Co	0.29%	\$137,840
56	Travelers Ind Co Of CT	0.28%	\$134,675
57	Sompo Japan Ins Co of Amer	0.23%	\$108,822
58	Greenwich Ins Co	0.22%	\$104,190
59	USAA Cas Ins Co	0.20%	\$97,917
60	Travelers Ind Co Of Amer	0.20%	\$95,057
61	Peoples Mutual Fire Ins. Co. of WV	0.19%	\$88,771
62	Encompass Ind Co	0.18%	\$84,575
63	St Paul Protective Ins Co	0.17%	\$83,653
64	Safeco Ins Co Of Amer	0.15%	\$71,829
65	American Economy Ins Co	0.15%	\$71,172
66	Horace Mann Ins Co	0.15%	\$70,293
67	Zurich American Ins Co	0.13%	\$64,070
68	Lititz Mut Ins Co	0.13%	\$63,709
69	Selective Ins Co Of Amer	0.13%	\$63,668
70	Charter Oak Fire Ins Co	0.13%	\$61,608
71	Chubb Natl Ins Co	0.12%	\$55,304
72	American States Ins Co	0.10%	\$47,305
73	Nationwide Mut Ins Co	0.09%	\$41,468
74	Hartford Underwriters Ins Co	0.08%	\$39,146
75	United Cas Ins Co Of Amer	0.08%	\$36,103
76	Automobile Ins Co Of Hartford CT	0.08%	\$36,041
77	State Natl Ins Co Inc	0.07%	\$35,129
78	Insurance Co Of The State Of PA	0.07%	\$34,057
79	First Natl Ins Co Of Amer	0.07%	\$32,828
80	Verlan Fire Ins Co MD	0.06%	\$27,572
81	Harco Natl Ins Co	0.06%	\$27,457
82	American Home Assur Co	0.06%	\$26,416
83	American Alt Ins Corp	0.05%	\$24,268
84	Transguard Ins Co Of Amer Inc	0.05%	\$23,667
85	Pennsylvania Ntl Mut Cas Ins Co	0.05%	\$23,020
86	Granite State Ins Co	0.05%	\$22,856
87	Discover Prop & Cas Ins Co	0.05%	\$22,676
88	MutualAid eXchange	0.05%	\$21,803
89	Phoenix Ins Co	0.04%	\$20,092

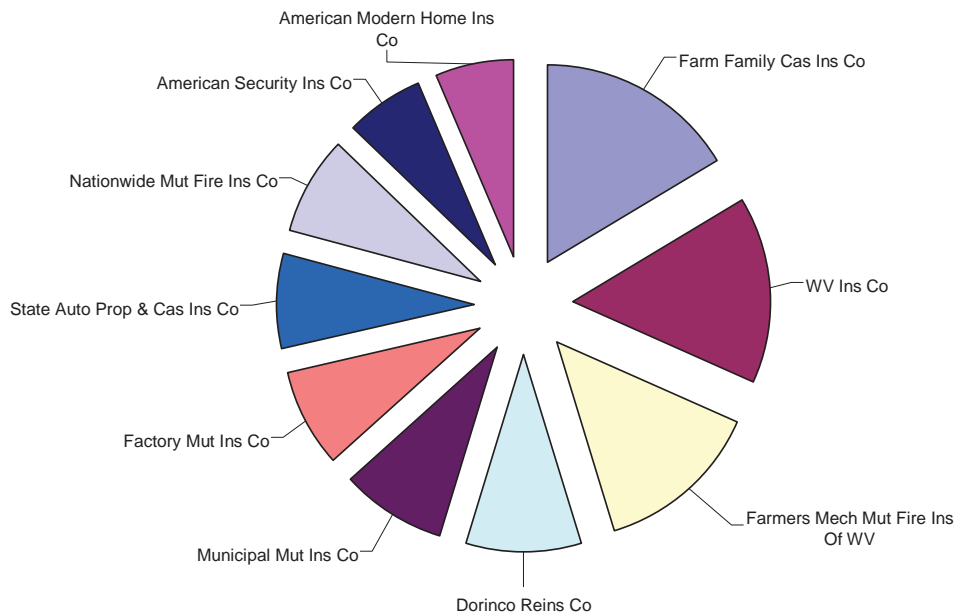


**2007 West Virginia Market Share Report  
Fire**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
90	Federated Serv Ins Co	0.04%	\$19,059
91	St Paul Guardian Ins Co	0.04%	\$17,747
92	Patrons Mutual Fire Ins. Co.	0.03%	\$12,472
93	Federal Ins Co	0.03%	\$12,237
94	Ohio Cas Ins Co	0.03%	\$12,037
95	Axis Ins Co	0.02%	\$11,648
96	Atlantic Specialty Ins Co	0.02%	\$11,370
97	Harbor Point Reins US Inc	0.02%	\$11,250
98	Amica Mut Ins Co	0.02%	\$10,763
99	American Family Home Ins Co	0.02%	\$9,434
100	Hartford Fire In Co	0.02%	\$9,175
101	Employers Mut Cas Co	0.02%	\$8,996
102	Garrison Prop & Cas Ins Co	0.02%	\$8,436
103	SUA Ins Co	0.02%	\$7,931
104	Markel Ins Co	0.02%	\$7,757
105	West Virginia Natl Auto Ins Co	0.01%	\$6,629
106	Amerisure Mut Ins Co	0.01%	\$6,595
107	Aegis Security Ins Co	0.01%	\$6,377
108	Armed Forces Ins Exch	0.01%	\$6,342
109	Northland Ins Co	0.01%	\$6,292
110	Harleysville Mut Ins Co	0.01%	\$5,785
111	Regis Ins Co	0.01%	\$5,135
112	Guideone Specialty Mut Ins Co	0.01%	\$5,006
113	Seneca Ins Co Inc	0.01%	\$4,471
114	Church Mut Ins Co	0.01%	\$4,361
115	Liberty Ins Corp	0.01%	\$3,947
116	New Hampshire Ins Co	0.01%	\$3,348
117	Wausau Underwriters Ins Co	0.01%	\$3,082
118	Federated Rural Electric Ins Exch	0.01%	\$2,789
119	Praetorian Ins Co	0.01%	\$2,665
120	Fidelity & Deposit Co Of MD	0.00%	\$2,320
121	American Ins Co	0.00%	\$2,277
122	National Farmers Union Prop & Cas	0.00%	\$2,276
123	Standard Guaranty Ins Co	0.00%	\$2,139
124	Diamond State Ins Co	0.00%	\$2,118
125	Hanover Ins Co	0.00%	\$1,866
126	T.H.E. Ins Co	0.00%	\$1,826
127	Employers Fire Ins Co	0.00%	\$1,767
128	Vigilant Ins Co	0.00%	\$1,575
129	DaimlerChrysler Ins Co	0.00%	\$1,458
130	Sentry Ins A Mut Co	0.00%	\$1,408
131	Great Amer Ins Co	0.00%	\$1,405
132	Nationwide Prop & Cas Ins Co	0.00%	\$1,016
133	Great Northern Ins Co	0.00%	\$1,004
134	Employers Ins of Wausau	0.00%	\$839

## 2007 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
135	Continental Western Ins Co	0.00%	\$828
136	USAA General Ind Co	0.00%	\$778
137	Electric Ins Co	0.00%	\$675
138	US Fidelity & Guaranty Co	0.00%	\$624
139	Stonington Ins Co	0.00%	\$614
140	West American Ins Co	0.00%	\$513
141	United States Liability Ins Co	0.00%	\$500
142	Great Amer Alliance Ins Co	0.00%	\$416
143	OneBeacon Amer Ins Co	0.00%	\$401
144	Westfield Natl Ins Co	0.00%	\$309
145	Fidelity & Guar Ins Co	0.00%	\$249
146	Wausau Business Ins Co	0.00%	\$73
147	Insurance Co Of The West	0.00%	\$35
148	Utica Mut Ins Co	0.00%	\$33
149	National Surety Corp	0.00%	\$22
150	Brotherhood Mut Ins Co	0.00%	(\$42)
151	Yosemite Ins Co	-0.15%	(\$73,573)
	<b>Total for Top 10 Insurers</b>	<b>50.65%</b>	<b>\$24,272,757</b>
	<b>Total for All Other Insurers</b>	<b><u>47.70%</u></b>	<b><u>\$22,859,944</u></b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$47,922,100</b>



Rank	Company Name	Percent Of Market	Direct Premiums Earned
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**2007 West Virginia Market Share Report Homeowners Multiple Peril**

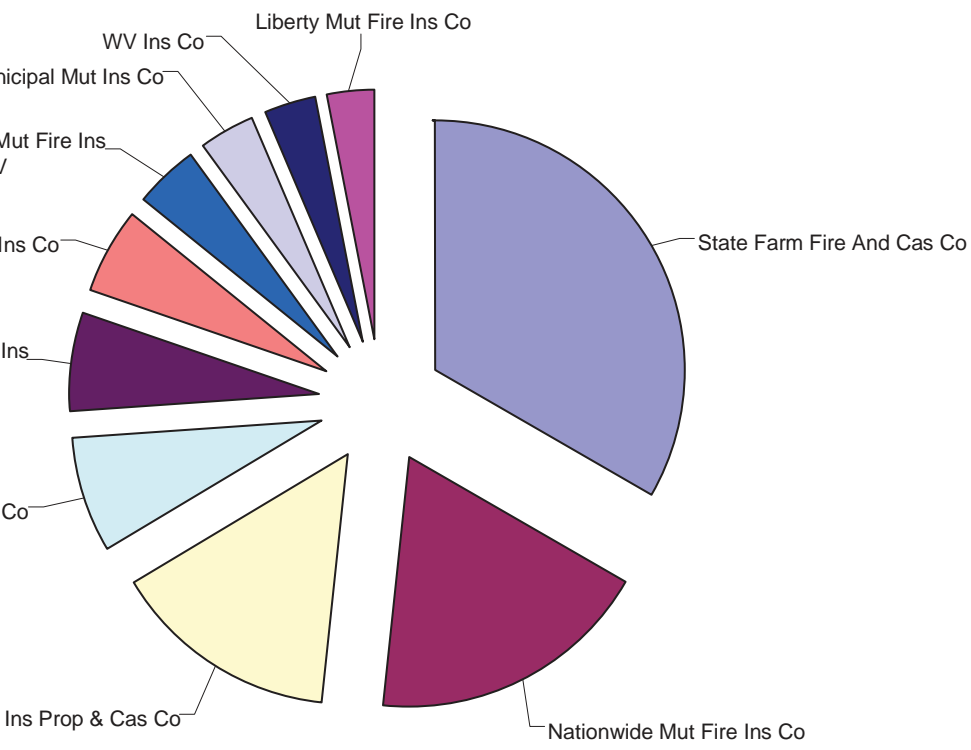
	State Farm Fire And Cas Co	26.06%	\$80,958,648
	Nationwide Mut Fire Ins Co	14.35%	\$44,576,900
	Erie Ins Prop & Cas Co	11.68%	\$36,277,835
	Allstate Ins Co	5.81%	\$18,048,702
	Nationwide Prop & Cas Ins Co	4.97%	\$15,427,001
	Westfield Ins Co	4.34%	\$13,470,864
	Farmers Mech Mut Fire Ins Of WV	3.40%	\$10,570,784
	Municipal Mut Ins Co	2.73%	\$8,489,722
	Wva Ins Co	2.65%	\$8,223,160
	Liberty Mut Fire Ins Co	2.35%	\$7,305,263
	Encompass Ins Co Of Amer	1.92%	\$5,971,127
	Encompass Ind Co	1.69%	\$5,255,489
	State Auto Prop & Cas Ins Co	1.68%	\$5,229,848
	Foremost Ins Co	1.60%	\$4,979,356
	USAA	1.37%	\$4,262,049
	Safeco Ins Co Of Amer	1.28%	\$3,973,483
	American Natl Prop & Cas Co	1.23%	\$3,830,830
	Motorists Mut Ins Co	1.14%	\$3,534,532
	Property & Cas Ins Co Of Hartford	1.00%	\$3,102,756
	Farmers Mut Ins Co	0.65%	\$2,029,870
	USAA Cas Ins Co	0.65%	\$2,005,366
	Safe Ins Co	0.59%	\$1,846,423
	Pan Handle Farmers Mut Ins Co Of WV	0.56%	\$1,737,349
	Allstate Ind Co	0.54%	\$1,693,153
	Metropolitan Prop & Cas Ins Co	0.48%	\$1,505,973
	Foremost Prop & Cas Ins Co	0.43%	\$1,333,214
	Hartford Ins Co Of The Midwest	0.40%	\$1,231,781
	Teachers Ins Co	0.39%	\$1,225,640
	Horace Mann Ins Co	0.39%	\$1,203,731
	Lititz Mut Ins Co	0.37%	\$1,142,519
	Standard Fire Ins Co	0.33%	\$1,028,827
	American Bankers Ins Co Of FL	0.33%	\$1,010,023
	Cincinnati Ins Co	0.29%	\$899,780
	Aegis Security Ins Co	0.24%	\$751,597
	Vigilant Ins Co	0.24%	\$731,174
	Homesite Ins Co Of The Midwest	0.21%	\$648,464
	Economy Premier Assur Co	0.19%	\$583,706
	Federal Ins Co	0.19%	\$580,695
	American Reliable Ins Co	0.19%	\$575,694
	Amica Mut Ins Co	0.18%	\$550,417
	American Natl Gen Ins Co	0.10%	\$310,608
	American Security Ins Co	0.10%	\$306,384
	Empire Fire & Marine Ins Co	0.10%	\$296,020
	Allstate Prop & Cas Ins Co	0.08%	\$239,974

**Homeowners Multiple Peril**

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
	Ins Co Ltd	0.07%	\$231,000
	Intl Ins Co	0.06%	\$198,283
	Natl Ins Co	0.05%	\$168,986
	Forces Ins Exch	0.05%	\$155,857
	Mutual Fire Ins. Co. of WV	0.05%	\$140,577
	ns Co	0.04%	\$112,608
	Guaranty Ins Co	0.03%	\$99,523
	Ind Co Of Amer	0.03%	\$90,598
	Family Cas Ins Co	0.03%	\$79,199
	id eXchange	0.02%	\$76,884
	Mut Ins Co	0.02%	\$61,248
	& Deposit Co Of MD	0.02%	\$58,520
	Prop & Cas Ins Co	0.02%	\$53,075
	ns Co	0.02%	\$52,858
	rthern Ins Co	0.02%	\$50,739
	eneral Ind Co	0.01%	\$26,108
	ns Co	0.01%	\$24,190
	a Cas Ind Exch	0.01%	\$21,574
	s A Mut Co	0.00%	\$9,490
	n Family Home Ins Co	0.00%	\$8,903
	ns Co	0.00%	\$8,392
	Fire In Co	0.00%	\$7,495
	ile Ins Co Of Hartford CT	0.00%	\$6,078
	Underwriters Ins Co	0.00%	\$1,905
	erty Ins Corp	0.00%	\$1,398
	Co	0.00%	\$595
	Mann Prop & Cas Ins Co	0.00%	\$213
	ille Mut Ins Co	0.00%	\$165
	Fund Ins Co	0.00%	\$86
	l Cas Co	0.00%	(\$13)
	mers Ins Co	0.00%	(\$1,613)
	Top 10 Insurers	78.32%	\$243,348,879
	All Other Insurers	<u>21.63%</u>	<u>\$67,212,196</u>
	All Insurers	100.00%	\$310,701,652

# Homeowners Multiple Peril



**2007 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Voyager Property & Cas Ins Co	15.49%	\$8,868,676
2	Continental Cas Co	9.06%	\$5,186,348
3	Westfield Ins Co	7.87%	\$4,506,514
4	Travelers Property Cas Co Of Amer	6.35%	\$3,636,935
5	National Union Fire Ins Co Of Pitts	5.45%	\$3,119,148
6	State Farm Fire And Cas Co	4.19%	\$2,399,907
7	Allianz Global Risks US Ins Co	3.43%	\$1,964,349
8	Factory Mut Ins Co	3.40%	\$1,946,639
9	Zurich American Ins Co	2.79%	\$1,597,431
10	Firemans Fund Ins Co	2.51%	\$1,438,254
11	Sentry Select Ins Co	1.93%	\$1,104,338
12	Federal Ins Co	1.91%	\$1,091,921
13	Farm Family Cas Ins Co	1.88%	\$1,076,353
14	Arch Ins Co	1.86%	\$1,062,715
15	Erie Ins Prop & Cas Co	1.62%	\$926,628
16	American Modern Home Ins Co	1.47%	\$841,024
17	Greenwich Ins Co	1.45%	\$829,619
18	Assurance Co Of Amer	1.26%	\$723,152
19	American Bankers Ins Co Of FL	1.19%	\$681,706
20	Nationwide Mut Fire Ins Co	1.18%	\$675,660
21	State Auto Prop & Cas Ins Co	1.00%	\$572,539
22	Cincinnati Ins Co	0.97%	\$558,307
23	Encompass Ind Co	0.94%	\$537,349
24	Stonebridge Casualty Ins Co	0.90%	\$517,763
25	Allstate Ins Co	0.85%	\$485,158
26	Praetorian Ins Co	0.84%	\$480,085
27	Motorists Mut Ins Co	0.76%	\$433,603
28	St Paul Fire & Marine Ins Co	0.75%	\$432,150
29	Hartford Fire In Co	0.66%	\$377,293
30	Old Republic Ins Co	0.65%	\$372,756
31	Great Amer Ins Co of NY	0.63%	\$362,139
32	Canal Ins Co	0.61%	\$351,195
33	Northland Ins Co	0.60%	\$345,273
34	American Home Assur Co	0.59%	\$338,081
35	Encompass Ins Co Of Amer	0.53%	\$303,028
36	Liberty Mut Ins Co	0.52%	\$300,509
37	State Natl Ins Co Inc	0.50%	\$288,034
38	Progressive Classic Ins Co	0.48%	\$277,008
39	Great Amer Assur Co	0.40%	\$227,730
40	Amex Assur Co	0.39%	\$224,427
41	Nationwide Prop & Cas Ins Co	0.39%	\$222,946
42	BCS Ins Co	0.38%	\$218,359
43	Generali Us Branch	0.38%	\$215,193
44	Great Amer Ins Co	0.37%	\$211,827

**2007 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Caterpillar Ins Co	0.36%	\$204,722
46	RLI Ins Co	0.32%	\$180,713
47	Safeco Ins Co Of Amer	0.31%	\$176,029
48	Foremost Ins Co	0.28%	\$160,717
49	Travelers Ind Co	0.27%	\$156,117
50	Balboa Ins Co	0.26%	\$149,561
51	Ace Amer Ins Co	0.24%	\$139,219
52	Empire Fire & Marine Ins Co	0.24%	\$136,580
53	Vigilant Ins Co	0.22%	\$125,734
54	State Automobile Mut Ins Co	0.22%	\$124,640
55	RSUI Ind Co	0.22%	\$124,443
56	Jewelers Mut Ins Co	0.22%	\$124,399
57	Hanover Ins Co	0.19%	\$109,627
58	Liberty Mut Fire Ins Co	0.18%	\$102,975
59	USAA	0.18%	\$101,884
60	Wesco Ins Co	0.17%	\$97,320
61	Diamond State Ins Co	0.16%	\$90,477
62	Westport Ins Corp	0.15%	\$87,200
63	Ace Fire Underwriters Ins Co	0.14%	\$82,648
64	American Alt Ins Corp	0.14%	\$81,206
65	Travelers Ind Co Of Amer	0.13%	\$74,762
66	Affiliated Fm Ins Co	0.12%	\$69,610
67	Travelers Ind Co Of CT	0.12%	\$69,282
68	Pennsylvania Lumbermens Mut Ins	0.12%	\$68,641
69	American States Ins Co	0.11%	\$64,114
70	Republic Western Ins Co	0.11%	\$60,922
71	SUA Ins Co	0.10%	\$59,242
72	Nationwide Mut Ins Co	0.10%	\$56,328
73	Star Ins Co	0.09%	\$54,325
74	National Ind Co	0.09%	\$50,250
75	Ohio Cas Ins Co	0.09%	\$50,236
76	National Cas Co	0.09%	\$49,072
77	Bituminous Cas Corp	0.08%	\$48,336
78	AIG Cas Co	0.08%	\$48,015
79	XL Specialty Ins Co	0.08%	\$47,012
80	Cumis Ins Society Inc	0.08%	\$45,594
81	Granite State Ins Co	0.08%	\$45,501
82	Ohio Farmers Ins Co	0.08%	\$44,677
83	USAA Cas Ins Co	0.07%	\$42,936
84	Farmers Home Fire Ins. Co.	0.07%	\$41,513
85	West Virginia Farmers Mut Ins Assoc	0.07%	\$40,832
86	Starnet Ins Co	0.07%	\$40,556
87	Lumbermens Underwriting Alliance	0.07%	\$40,136
88	Redland Ins Co	0.07%	\$38,496
89	St Paul Mercury Ins Co	0.07%	\$38,000

**2007 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
90	Markel Amer Ins Co	0.06%	\$37,147
91	Transguard Ins Co Of Amer Inc	0.06%	\$36,075
92	Universal Underwriters Ins Co	0.06%	\$35,375
93	American Natl Prop & Cas Co	0.06%	\$33,217
94	Ohio Ind Co	0.06%	\$33,012
95	Continental Ins Co	0.06%	\$31,962
96	Markel Ins Co	0.06%	\$31,848
97	New Hampshire Ins Co	0.05%	\$30,721
98	Argonaut Ins Co	0.05%	\$30,706
99	National Liab & Fire Ins Co	0.05%	\$28,976
100	National Interstate Ins Co	0.05%	\$26,213
101	American Road Ins Co	0.04%	\$25,615
102	Property & Cas Ins Co Of Hartford	0.04%	\$25,161
103	AXIS Reins Co	0.04%	\$23,860
104	Navigators Ins Co	0.04%	\$23,658
105	Philadelphia Ind Ins Co	0.04%	\$23,041
106	Carolina Cas Ins Co	0.04%	\$22,915
107	Federated Mut Ins Co	0.04%	\$21,681
108	Lyndon Prop Ins Co	0.04%	\$21,052
109	American Intl Ins Co	0.03%	\$18,851
110	Great West Cas Co	0.03%	\$18,729
111	Stratford Ins Co	0.03%	\$17,967
112	AXA Art Ins Corp	0.03%	\$17,584
113	Commerce Protective Ins Co	0.03%	\$16,694
114	St Paul Guardian Ins Co	0.03%	\$16,370
115	Economy Premier Assur Co	0.03%	\$16,130
116	Teachers Ins Co	0.03%	\$15,486
117	Jefferson Ins Co	0.03%	\$15,000
118	Armed Forces Ins Exch	0.02%	\$14,278
119	Occidental Fire & Cas Co Of NC	0.02%	\$14,173
120	Metropolitan Prop & Cas Ins Co	0.02%	\$13,917
121	CNL Ins Amer Inc	0.02%	\$13,863
122	Commonwealth Ins Co Of Amer	0.02%	\$13,803
123	American Economy Ins Co	0.02%	\$13,144
124	United Fncl Cas Co	0.02%	\$12,544
125	Horace Mann Ins Co	0.02%	\$12,435
126	Courtesy Ins Co	0.02%	\$12,314
127	Hiscox Ins Co Inc	0.02%	\$12,307
128	Triton Ins Co	0.02%	\$11,854
129	Phoenix Ins Co	0.02%	\$11,538
130	Lititz Mut Ins Co	0.02%	\$11,471
131	Hartford Cas Ins Co	0.02%	\$10,077
132	Progressive Direct Ins Co	0.02%	\$9,725
133	Maryland Cas Co	0.02%	\$9,030
134	Hartford Ins Co Of The Midwest	0.02%	\$8,922



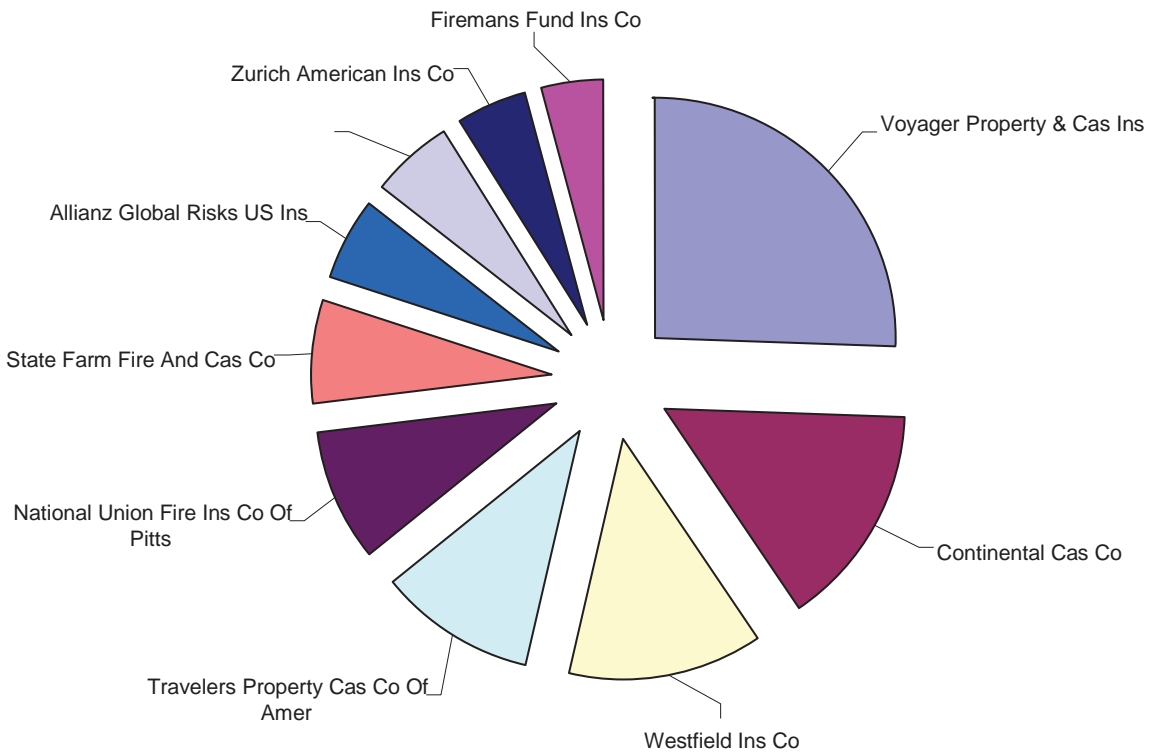
**2007 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
135	Tokio Marine & Nichido Fire Ins Co	0.01%	\$8,214
136	Harco Natl Ins Co	0.01%	\$8,131
137	Scottsdale Ind Co	0.01%	\$8,102
138	Nationwide Agribusiness Ins Co	0.01%	\$8,004
139	Pacific Specialty Ins Co	0.01%	\$7,947
140	Great Northern Ins Co	0.01%	\$7,663
141	Federated Serv Ins Co	0.01%	\$7,189
142	Vanliner Ins Co	0.01%	\$7,049
143	Northern Assur Co Of Amer	0.01%	\$6,890
144	General Cas Co Of WI	0.01%	\$6,887
145	First Natl Ins Co Of Amer	0.01%	\$6,287
146	St Paul Protective Ins Co	0.01%	\$6,252
147	OneBeacon Amer Ins Co	0.01%	\$5,936
148	Standard Fire Ins Co	0.01%	\$5,627
149	Illinois Natl Ins Co	0.01%	\$5,503
150	US Fidelity & Guaranty Co	0.01%	\$5,096
151	Fidelity & Deposit Co Of MD	0.01%	\$4,954
152	Amica Mut Ins Co	0.01%	\$4,872
153	American Hardware Mut Ins Co	0.01%	\$4,614
154	Charter Oak Fire Ins Co	0.01%	\$4,582
155	Lincoln Gen Ins Co	0.01%	\$4,420
156	Allstate Ind Co	0.01%	\$4,384
157	Sompo Japan Ins Co of Amer	0.01%	\$4,262
158	T.H.E. Ins Co	0.01%	\$4,234
159	Century Surety Co	0.01%	\$3,991
160	General Ins Co Of Amer	0.01%	\$3,812
161	National Fire Ins Co Of Hartford	0.01%	\$3,595
162	Harleysville Mut Ins Co	0.01%	\$3,563
163	American Ins Co	0.01%	\$3,082
164	Great Amer Alliance Ins Co	0.00%	\$2,861
165	American Cas Co Of Reading PA	0.00%	\$2,729
166	American Zurich Ins Co	0.00%	\$2,639
167	XL Ins Amer Inc	0.00%	\$2,631
168	North Amer Specialty Ins Co	0.00%	\$2,152
169	Garrison Prop & Cas Ins Co	0.00%	\$2,010
170	American Security Ins Co	0.00%	\$1,944
171	Pennsylvania Ntl Mut Cas Ins Co	0.00%	\$1,902
172	QBE Ins Corp	0.00%	\$1,767
173	Heritage Cas Ins Co	0.00%	\$1,758
174	Hartford Steam Boil Inspec & Ins Co	0.00%	\$1,521
175	Colonial Amer Cas & Surety Co	0.00%	\$1,509
176	Sentinel Ins Co Ltd	0.00%	\$1,504
177	Mitsui Sumitomo Ins Co of Amer	0.00%	\$1,469
178	Allstate Prop & Cas Ins Co	0.00%	\$1,386
179	Massachusetts Bay Ins Co	0.00%	\$1,323

**2007 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
180	Commerce & Industry Ins Co	0.00%	\$1,280
181	North River Ins Co	0.00%	\$1,007
182	Fidelity & Guar Ins Underwriters Inc	0.00%	\$976
183	Employers Fire Ins Co	0.00%	\$969
184	Westchester Fire Ins Co	0.00%	\$777
185	Discover Prop & Cas Ins Co	0.00%	\$764
186	Catlin Ins Co	0.00%	\$730
187	DaimlerChrysler Ins Co	0.00%	\$635
188	Central States Ind Co Of Omaha	0.00%	\$612
189	Zale Ind Co	0.00%	\$575
190	North Pointe Ins Co	0.00%	\$538
191	Sentry Ins A Mut Co	0.00%	\$524
192	Continental Western Ins Co	0.00%	\$523
193	Federated Rural Electric Ins Exch	0.00%	\$515
194	USAA General Ind Co	0.00%	\$497
195	MutualAid eXchange	0.00%	\$464
196	Employers Mut Cas Co	0.00%	\$435
197	Southern States Ins Exch	0.00%	\$423
198	Safe Ins Co	0.00%	\$410
199	Church Mut Ins Co	0.00%	\$409
200	Northern Ins Co Of NY	0.00%	\$346
201	Progressive Paloverde Ins Co	0.00%	\$326
202	Electric Ins Co	0.00%	\$285
203	Selective Ins Co Of Amer	0.00%	\$261
204	Fidelity & Guar Ins Co	0.00%	\$231
205	Merastar Ins Co	0.00%	\$196
206	Twin City Fire Ins Co	0.00%	\$175
207	Insurance Co Of The West	0.00%	\$145
208	Indiana Lumbermens Mut Ins Co	0.00%	\$140
209	Pharmacists Mut Ins Co	0.00%	\$97
210	Fidelity Natl Ins Co	0.00%	\$36
211	Regent Ins Co	0.00%	\$33
212	American Automobile Ins Co	0.00%	\$28
213	American Family Home Ins Co	0.00%	\$28
214	Inland Mut Ins Co	0.00%	\$25
215	Seneca Ins Co Inc	0.00%	\$18
216	Automobile Ins Co Of Hartford CT	0.00%	\$6
217	Transportation Ins Co	0.00%	(\$17)
218	Stonington Ins Co	0.00%	(\$736)
219	American Reliable Ins Co	-0.01%	(\$8,178)
220	National Specialty Ins Co	-0.02%	(\$10,305)

## 2007 West Virginia Market Share Report Inland Marine



Total for Top 10 Insurers	60.53%	\$34,664,201
Total for All Other Insurers	<u>39.40%</u>	<u>\$22,561,845</u>
Total for All Insurers	100.00%	\$57,267,559

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Co

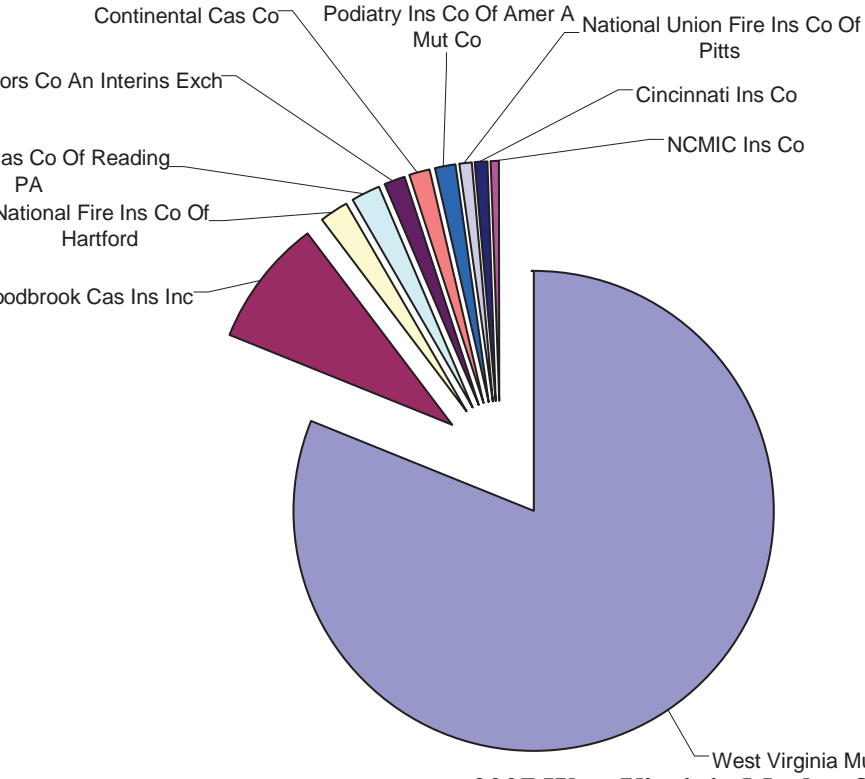
**2007 West Virginia Market Share Report  
Medical Malpractice**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
West Virginia Mut Ins Co	80.26%	\$48,366,654
Woodbrook Cas Ins Inc	8.39%	\$5,056,688
National Fire Ins Co Of Hartford	2.07%	\$1,249,930
American Cas Co Of Reading PA	1.93%	\$1,160,634
Doctors Co An Interins Exch	1.46%	\$880,969
Continental Cas Co	1.36%	\$821,368
Podiatry Ins Co Of Amer A Mut Co	1.24%	\$746,393
National Union Fire Ins Co Of Pitts	0.94%	\$567,210
Cincinnati Ins Co	0.73%	\$439,355
NCMIC Ins Co	0.56%	\$340,073
Chicago Ins Co	0.43%	\$258,996
Ace Amer Ins Co	0.17%	\$99,973
Church Mut Ins Co	0.14%	\$86,497
American Alt Ins Corp	0.11%	\$64,647
Executive Risk Ind Inc	0.08%	\$50,777
Darwin Natl Assur Co	0.08%	\$45,655
Health Care Ind Inc	0.07%	\$42,508
American Ins Co	0.06%	\$36,241
Medical Protective Co	0.04%	\$21,272
State Farm Fire And Cas Co	0.03%	\$20,856
Campmed Cas & Ind Co Inc MD	0.02%	\$13,397
Pharmacists Mut Ins Co	0.02%	\$11,012
St Paul Fire & Marine Ins Co	0.01%	\$7,275
Granite State Ins Co	0.01%	\$4,711
Fortress Ins Co	0.01%	\$4,216
Nationwide Mut Ins Co	0.01%	\$4,058
American Home Assur Co	0.00%	\$1,235
Nationwide Mut Fire Ins Co	0.00%	\$929
Firemans Fund Ins Co	0.00%	\$747
Professionals Advocate Ins Co	0.00%	\$189

31	NCRIC Inc	-0.23%	(\$140,205)
	Total for Top 10 Insurers	98.95%	\$59,629,274
	Total for All Other Insurers	<u>1.05%</u>	<u>\$634,986</u>
	Total for All Insurers	100.00%	\$60,264,260

**Medical Malpractice**

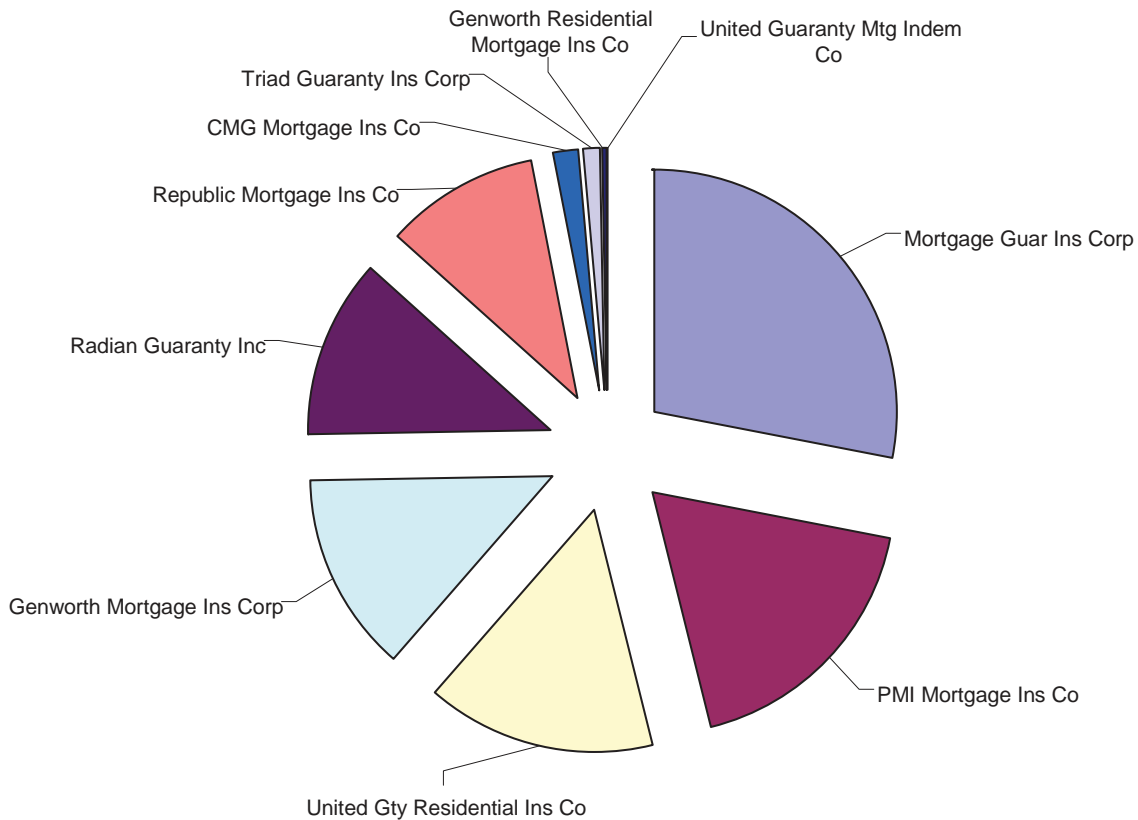


**2007 West Virginia Market Share Report**

## Mortgage Guaranty

Direct

Company Name	Percent Of Market	Premiums Earned
Mortgage Guar Ins Corp	28.09%	\$5,083,562
PMI Mortgage Ins Co	18.14%	\$3,282,391
United Gty Residential Ins Co	15.21%	\$2,751,437
Genworth Mortgage Ins Corp	13.17%	\$2,383,083
Radian Guaranty Inc	12.00%	\$2,171,130
Republic Mortgage Ins Co	10.31%	\$1,865,150
CMG Mortgage Ins Co	1.60%	\$289,088
Triad Guaranty Ins Corp	1.30%	\$235,267
Genworth Residential Mortgage Ins Co	0.16%	\$28,435
United Guaranty Mtg Indem Co	0.02%	\$3,382
CMG Ind Corp	0.01%	\$1,493
CMG Mortgage Assur Co	0.00%	\$406
Genworth Mortgage Ins Corp Of NC	0.00%	\$22
Corex Assure Inc	0.00%	\$5
Total for Top 10 Insurers	99.99%	\$18,092,925
Total for All Other Insurers	<u>0.01%</u>	<u>\$1,926</u>



Total for All Insurers

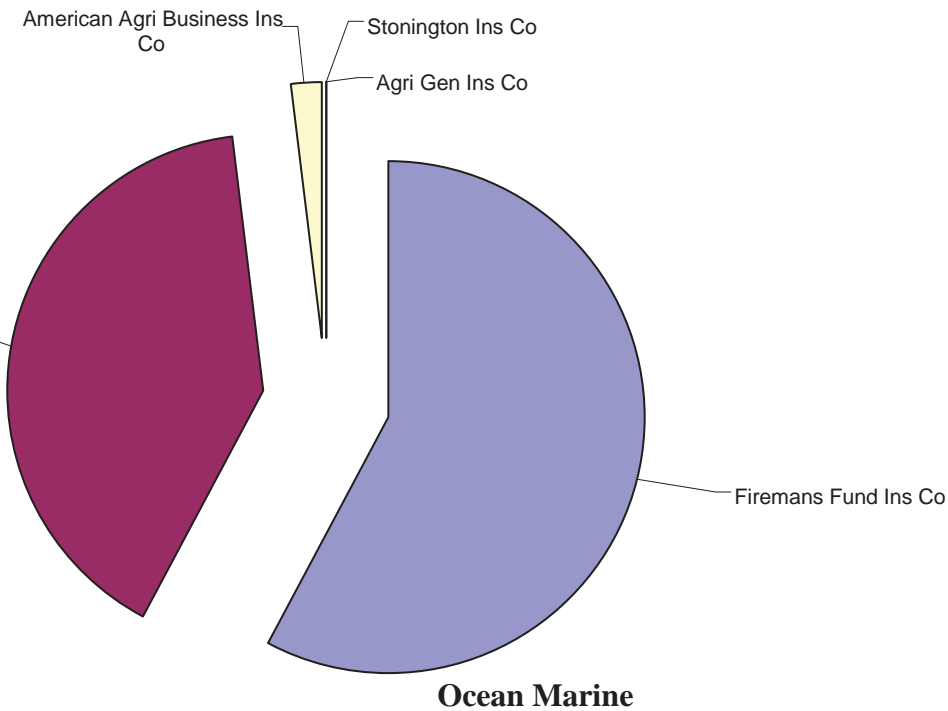
100.00%

\$18,094,851

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of	Premiums	Direct
	Multiple Peril Crop	Market	Earned	
1	Firemans Fund Ins Co	57.69%	\$1,135,379	
2	Stonington Ins Co	40.44%	\$795,735	
3	American Agri Business Ins Co	1.86%	\$36,515	
4	Agri Gen Ins Co	0.01%	\$192	
5	Stonington Ins Co	0.01%	\$100	

Top 10 Insurers			
All Other Insurers	100.00%	\$1,967,921	
All Insurers	100.00%	\$1,967,921	



Percent Of	Premiums	Direct
Market	Earned	



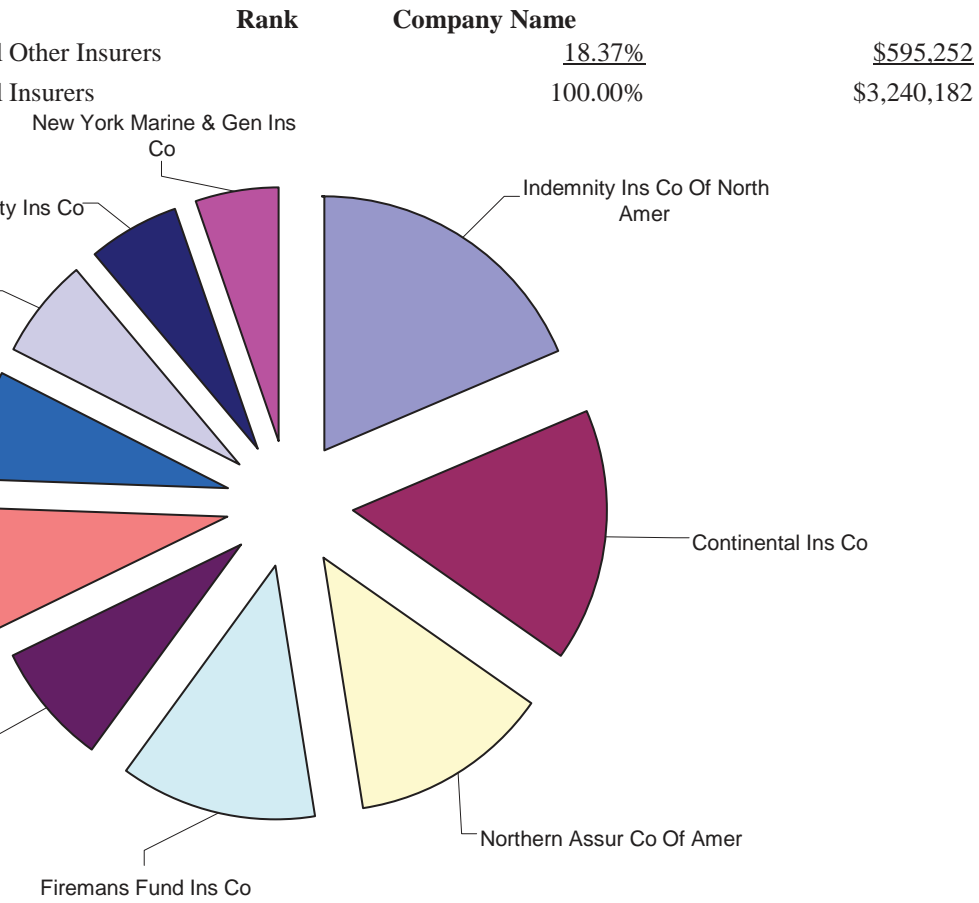
## 2007 West Virginia Market Share Report

As Co Of North Amer	15.12%	\$490,030
Ins Co	13.14%	\$425,820
sur Co Of Amer	10.61%	\$343,831
nd Ins Co	10.14%	\$328,518
Cas Co	6.37%	\$206,534
ns Co	6.20%	\$200,810
ome Assur Co	5.66%	\$183,485
	5.26%	\$170,500
y Ins Co	4.73%	\$153,211
Marine & Gen Ins Co	4.39%	\$142,191
Co	3.73%	\$120,913
& Marine Ins Co	3.52%	\$114,082
ns Co	1.26%	\$40,891
Co	1.24%	\$40,038
o of N Amer	1.16%	\$37,669
s Co	0.90%	\$29,215
hire Ins Co	0.88%	\$28,396
r Ins Co	0.84%	\$27,095
modern Home Ins Co	0.59%	\$19,215
	0.46%	\$15,006
Cas Ins Co Of Hartford	0.43%	\$13,948
rop & Cas Ins Co	0.37%	\$11,995
Fire Ins Co	0.36%	\$11,641
e In Co	0.35%	\$11,428
Co	0.30%	\$9,770
Co Of NY	0.26%	\$8,301
ut Ins Co	0.25%	\$8,041
e & Nichido Fire Ins Co	0.23%	\$7,460
s Co	0.20%	\$6,375
ns Co	0.18%	\$5,922
op Cas Ins Co	0.15%	\$4,702
e Ins Co	0.14%	\$4,429
Cas Co	0.12%	\$3,818
ns Co	0.11%	\$3,464
ns Co Of Hartford CT	0.06%	\$2,073
amily Home Ins Co	0.06%	\$1,992
nia Ins Co	0.06%	\$1,793
Co Of The Midwest	0.05%	\$1,733
ankers Ins Co Of FL	0.03%	\$885
erstate Ins Co	0.03%	\$823
derwriters Ins Co	0.02%	\$785
t Reins US Inc	0.02%	\$651
d Co Of Amer	0.01%	\$458
op & Cas Ins Co	0.01%	\$211
Co	0.00%	\$34

### Ocean Marine

Top 10 Insurers	81.63%	\$2,644,930
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## 2007 West Virginia Market Share Report



## 2007 West Virginia Market Share Report

Rank	Company Name	Other Liability	Percent Of Market	Direct Premiums Earned
	& Marine Ins Co	7.17%	\$8,007,772	
	nd Co Of Amer	6.28%	\$7,012,727	
	Co	5.76%	\$6,434,901	
	as Co	4.69%	\$5,233,834	
	Ins Co	4.09%	\$4,567,265	
	ns Co	4.07%	\$4,549,784	
	roperty Cas Co Of Amer	3.02%	\$3,373,290	
	ns Co	2.93%	\$3,276,593	
	p & Cas Co	2.88%	\$3,216,354	
	merican Ins Co	2.64%	\$2,949,714	
	nd Co	2.48%	\$2,774,486	
	r Natl Ins Co	2.44%	\$2,726,144	
	Underwriters Inc	2.34%	\$2,609,611	
	Fire And Cas Co	2.32%	\$2,587,177	
	Prop & Cas Ins Co	2.15%	\$2,402,878	
	uar & Liab Ins	2.05%	\$2,289,536	
	cury Ins Co	1.79%	\$1,994,324	
	Mut Ins Co	1.72%	\$1,918,370	
	y Cas Ins Co	1.63%	\$1,817,385	
	as & Surety Co Of Amer	1.53%	\$1,703,595	
	nd Co	1.52%	\$1,698,565	
	Cas Co	1.50%	\$1,671,505	
	ome Assur Co	1.47%	\$1,642,138	
	s Co	1.34%	\$1,492,494	
	ut Ins Co	1.33%	\$1,480,217	
	obile Mut Ins Co	1.28%	\$1,428,196	
	ic Ins Co	1.27%	\$1,417,065	
	s Corp	1.24%	\$1,386,426	
	e Fire Ins Co	1.20%	\$1,344,323	
	ns Co	1.20%	\$1,340,007	
	reat Central Ins Co	1.16%	\$1,293,762	
		0.91%	\$1,012,130	
	ch Mut Fire Ins Of WV	0.81%	\$902,824	
	ut Ins Co	0.70%	\$785,790	
	lt Ins Corp	0.67%	\$748,554	
	& Marine Ins Co	0.66%	\$741,618	
	ct Ins Co	0.65%	\$720,799	
	nderwriters Ins Co	0.64%	\$716,287	
	a Ind Ins Co	0.61%	\$679,356	
	ire Ins Co	0.53%	\$591,732	
	s Ins Co	0.52%	\$580,858	

**2007 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
		0.49%	\$551,665
		0.49%	\$545,865
		0.44%	\$496,926
45	North River Ins Co	0.44%	\$490,388
46	Executive Risk Ind Inc	0.42%	\$467,991
47	Great Amer Ins Co	0.42%	\$465,589
48	American Ins Co	0.41%	\$459,533
49	US Specialty Ins Co	0.41%	\$457,145
50	Cumis Ins Society Inc	0.41%	\$454,491
51	Travelers Ind Co Of CT	0.41%	\$453,098
52	Lancer Ins Co	0.40%	\$451,822
53	American States Ins Co	0.39%	\$431,672
54	Liberty Ins Corp	0.37%	\$415,792
55	United States Liability Ins Co	0.37%	\$410,840
56	Progressive Cas Ins Co	0.36%	\$406,114
57	Nationwide Mut Fire Ins Co	0.35%	\$388,038
58	Markel Amer Ins Co	0.35%	\$387,460
59	XL Ins Amer Inc	0.34%	\$376,744
60	Liberty Mut Ins Co	0.31%	\$351,827
61	T.H.E. Ins Co	0.31%	\$351,664
62	Discover Prop & Cas Ins Co	0.31%	\$347,818
63	Standard Fire Ins Co	0.31%	\$344,958
64	State Natl Ins Co Inc	0.29%	\$318,558
65	Redland Ins Co	0.28%	\$310,319
66	Markel Ins Co	0.27%	\$299,616
67	American Modern Home Ins Co	0.25%	\$278,147
68	XL Specialty Ins Co	0.25%	\$273,910
69	Commerce & Industry Ins Co	0.24%	\$267,219
70	AXIS Reins Co	0.24%	\$265,486
71	St Paul Guardian Ins Co	0.24%	\$263,817
72	Westchester Fire Ins Co	0.23%	\$260,453
73	Bituminous Cas Corp	0.23%	\$260,172
74	Allstate Ins Co	0.22%	\$247,080
75	American Automobile Ins Co	0.22%	\$240,380
76	Everest Natl Ins Co	0.21%	\$237,245
77	Transportation Ins Co	0.21%	\$232,018
78	Great Amer Assur Co	0.20%	\$219,621
79	Firemans Fund Ins Co	0.19%	\$212,962
80	Benchmark Ins Co	0.19%	\$206,792
81	American Natl Prop & Cas Co	0.18%	\$204,325
82	Phoenix Ins Co	0.18%	\$203,600
83	Granite State Ins Co	0.18%	\$202,725
84	Hartford Fire In Co	0.17%	\$194,914
85	Safeco Ins Co Of Amer	0.16%	\$180,155
86	National Liab & Fire Ins Co	0.16%	\$176,875

**2007 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
87	USAA	0.15%	\$171,071
88	Camico Mut Ins Co	0.15%	\$168,937
89	Safe Ins Co	0.15%	\$168,664
90	Guideone Mut Ins Co	0.15%	\$166,859
91	Pennsylvania Lumbermens Mut Ins	0.14%	\$161,051
92	Church Mut Ins Co	0.14%	\$158,927
93	Campmed Cas & Ind Co Inc MD	0.14%	\$153,936
94	Darwin Natl Assur Co	0.14%	\$153,615
95	Fidelity & Deposit Co Of MD	0.14%	\$153,323
96	Insurance Co Of The State Of PA	0.13%	\$145,623
97	Wausau Business Ins Co	0.13%	\$144,985
98	St Paul Protective Ins Co	0.13%	\$142,139
99	Great Amer Alliance Ins Co	0.13%	\$140,207
100	First Colonial Ins Co	0.12%	\$135,408
101	Encompass Ins Co Of Amer	0.12%	\$134,209
102	Progressive Classic Ins Co	0.12%	\$133,868
103	Pennsylvania Ntl Mut Cas Ins Co	0.12%	\$132,374
104	Colonial Amer Cas & Surety Co	0.11%	\$124,565
105	New Hampshire Ins Co	0.11%	\$120,331
106	Beazley Ins Co Inc	0.10%	\$117,206
107	American Intl S Ins Co	0.10%	\$111,274
108	Navigators Ins Co	0.10%	\$108,790
109	Toyota Motor Ins Co	0.10%	\$108,453
110	Capital City Ins Co Inc	0.10%	\$107,217
111	Trumbull Ins Co	0.09%	\$99,795
112	Tokio Marine & Nichido Fire Ins Co	0.09%	\$97,556
113	Northland Ins Co	0.08%	\$93,279
114	Charter Oak Fire Ins Co	0.08%	\$91,787
115	Nationwide Agribusiness Ins Co	0.08%	\$90,938
116	Carolina Cas Ins Co	0.08%	\$88,031
117	Wausau Underwriters Ins Co	0.08%	\$85,665
118	Nationwide Prop & Cas Ins Co	0.07%	\$83,404
119	Employers Mut Cas Co	0.07%	\$76,525
120	Hudson Ins Co	0.07%	\$74,668
121	Encompass Ind Co	0.07%	\$72,931
122	Southern States Ins Exch	0.07%	\$72,739
123	National Fire Ins Co Of Hartford	0.06%	\$71,879
124	Federated Serv Ins Co	0.06%	\$71,399
125	General Ins Co Of Amer	0.06%	\$70,673
126	American Family Home Ins Co	0.06%	\$68,804
127	Crum & Forster Ind Co	0.06%	\$67,885
128	Diamond State Ins Co	0.06%	\$66,752
129	Brotherhood Mut Ins Co	0.06%	\$65,378
130	Vanliner Ins Co	0.06%	\$63,461
131	Farmers Mut Ins Co	0.06%	\$62,777

**2007 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
132	Lincoln Gen Ins Co	0.06%	\$62,650
133	Ohio Farmers Ins Co	0.05%	\$60,098
134	National Specialty Ins Co	0.05%	\$59,651
135	Ullico Cas Co	0.05%	\$59,594
136	Horace Mann Ins Co	0.05%	\$58,847
137	Rockwood Cas Ins Co	0.05%	\$57,856
138	Harco Natl Ins Co	0.05%	\$55,145
139	Wesco Ins Co	0.05%	\$54,990
140	Clarendon Natl Ins Co	0.05%	\$53,734
141	Selective Ins Co Of Amer	0.05%	\$52,009
142	American Modern Select Ins Co	0.04%	\$46,923
143	New York Marine & Gen Ins Co	0.04%	\$46,684
144	Travelers Cas & Surety Co	0.04%	\$46,440
145	Hartford Ins Co Of The Midwest	0.04%	\$45,887
146	American Cas Co Of Reading PA	0.04%	\$45,793
147	Amerisure Mut Ins Co	0.04%	\$45,420
148	National Surety Corp	0.04%	\$44,978
149	Pan Handle Farmers Mut Ins Co Of WV	0.04%	\$42,812
150	North Pointe Ins Co	0.04%	\$42,787
151	First Natl Ins Co Of Amer	0.04%	\$41,496
152	United States Fire Ins Co	0.04%	\$40,049
153	Fairmont Specialty Ins Co	0.04%	\$39,377
154	Government Employees Ins Co	0.03%	\$38,523
155	Harleysville Mut Ins Co	0.03%	\$38,202
156	BCS Ins Co	0.03%	\$37,462
157	Illinois Natl Ins Co	0.03%	\$37,394
158	West American Ins Co	0.03%	\$37,311
159	Lititz Mut Ins Co	0.03%	\$37,226
160	Aetna Ins Co of CT	0.03%	\$36,743
161	Founders Ins Co	0.03%	\$34,369
162	West Virginia Farmers Mut Ins Assoc	0.03%	\$34,294
163	American Hardware Mut Ins Co	0.03%	\$34,197
164	Vigilant Ins Co	0.03%	\$33,710
165	American Intl Ins Co	0.03%	\$32,113
166	Utica Mut Ins Co	0.03%	\$32,001
167	American Economy Ins Co	0.03%	\$30,681
168	Mitsui Sumitomo Ins Co of Amer	0.03%	\$29,575
169	Celina Mut Ins Co	0.03%	\$28,326
170	American Bankers Ins Co Of FL	0.03%	\$27,932
171	Federated Rural Electric Ins Exch	0.02%	\$27,495
172	Amica Mut Ins Co	0.02%	\$27,411
173	AXA Ins Co	0.02%	\$27,117
174	Axis Ins Co	0.02%	\$25,328
175	General Cas Co Of WI	0.02%	\$24,209
176	USAA Cas Ins Co	0.02%	\$23,967

**2007 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Foremost Ins Co	0.02%	\$23,045
178	Avemco Ins Co	0.02%	\$22,943
179	SUA Ins Co	0.02%	\$21,745
180	Electric Ins Co	0.02%	\$19,560
181	Old Republic Gen Ins Corp	0.02%	\$18,402
182	American Motorists Ins Co	0.02%	\$17,842
183	Star Ins Co	0.02%	\$17,349
184	Great Northern Ins Co	0.02%	\$17,191
185	Hanover Ins Co	0.02%	\$16,886
186	Metropolitan Prop & Cas Ins Co	0.01%	\$16,703
187	Great Amer Ins Co of NY	0.01%	\$16,254
188	Property & Cas Ins Co Of Hartford	0.01%	\$15,827
189	Chicago Ins Co	0.01%	\$13,006
190	Transguard Ins Co Of Amer Inc	0.01%	\$11,521
191	Western Surety Co	0.01%	\$11,387
192	Continental Ins Co	0.01%	\$11,276
193	American Reliable Ins Co	0.01%	\$10,259
194	United Natl Specialty Ins Co	0.01%	\$9,657
195	Virginia Surety Co Inc	0.01%	\$9,496
196	Allstate Ind Co	0.01%	\$9,343
197	Stonington Ins Co	0.01%	\$8,879
198	OneBeacon Amer Ins Co	0.01%	\$8,533
199	Lyndon Prop Ins Co	0.01%	\$8,498
200	Automobile Ins Co Of Hartford CT	0.01%	\$8,266
201	Hartford Underwriters Ins Co	0.01%	\$8,071
202	US Fidelity & Guaranty Co	0.01%	\$7,787
203	Seneca Ins Co Inc	0.01%	\$7,706
204	Pacific Ind Co	0.01%	\$7,483
205	Continental Western Ins Co	0.01%	\$7,408
206	Praetorian Ins Co	0.01%	\$6,773
207	Farmland Mut Ins Co	0.01%	\$6,763
208	Armed Forces Ins Exch	0.01%	\$6,681
209	American Zurich Ins Co	0.01%	\$6,474
210	Farmington Cas Co	0.01%	\$6,367
211	Fidelity & Guar Ins Co	0.01%	\$6,326
212	Regis Ins Co	0.01%	\$6,265
213	Pharmacists Mut Ins Co	0.01%	\$6,237
214	Century Surety Co	0.01%	\$5,867
215	American Fire & Cas Co	0.01%	\$5,750
216	Atlantic Specialty Ins Co	0.00%	\$5,577
217	AIG Cas Co	0.00%	\$5,414
218	Progressive Direct Ins Co	0.00%	\$5,114
219	Bancinsure Inc	0.00%	\$5,007
220	Employers Fire Ins Co	0.00%	\$4,532

**2007 West Virginia Market Share Report  
Other Liability**

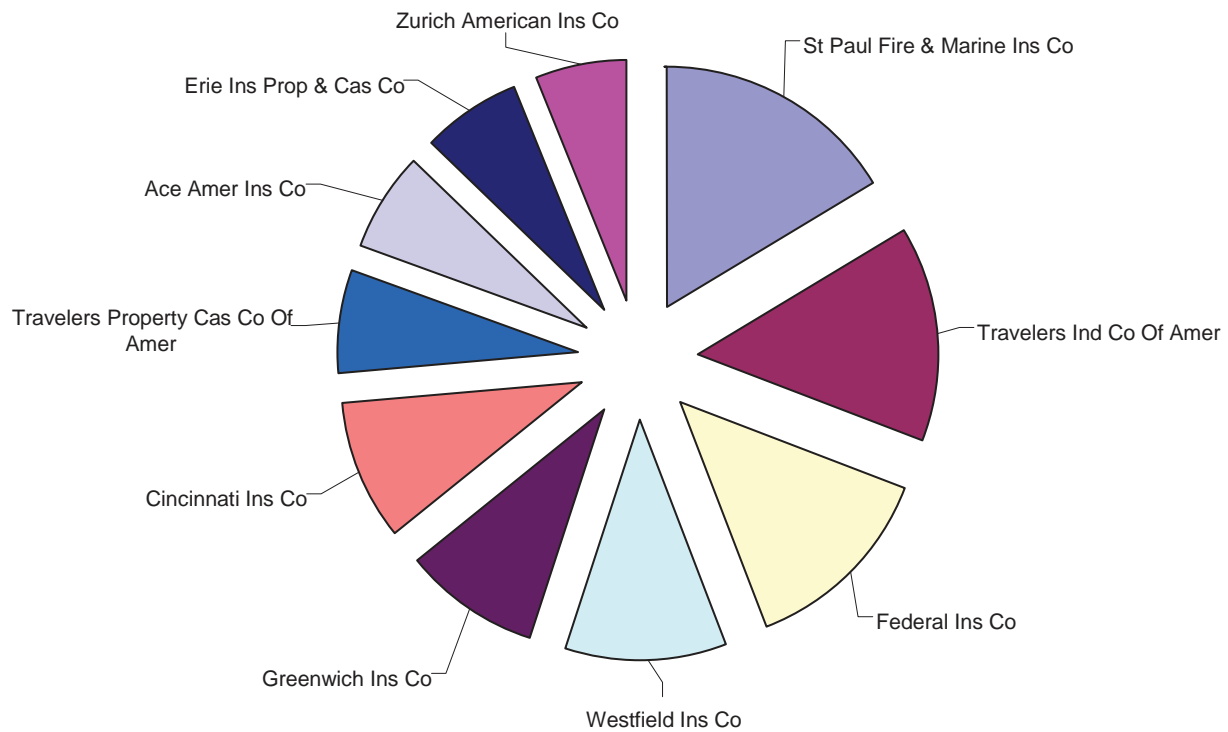
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
221	Gerling Amer Ins Co	0.00%	\$4,436
222	National Interstate Ins Co	0.00%	\$4,155
223	Inland Mut Ins Co	0.00%	\$3,939
224	Pennsylvania General Ins Co	0.00%	\$3,737
225	Canal Ins Co	0.00%	\$3,478
226	Mitsui Sumitomo Ins USA Inc	0.00%	\$2,555
227	Arrowood Ind Co	0.00%	\$2,521
228	Employers Reins Corp	0.00%	\$2,399
229	United Fncl Cas Co	0.00%	\$2,377
230	Progressive Paloverde Ins Co	0.00%	\$2,203
231	West Virginia Natl Auto Ins Co	0.00%	\$2,172
232	LM Ins Corp	0.00%	\$2,133
233	National Amer Ins Co	0.00%	\$2,096
234	Foremost Signature Ins Co	0.00%	\$2,025
235	Massachusetts Bay Ins Co	0.00%	\$1,684
236	Occidental Fire & Cas Co Of NC	0.00%	\$1,569
237	Sentry Ins A Mut Co	0.00%	\$1,358
238	Podiatry Ins Co Of Amer A Mut Co	0.00%	\$1,217
239	Indemnity Ins Co Of North Amer	0.00%	\$1,197
240	Fidelity & Guar Ins Underwriters Inc	0.00%	\$1,126
241	Starnet Ins Co	0.00%	\$1,057
242	MutualAid eXchange	0.00%	\$1,052
243	Pacific Employers Ins Co	0.00%	\$812
244	American Southern Ins Co	0.00%	\$761
245	Pennsylvania Manufacturers Asn Ins C	0.00%	\$744
246	Farmers & Mechanics Fire & Cas Ins I	0.00%	\$725
247	Garrison Prop & Cas Ins Co	0.00%	\$388
248	AIG Centennial Ins Co	0.00%	\$286
249	Merchants Bonding Co a Mut	0.00%	\$271
250	Hartford Accident & Ind Co	0.00%	\$212
251	Ace Prop & Cas Ins Co	0.00%	\$183
252	Fidelity Natl Ins Co	0.00%	\$181
253	Guideone Specialty Mut Ins Co	0.00%	\$131
254	DaimlerChrysler Ins Co	0.00%	\$128
255	USAA General Ind Co	0.00%	\$77
256	Lumbermens Mut Cas Co	0.00%	\$60
257	Allstate Prop & Cas Ins Co	0.00%	\$23
258	Seaboard Surety Co	0.00%	\$19
259	Northern Ins Co Of NY	0.00%	\$17
260	Associated Ind Corp	0.00%	(\$1)
261	Zurich American Ins Co Of IL	0.00%	(\$3)
262	National Ind Co	0.00%	(\$178)
263	Balboa Ins Co	0.00%	(\$361)
264	American Intl Pacific Ins	0.00%	(\$737)
265	QBE Ins Corp	0.00%	(\$1,522)



## 2007 West Virginia Market Share Report Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
266	Genesis Ins Co	0.00%	(\$3,573)
267	Valley Forge Ins Co	-0.04%	(\$48,862)
268	Employers Ins of Wausau	-1.06%	(\$1,180,716)
269	National Union Fire Ins Co Of Pitts	-4.12%	(\$4,606,974)

Total for Top 10 Insurers	43.53%	\$48,622,234
Total for All Other Insurers	<u>56.47%</u>	<u>\$63,084,192</u>
Total for All Insurers	100.00%	\$111,706,426



**Direct  
Premiums  
Earned**

**Rank            Company Name**  
**2007 West Virginia Market Share Report**  
**Private Passenger Auto**

		<b>Percent Of Market</b>
State Farm Mut Auto Ins Co	26.49%	\$281,720,277
Nationwide Mut Ins Co	16.25%	\$172,776,246
Erie Ins Prop & Cas Co	9.90%	\$105,251,739
Allstate Ins Co	4.68%	\$49,740,017
Progressive Classic Ins Co	2.83%	\$30,127,823
Westfield Ins Co	2.65%	\$28,153,270
Hartford Ins Co Of The Midwest	2.54%	\$27,011,375
Nationwide Mut Fire Ins Co	2.45%	\$26,002,379
Nationwide Prop & Cas Ins Co	2.11%	\$22,461,141
Liberty Mut Fire Ins Co	1.77%	\$18,805,096
Property & Cas Ins Co Of Hartford	1.72%	\$18,328,142
Encompass Ind Co	1.61%	\$17,141,425
State Auto Prop & Cas Ins Co	1.49%	\$15,831,695
Safeco Ins Co Of Amer	1.44%	\$15,326,006
State Farm Fire And Cas Co	1.38%	\$14,652,579
Geico Gen Ins Co	1.34%	\$14,255,904
USAA	1.30%	\$13,844,235
Geico Ind Co	1.29%	\$13,729,865
Dairyland Ins Co	1.20%	\$12,790,333
Peak Prop & Cas Ins Corp	1.10%	\$11,691,973
Encompass Ins Co Of Amer	1.05%	\$11,146,330
American Natl Prop & Cas Co	0.85%	\$9,015,334
Progressive Max Ins Co	0.79%	\$8,406,436
American Home Assur Co	0.77%	\$8,203,120
Government Employees Ins Co	0.76%	\$8,128,159
USAA Cas Ins Co	0.68%	\$7,277,799
Allstate Prop & Cas Ins Co	0.64%	\$6,755,556
American Intl S Ins Co	0.63%	\$6,657,758
West Virginia Natl Auto Ins Co	0.60%	\$6,432,247
Motorists Mut Ins Co	0.59%	\$6,326,691
Metropolitan Drt Prop & Cas Ins Co	0.53%	\$5,629,391
Nationwide Assur Co	0.51%	\$5,403,190
Teachers Ins Co	0.49%	\$5,202,043
First Natl Ins Co Of Amer	0.47%	\$4,954,425
Sentinel Ins Co Ltd	0.44%	\$4,644,888
American Select Ins Co	0.41%	\$4,344,555
National Gen Assur Co	0.40%	\$4,291,027
AIG Cas Co	0.40%	\$4,219,404
Horace Mann Prop & Cas Ins Co	0.35%	\$3,719,754
General Ins Co Of Amer	0.29%	\$3,092,221

<b>Rank</b>	<b>Company Name</b>		<b>Direct Premiums Earned</b>
	State Auto Natl Ins Co	0.27%	\$2,885,694
	Farmers & Mechanics Fire & Cas Ins I	0.24%	\$2,582,187
	Metropolitan Prop & Cas Ins Co	0.20%	\$2,160,277
	Allstate Ind Co	0.18%	\$1,960,953

**2007 West Virginia Market Share Report  
Private Passenger Auto**

	<b>Percent Of Market</b>	
Horace Mann Ins Co	0.16%	\$1,733,737
American Intl Pacific Ins	0.16%	\$1,661,439
Liberty Ins Corp	0.14%	\$1,486,697
Amica Mut Ins Co	0.13%	\$1,388,659
American Modern Home Ins Co	0.13%	\$1,352,842
Foremost Ins Co	0.12%	\$1,286,216
American Bankers Ins Co Of FL	0.12%	\$1,237,240
AIU Ins Co	0.12%	\$1,236,142
Metropolitan Cas Ins Co	0.09%	\$946,994
American Family Home Ins Co	0.08%	\$870,399
USAA General Ind Co	0.07%	\$716,610
Economy Premier Assur Co	0.07%	\$713,982
American Natl Gen Ins Co	0.05%	\$566,878
Celina Mut Ins Co	0.05%	\$488,497
Phoenix Ins Co	0.04%	\$459,410
Peninsula Ins Co	0.04%	\$457,689
National Gen Ins Co	0.04%	\$404,512
Titan Ind Co	0.04%	\$388,051
American Reliable Ins Co	0.04%	\$377,958
Garrison Prop & Cas Ins Co	0.03%	\$344,036
California Cas Ind Exch	0.03%	\$269,112
Markel Amer Ins Co	0.02%	\$244,816
Response Worldwide Ins Co	0.02%	\$218,798
Mico Ins Co	0.02%	\$208,119
Progressive Direct Ins Co	0.02%	\$197,307
Federal Ins Co	0.02%	\$186,951
First Liberty Ins Corp	0.02%	\$170,417
Progressive Paloverde Ins Co	0.02%	\$166,580
Travelers Ind Co	0.02%	\$162,765
Philadelphia Ind Ins Co	0.01%	\$151,517
Farm Family Cas Ins Co	0.01%	\$149,396
Merastar Ins Co	0.01%	\$140,018
Electric Ins Co	0.01%	\$121,894
Vigilant Ins Co	0.01%	\$120,170

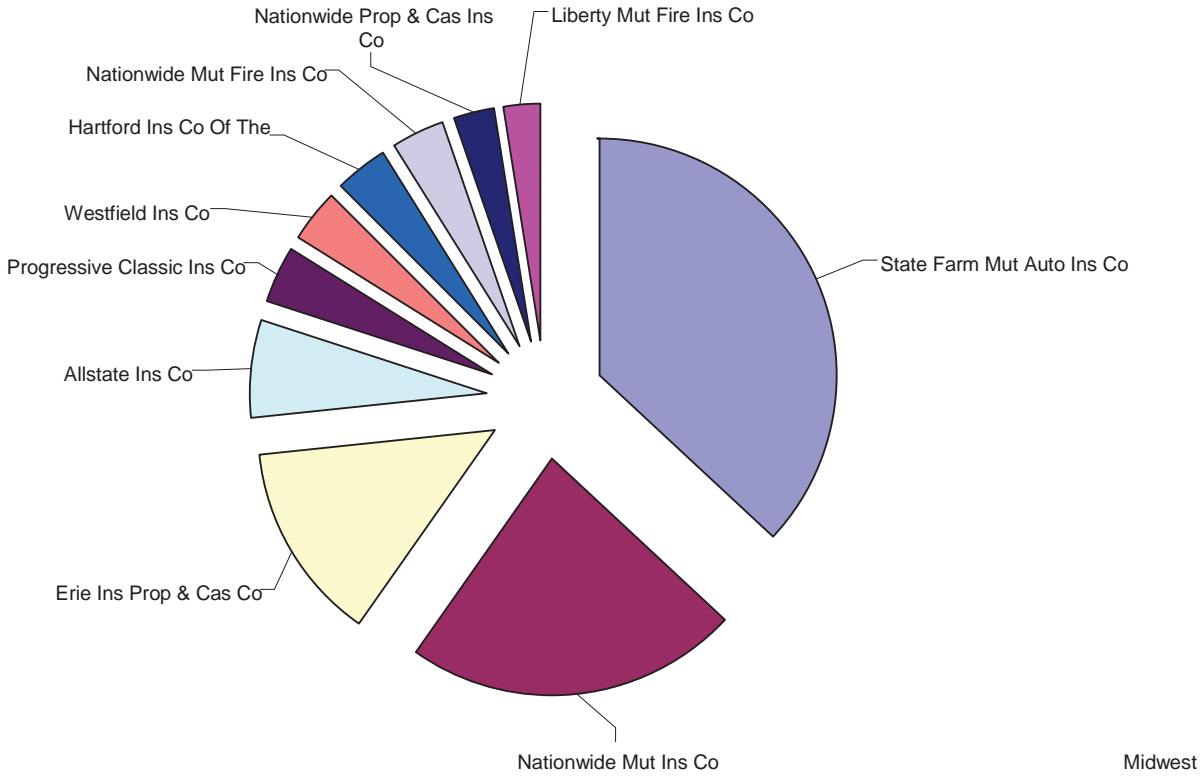
<b>Rank</b>	<b>Company Name</b>		<b>Direct Premiums Earned</b>
	Travelers Ind Co Of Amer	0.01%	\$116,040
	Infinity Ins Co	0.01%	\$92,552
	Sentry Ins A Mut Co	0.01%	\$80,139
	Autoone Ins Co	0.01%	\$73,208
	American Intl Ins Co	0.01%	\$64,948
	AIG Centennial Ins Co	0.01%	\$56,493
	Foremost Signature Ins Co	0.00%	\$42,442
	NGM Ins Co	0.00%	\$31,412
	Deerbrook Ins Co	0.00%	\$27,570
	Trumbull Ins Co	0.00%	\$26,955

**2007 West Virginia Market Share Report  
Private Passenger Auto**

	<b>Percent Of Market</b>	
Lincoln Gen Ins Co	0.00%	\$17,481
Great Northern Ins Co	0.00%	\$11,137
Hartford Underwriters Ins Co	0.00%	\$8,009
Arrowood Ind Co	0.00%	\$7,794
Harleysville Mut Ins Co	0.00%	\$7,758
American Modern Select Ins Co	0.00%	\$6,991
Victoria Fire & Cas Co	0.00%	\$6,730
Pacific Specialty Ins Co	0.00%	\$4,326
Tokio Marine & Nichido Fire Ins Co	0.00%	\$3,532
Hartford Cas Ins Co	0.00%	\$3,301
American Commerce Ins Co	0.00%	\$3,207
Ohio Cas Ins Co	0.00%	\$3,165
Aegis Security Ins Co	0.00%	\$2,041
Clarendon Natl Ins Co	0.00%	\$1,310
Pennsylvania General Ins Co	0.00%	\$1,084
Ace Amer Ins Co	0.00%	\$866
Auto Club Prop Cas Ins Co	0.00%	\$693
Pennsylvania Ntl Mut Cas Ins Co	0.00%	\$417
Great Amer Ins Co of NY	0.00%	\$353
Virginia Surety Co Inc	0.00%	\$299
Audubon Ins Co	0.00%	\$254
American Security Ins Co	0.00%	\$95
New Hampshire Ins Co	0.00%	\$1
Granite State Ins Co	0.00%	\$1
Commerce & Industry Ins Co	0.00%	\$1
Illinois Natl Ins Co	0.00%	(\$1)
Assurance Co Of Amer	0.00%	(\$47)
Ohio Farmers Ins Co	0.00%	(\$377)

	<b>Rank</b>	<b>Company Name</b>			<b>Direct Premiums Earned</b>
National Union Fire Ins Co Of Pitts			-0.09%	(\$992,432)	
Total for Top 10 Insurers			71.66%	\$762,049,363	
Total for All Other Insurers			<u>28.34%</u>	<u>\$301,367,192</u>	
Total for All Insurers			100.00%	\$1,063,416,555	

# 2007 West Virginia Market Share Report Private Passenger Auto



**2007 West Virginia Market Share Report  
Products Liability**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
Zurich American Ins Co	29.07%	\$2,840,499
Liberty Mut Fire Ins Co	5.77%	\$563,572
American Guar & Liab Ins	5.69%	\$556,164
State Auto Prop & Cas Ins Co	5.27%	\$514,525
Nationwide Mut Ins Co	4.99%	\$487,372
Electric Ins Co	4.55%	\$445,086
Cincinnati Ins Co	4.40%	\$429,683
Wausau Underwriters Ins Co	4.36%	\$426,022
St Paul Fire & Marine Ins Co	1.88%	\$183,528
Federated Mut Ins Co	1.87%	\$183,151
Sentry Select Ins Co	1.70%	\$166,024
Empire Fire & Marine Ins Co	1.67%	\$163,173
State Automobile Mut Ins Co	1.59%	\$155,325
Ace Amer Ins Co	1.55%	\$151,138
Twin City Fire Ins Co	1.33%	\$129,950
American Ins Co	1.32%	\$128,832
Nationwide Mut Fire Ins Co	1.24%	\$121,348
Universal Underwriters Ins Co	1.19%	\$116,626
Arch Ins Co	1.11%	\$107,992
Nationwide Prop & Cas Ins Co	1.08%	\$105,971
Medmarc Cas Ins Co	1.08%	\$105,461
Erie Ins Prop & Cas Co	1.04%	\$101,167
Hartford Cas Ins Co	0.96%	\$93,732
National Liab & Fire Ins Co	0.95%	\$92,551
Travelers Ind Co Of Amer	0.92%	\$89,694
Federal Ins Co	0.88%	\$86,375
Travelers Property Cas Co Of Amer	0.88%	\$86,213
Pennsylvania Lumbermens Mut Ins	0.82%	\$80,176
American Home Assur Co	0.77%	\$74,758
Motorists Mut Ins Co	0.74%	\$72,287
Greenwich Ins Co	0.73%	\$71,660
Travelers Ind Co	0.64%	\$62,754
Southern States Ins Exch	0.50%	\$49,197
Westfield Ins Co	0.50%	\$48,689
Firemans Fund Ins Co	0.48%	\$46,994
North River Ins Co	0.47%	\$46,415
Travelers Ind Co Of CT	0.40%	\$39,454
Liberty Mut Ins Co	0.40%	\$38,684
Farm Family Cas Ins Co	0.38%	\$37,608
Markel Ins Co	0.36%	\$34,910

## 2007 West Virginia Market Share Report

Rank	Company Name	Percent Of Market	Direct Premiums Earned
	Granite State Ins Co	0.33%	\$32,565
	United States Fire Ins Co	0.32%	\$31,291
	Wausau Business Ins Co	0.32%	\$31,040
	Great Northern Ins Co	0.27%	\$26,124

### Products Liability

		0.24%	\$23,709
	Atl Mut Cas Ins Co	0.24%	\$23,387
	n Co	0.24%	\$23,164
	no Ins Co of Amer	0.22%	\$21,646
	s Co	0.19%	\$18,085
		0.16%	\$15,686
	ns Co	0.16%	\$15,651
	of Wausau	0.14%	\$13,193
	Co	0.13%	\$12,896
		0.13%	\$12,629
	p	0.13%	\$12,418
	Fire Ins Co Of Pitts	0.12%	\$11,688
	l Ins Co	0.11%	\$10,730
	re Ins Co	0.11%	\$10,432
	y Ins Co	0.10%	\$10,062
	o	0.10%	\$9,889
	& Ind Co Inc MD	0.09%	\$8,831
	ns Co	0.08%	\$7,744
	s Co	0.07%	\$6,988
	& Cas Co	0.07%	\$6,822
	o Of Amer	0.06%	\$6,157
	Co Inc	0.06%	\$6,141
		0.06%	\$6,116
	writers Ins Co	0.06%	\$6,058
	ns Co	0.05%	\$5,318
	y Corp	0.05%	\$4,944
	ut Ins Co	0.04%	\$4,149
	estern Ins Co	0.04%	\$3,867
	& Nichido Fire Ins Co	0.04%	\$3,844
	ribusiness Ins Co	0.04%	\$3,690
	omy Ins Co	0.04%	\$3,651
	ns Co	0.03%	\$3,387
	orp	0.03%	\$3,241
	ware Mut Ins Co	0.03%	\$2,914
	ns Co	0.03%	\$2,890
	s Ins Co	0.03%	\$2,831
	o Of The Midwest	0.03%	\$2,453
	lty Ins Co	0.02%	\$2,436
	Co	0.02%	\$2,378

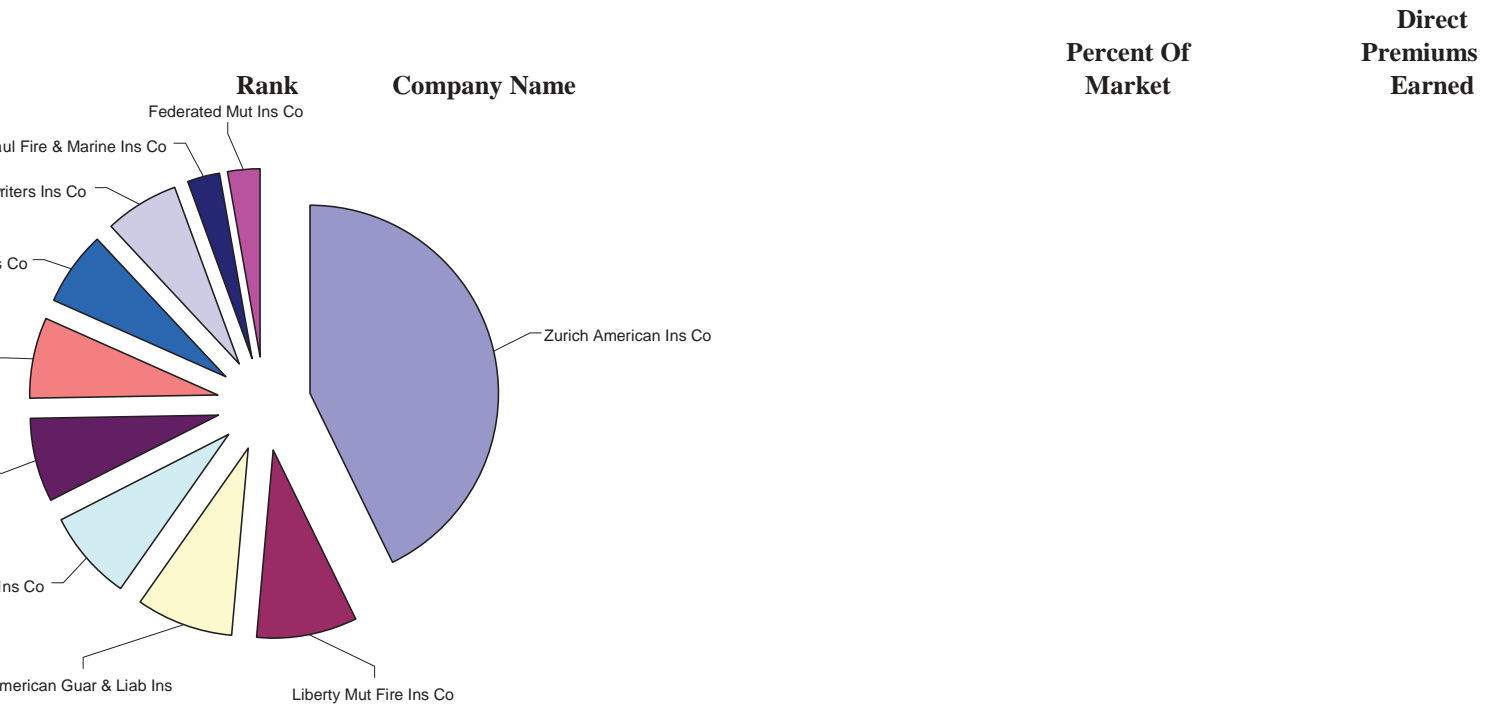


Co	0.02%	\$2,291
o Of Amer	0.02%	\$2,287
ut Co	0.02%	\$2,263
	0.02%	\$2,260
Cas Co	0.02%	\$2,045

## 2007 West Virginia Market Share Report

Rank	Company Name	Products Liability	Percent Of Market	Direct Premiums Earned
	Co Of Reading PA	0.02%		\$2,012
	r Ind Co	0.02%		\$1,754
	s Corp	0.02%		\$1,665
	Co	0.02%		\$1,579
	Of Amer	0.01%		\$1,248
		0.01%		\$984
		0.01%		\$861
	e Ins Co	0.01%		\$820
	Industry Ins Co	0.01%		\$669
		0.00%		\$393
	Co of NY	0.00%		\$308
	Co	0.00%		\$227
	ns Co	0.00%		\$26
	Mut Cas Co	0.00%		\$24
	ent & Ind Co	0.00%		\$6
	ch Ins Co	0.00%		\$5
	an Ins Co	0.00%		\$4
	r Ins Co	0.00%		\$1
	an Ins Co Of IL	0.00%		(\$71)
		0.00%		(\$72)
	ns Co	0.00%		(\$83)
	ers Ins Co	0.00%		(\$264)
	Manufacturers Asn Ins C	0.00%		(\$354)
	as Co	-0.60%		(\$59,006)
	0 Insurers	67.84%		\$6,629,602
	ther Insurers	<u>32.16%</u>		<u>\$3,142,175</u>
	urers	100.00%		\$9,771,777

## 2007 West Virginia Market Share Report Property & Casualty Totals



Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Brickstreet Mut Ins Co	19.24%	\$513,797,180
2	State Farm Mut Auto Ins Co	11.03%	\$294,539,395
3	Nationwide Mut Ins Co	7.09%	\$189,264,042
4	Erie Ins Prop & Cas Co	6.93%	\$185,031,603
5	State Farm Fire And Cas Co	4.06%	\$108,543,406
6	Westfield Ins Co	3.30%	\$88,059,810
7	Nationwide Mut Fire Ins Co	3.05%	\$81,359,523
8	Allstate Ins Co	2.72%	\$72,541,861
9	West Virginia Mut Ins Co	1.81%	\$48,366,654
10	Nationwide Prop & Cas Ins Co	1.57%	\$41,936,519
11	State Auto Prop & Cas Ins Co	1.32%	\$35,270,296
12	Liberty Mut Fire Ins Co	1.16%	\$31,058,877
13	Progressive Classic Ins Co	1.14%	\$30,538,699
14	Hartford Ins Co Of The Midwest	1.09%	\$29,021,915
15	Federal Ins Co	1.04%	\$27,655,673
16	Cincinnati Ins Co	0.96%	\$25,709,053
17	Travelers Property Cas Co Of Amer	0.89%	\$23,765,071
18	Encompass Ind Co	0.86%	\$23,092,945
19	Property & Cas Ins Co Of Hartford	0.82%	\$21,804,692
20	Safeco Ins Co Of Amer	0.79%	\$21,006,964
21	Farmers Mech Mut Fire Ins Of WV	0.74%	\$19,860,644
22	USAA	0.70%	\$18,811,795
23	Encompass Ins Co Of Amer	0.67%	\$17,904,988
24	Motorists Mut Ins Co	0.61%	\$16,322,012
25	St Paul Fire & Marine Ins Co	0.55%	\$14,746,072
26	Geico Gen Ins Co	0.53%	\$14,255,904
27	Farm Family Cas Ins Co	0.52%	\$13,936,616
28	Geico Ind Co	0.51%	\$13,729,865

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
29	Travelers Cas & Surety Co Of Amer	0.51%	\$13,495,833
30	American Home Assur Co	0.51%	\$13,489,908
31	American Natl Prop & Cas Co	0.50%	\$13,428,641
32	Dairyland Ins Co	0.48%	\$12,790,333
33	Wva Ins Co	0.48%	\$12,686,844
34	Travelers Ind Co Of Amer	0.47%	\$12,566,296
35	National Union Fire Ins Co Of Pitts	0.47%	\$12,554,882
36	Continental Cas Co	0.45%	\$12,109,373
37	Municipal Mut Ins Co	0.44%	\$11,750,566
38	Peak Prop & Cas Ins Corp	0.44%	\$11,691,973
39	Factory Mut Ins Co	0.43%	\$11,367,527
40	National Cas Co	0.38%	\$10,244,899
41	Zurich American Ins Co	0.37%	\$9,841,955
42	Ace Amer Ins Co	0.37%	\$9,808,131
43	USAA Cas Ins Co	0.36%	\$9,504,689
44	Greenwich Ins Co	0.34%	\$9,097,036
45	Voyager Property & Cas Ins Co	0.33%	\$8,891,903
46	Progressive Max Ins Co	0.31%	\$8,406,436
47	Government Employees Ins Co	0.31%	\$8,167,652
48	Travelers Ind Co	0.27%	\$7,199,297
49	Allstate Prop & Cas Ins Co	0.26%	\$6,999,418
50	American Intl S Ins Co	0.25%	\$6,769,031
51	Empire Fire & Marine Ins Co	0.25%	\$6,694,011
52	American Alt Ins Corp	0.25%	\$6,618,918
53	Foremost Ins Co	0.24%	\$6,497,130
54	Teachers Ins Co	0.24%	\$6,443,745
55	West Virginia Natl Auto Ins Co	0.24%	\$6,443,417
56	American Bankers Ins Co Of FL	0.23%	\$6,035,474
57	First Natl Ins Co Of Amer	0.22%	\$5,834,927
58	National Liab & Fire Ins Co	0.21%	\$5,705,298
59	Metropolitan Drt Prop & Cas Ins Co	0.21%	\$5,629,391
60	Nationwide Assur Co	0.20%	\$5,403,190
61	State Automobile Mut Ins Co	0.20%	\$5,387,189
62	General Ins Co Of Amer	0.20%	\$5,269,324
63	Argonaut Great Central Ins Co	0.19%	\$5,172,987
64	Charter Oak Fire Ins Co	0.19%	\$5,170,322
65	Sentry Select Ins Co	0.19%	\$5,131,478
66	Farmers Mut Ins Co	0.19%	\$5,121,773
67	Travelers Ind Co Of CT	0.19%	\$5,093,618
68	Mortgage Guar Ins Corp	0.19%	\$5,083,562
69	American Modern Home Ins Co	0.19%	\$5,068,845
70	Woodbrook Cas Ins Inc	0.19%	\$5,056,688
71	Sentinel Ins Co Ltd	0.19%	\$5,003,607
72	Northland Ins Co	0.18%	\$4,913,066
73	Allstate Ind Co	0.18%	\$4,769,972
74	Church Mut Ins Co	0.18%	\$4,763,050

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
75	AIG Cas Co	0.18%	\$4,762,906
76	Arch Ins Co	0.17%	\$4,472,693
77	Philadelphia Ind Ins Co	0.17%	\$4,446,899
78	American Select Ins Co	0.16%	\$4,344,555
79	United Fncl Cas Co	0.16%	\$4,333,045
80	National Gen Assur Co	0.16%	\$4,291,028
81	Hartford Fire In Co	0.16%	\$4,265,777
82	American Guar & Liab Ins	0.15%	\$4,138,328
83	Westport Ins Corp	0.15%	\$3,931,280
84	Hartford Cas Ins Co	0.15%	\$3,918,190
85	Liberty Mut Ins Co	0.14%	\$3,786,879
86	Horace Mann Prop & Cas Ins Co	0.14%	\$3,719,968
87	Metropolitan Prop & Cas Ins Co	0.14%	\$3,697,809
88	West Virginia Farmers Mut Ins Assoc	0.14%	\$3,685,824
89	Federated Mut Ins Co	0.14%	\$3,606,119
90	Ohio Farmers Ins Co	0.13%	\$3,532,804
91	Firemans Fund Ins Co	0.13%	\$3,513,586
92	Phoenix Ins Co	0.13%	\$3,504,930
93	American Security Ins Co	0.13%	\$3,391,588
94	St Paul Mercury Ins Co	0.13%	\$3,389,954
95	Safe Ins Co	0.12%	\$3,333,973
96	Canal Ins Co	0.12%	\$3,325,658
97	PMI Mortgage Ins Co	0.12%	\$3,282,391
98	Commerce Protective Ins Co	0.12%	\$3,200,201
99	Horace Mann Ins Co	0.12%	\$3,100,793
100	Scottsdale Ind Co	0.12%	\$3,091,351
101	Westchester Fire Ins Co	0.12%	\$3,080,011
102	Liberty Ins Corp	0.11%	\$2,906,037
103	State Auto Natl Ins Co	0.11%	\$2,885,694
104	Nationwide Agribusiness Ins Co	0.11%	\$2,851,981
105	Old Republic Ins Co	0.11%	\$2,847,665
106	United Gty Residential Ins Co	0.10%	\$2,751,437
107	General Star Natl Ins Co	0.10%	\$2,726,144
108	Allianz Global Risks US Ins Co	0.10%	\$2,724,311
109	Liberty Ins Underwriters Inc	0.10%	\$2,698,184
110	Standard Fire Ins Co	0.10%	\$2,647,277
111	Farmers & Mechanics Fire & Cas Ins I	0.10%	\$2,582,912
112	United States Fire Ins Co	0.09%	\$2,508,525
113	Universal Underwriters Ins Co	0.09%	\$2,446,733
114	Cumis Ins Society Inc	0.09%	\$2,423,672
115	American States Ins Co	0.09%	\$2,411,984
116	Ambac Assur Corp	0.09%	\$2,404,553
117	Genworth Mortgage Ins Corp	0.09%	\$2,383,083
118	Great Amer Assur Co	0.09%	\$2,352,329
119	Pan Handle Farmers Mut Ins Co Of WV	0.09%	\$2,351,006
120	Dorinco Reins Co	0.09%	\$2,304,437

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
121	Fidelity & Deposit Co Of MD	0.09%	\$2,297,666
122	RSUI Ind Co	0.08%	\$2,204,859
123	Radian Guaranty Inc	0.08%	\$2,171,130
124	Maryland Cas Co	0.08%	\$2,017,657
125	Triton Ins Co	0.08%	\$2,010,854
126	Amica Mut Ins Co	0.07%	\$1,993,028
127	American Cas Co Of Reading PA	0.07%	\$1,979,480
128	Brotherhood Mut Ins Co	0.07%	\$1,970,727
129	Republic Mortgage Ins Co	0.07%	\$1,865,150
130	American Economy Ins Co	0.07%	\$1,781,843
131	Lincoln Gen Ins Co	0.07%	\$1,748,587
132	National Fire Ins Co Of Hartford	0.06%	\$1,734,465
133	Granite State Ins Co	0.06%	\$1,699,857
134	Vigilant Ins Co	0.06%	\$1,692,240
135	American Intl Pacific Ins	0.06%	\$1,660,702
136	Western Surety Co	0.06%	\$1,657,080
137	Ohio Cas Ins Co	0.06%	\$1,644,951
138	American Reliable Ins Co	0.06%	\$1,610,061
139	Redland Ins Co	0.06%	\$1,572,114
140	Markel Ins Co	0.06%	\$1,570,470
141	Great Amer Ins Co	0.06%	\$1,566,518
142	Caterpillar Ins Co	0.06%	\$1,544,729
143	RLI Ins Co	0.06%	\$1,535,813
144	Lititz Mut Ins Co	0.05%	\$1,427,143
145	New Hampshire Ins Co	0.05%	\$1,399,039
146	XL Specialty Ins Co	0.05%	\$1,393,520
147	Lexon Ins Co	0.05%	\$1,359,167
148	Foremost Prop & Cas Ins Co	0.05%	\$1,333,214
149	Economy Premier Assur Co	0.05%	\$1,314,628
150	Hartford Underwriters Ins Co	0.05%	\$1,296,169
151	AIU Ins Co	0.05%	\$1,236,081
152	Pennsylvania Lumbermens Mut Ins	0.05%	\$1,216,341
153	Bituminous Cas Corp	0.05%	\$1,212,358
154	Indemnity Ins Co Of North Amer	0.04%	\$1,148,745
155	Twin City Fire Ins Co	0.04%	\$1,137,739
156	Ace Prop & Cas Ins Co	0.04%	\$1,134,011
157	State Natl Ins Co Inc	0.04%	\$1,071,815
158	Stonington Ins Co	0.04%	\$1,056,009
159	Great Northern Ins Co	0.04%	\$1,041,987
160	MBIA Ins Corp	0.04%	\$973,367
161	Argonaut Midwest Ins Co	0.04%	\$971,432
162	Lyndon Prop Ins Co	0.04%	\$970,630
163	Balboa Ins Co	0.04%	\$969,764
164	American Family Home Ins Co	0.04%	\$965,850
165	Metropolitan Cas Ins Co	0.04%	\$946,994
166	United States Surety Co	0.04%	\$944,152

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
167	Doctors Co An Interins Exch	0.03%	\$880,969
168	American Ins Co	0.03%	\$880,757
169	American Natl Gen Ins Co	0.03%	\$877,494
170	Praetorian Ins Co	0.03%	\$876,388
171	USAA General Ind Co	0.03%	\$875,635
172	Guideone Mut Ins Co	0.03%	\$822,564
173	Travelers Cas & Surety Co	0.03%	\$812,508
174	AXIS Reins Co	0.03%	\$801,030
175	Markel Amer Ins Co	0.03%	\$788,209
176	XL Ins Amer Inc	0.03%	\$776,840
177	Continental Ins Co	0.03%	\$768,822
178	Aegis Security Ins Co	0.03%	\$768,102
179	Transportation Ins Co	0.03%	\$766,385
180	Wausau Business Ins Co	0.03%	\$762,120
181	Electric Ins Co	0.03%	\$749,778
182	Discover Prop & Cas Ins Co	0.03%	\$749,268
183	Podiatry Ins Co Of Amer A Mut Co	0.03%	\$747,610
184	Lancer Ins Co	0.03%	\$740,421
185	Assurance Co Of Amer	0.03%	\$730,121
186	First Colonial Ins Co	0.03%	\$729,691
187	American Fire & Cas Co	0.03%	\$722,422
188	American Modern Select Ins Co	0.03%	\$719,452
189	American Road Ins Co	0.03%	\$718,574
190	Stratford Ins Co	0.03%	\$688,853
191	Fidelity Natl Ins Co	0.03%	\$678,718
192	Tokio Marine & Nichido Fire Ins Co	0.02%	\$657,468
193	Homesite Ins Co Of The Midwest	0.02%	\$648,464
194	Stonebridge Casualty Ins Co	0.02%	\$637,554
195	Progressive Cas Ins Co	0.02%	\$619,909
196	Financial Security Assur Inc	0.02%	\$605,033
197	Generali Us Branch	0.02%	\$570,128
198	Commerce & Industry Ins Co	0.02%	\$566,312
199	Wesco Ins Co	0.02%	\$565,359
200	Celina Mut Ins Co	0.02%	\$561,819
201	National Interstate Ins Co	0.02%	\$557,592
202	North River Ins Co	0.02%	\$556,804
203	AXA Ins Co	0.02%	\$551,085
204	Amex Assur Co	0.02%	\$540,684
205	DaimlerChrysler Ins Co	0.02%	\$535,502
206	Great Amer Ins Co of NY	0.02%	\$534,117
207	Guideone Specialty Mut Ins Co	0.02%	\$531,388
208	Selective Ins Co Of The Southeast	0.02%	\$528,977
209	US Specialty Ins Co	0.02%	\$526,657
210	Executive Risk Ind Inc	0.02%	\$524,828
211	Accredited Surety & Cas Co Inc	0.02%	\$519,590
212	West American Ins Co	0.02%	\$510,477

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
213	Fidelity Natl Prop & Cas Ins Co	0.02%	\$497,201
214	SUA Ins Co	0.02%	\$496,600
215	Bond Safeguard Ins Co	0.02%	\$485,914
216	BCS Ins Co	0.02%	\$482,396
217	Southern States Ins Exch	0.02%	\$481,136
218	Carolina Cas Ins Co	0.02%	\$476,057
219	Harleysville Mut Ins Co	0.02%	\$467,482
220	National Surety Corp	0.02%	\$464,246
221	Hanover Ins Co	0.02%	\$464,128
222	Peninsula Ins Co	0.02%	\$457,689
223	St Paul Guardian Ins Co	0.02%	\$442,575
224	Insurance Co Of The State Of PA	0.02%	\$441,578
225	American Automobile Ins Co	0.02%	\$440,526
226	Sompo Japan Ins Co of Amer	0.02%	\$429,303
227	Companion Prop & Cas Ins Co	0.02%	\$424,435
228	United States Liability Ins Co	0.02%	\$411,340
229	Garrison Prop & Cas Ins Co	0.02%	\$410,375
230	National Gen Ins Co	0.02%	\$404,512
231	Mitsui Sumitomo Ins Co of Amer	0.01%	\$399,853
232	St Paul Protective Ins Co	0.01%	\$390,305
233	Titan Ind Co	0.01%	\$388,051
234	T.H.E. Ins Co	0.01%	\$381,634
235	Financial Guar Ins Co	0.01%	\$380,001
236	Motors Ins Corp	0.01%	\$378,862
237	North Pointe Ins Co	0.01%	\$368,878
238	Affiliated Fm Ins Co	0.01%	\$361,825
239	Colonial Amer Cas & Surety Co	0.01%	\$361,431
240	Ohio Security Ins Co	0.01%	\$354,286
241	Selective Ins Co Of Amer	0.01%	\$353,748
242	Hartford Steam Boil Inspec & Ins Co	0.01%	\$353,327
243	Northern Assur Co Of Amer	0.01%	\$350,721
244	Harco Natl Ins Co	0.01%	\$347,144
245	Star Ins Co	0.01%	\$344,803
246	First Surety Corp	0.01%	\$344,576
247	Lumbermens Underwriting Alliance	0.01%	\$341,243
248	NCMIC Ins Co	0.01%	\$340,073
249	Illinois Natl Ins Co	0.01%	\$339,701
250	Midwest Employers Cas Co	0.01%	\$333,533
251	Navigators Ins Co	0.01%	\$333,297
252	International Fidelity Ins Co	0.01%	\$333,043
253	Gerling Amer Ins Co	0.01%	\$328,975
254	Century Surety Co	0.01%	\$324,252
255	Sentry Ins A Mut Co	0.01%	\$318,018
256	American Intl Ins Co	0.01%	\$314,760
257	Central States Ind Co Of Omaha	0.01%	\$313,443
258	National Ind Co	0.01%	\$301,416



**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
259	Great Amer Alliance Ins Co	0.01%	\$290,793
260	California Cas Ind Exch	0.01%	\$290,686
261	CMG Mortgage Ins Co	0.01%	\$289,088
262	Occidental Fire & Cas Co Of NC	0.01%	\$285,953
263	US Fidelity & Guaranty Co	0.01%	\$282,678
264	Everest Natl Ins Co	0.01%	\$281,341
265	Safety Natl Cas Corp	0.01%	\$280,737
266	Delos Ins Co	0.01%	\$276,851
267	Chicago Ins Co	0.01%	\$272,002
268	Euler Hermes Amer Credit Ind Co	0.01%	\$259,724
269	Transguard Ins Co Of Amer Inc	0.01%	\$259,488
270	Old Republic Surety Co	0.01%	\$258,532
271	New York Marine & Gen Ins Co	0.01%	\$249,294
272	Pennsylvania Manufacturers Asn Ins C	0.01%	\$244,990
273	Triad Guaranty Ins Corp	0.01%	\$235,267
274	Diamond State Ins Co	0.01%	\$235,257
275	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$232,967
276	Federated Serv Ins Co	0.01%	\$223,896
277	Seneca Ins Co Inc	0.01%	\$221,205
278	American Southern Ins Co	0.01%	\$219,249
279	XL Capital Assurance Inc	0.01%	\$219,159
280	Response Worldwide Ins Co	0.01%	\$218,798
281	Heritage Ind Co	0.01%	\$218,338
282	MutualAid eXchange	0.01%	\$217,317
283	Progressive Direct Ins Co	0.01%	\$212,146
284	Mico Ins Co	0.01%	\$208,120
285	Avemco Ins Co	0.01%	\$207,530
286	Benchmark Ins Co	0.01%	\$206,792
287	Platte River Ins Co.	0.01%	\$202,980
288	Ace Fire Underwriters Ins Co	0.01%	\$201,010
289	Darwin Natl Assur Co	0.01%	\$199,271
290	Independent Mut Fire Ins Co	0.01%	\$196,060
291	Starnet Ins Co	0.01%	\$193,235
292	Crum & Forster Ind Co	0.01%	\$191,005
293	Phoenix Ind Ins Co	0.01%	\$188,513
294	Armed Forces Ins Exch	0.01%	\$186,170
295	First Liberty Ins Corp	0.01%	\$177,054
296	Campmed Cas & Ind Co Inc MD	0.01%	\$176,164
297	Vanliner Ins Co	0.01%	\$173,670
298	Progressive Paloverde Ins Co	0.01%	\$169,109
299	Camico Mut Ins Co	0.01%	\$168,937
300	American Zurich Ins Co	0.01%	\$166,170
301	Jewelers Mut Ins Co	0.01%	\$164,502
302	Employers Mut Cas Co	0.01%	\$160,564
303	Commonwealth Ins Co Of Amer	0.01%	\$159,442
304	First Guard Ins Co	0.01%	\$156,028

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
305	Utica Mut Ins Co	0.01%	\$150,896
306	Merastar Ins Co	0.01%	\$148,606
307	Valley Forge Ins Co	0.01%	\$148,198
308	Clarendon Natl Ins Co	0.01%	\$147,521
309	Amerisure Mut Ins Co	0.01%	\$140,259
310	Seaboard Surety Co	0.01%	\$133,689
311	General Cas Co Of WI	0.00%	\$131,700
312	Standard Guaranty Ins Co	0.00%	\$127,851
313	Gateway Ins Co	0.00%	\$127,514
314	American Hardware Mut Ins Co	0.00%	\$126,845
315	Trumbull Ins Co	0.00%	\$126,750
316	Bancinsure Inc	0.00%	\$126,490
317	Pacific Ind Co	0.00%	\$125,193
318	Beazley Ins Co Inc	0.00%	\$117,206
319	Regis Ins Co	0.00%	\$114,358
320	American Contractors Ind Co	0.00%	\$113,228
321	Capital City Ins Co Inc	0.00%	\$112,683
322	Toyota Motor Ins Co	0.00%	\$108,453
323	Massachusetts Bay Ins Co	0.00%	\$107,736
324	Great West Cas Co	0.00%	\$107,350
325	Fairmont Specialty Ins Co	0.00%	\$106,741
326	Medmarc Cas Ins Co	0.00%	\$105,461
327	Yosemite Ins Co	0.00%	\$104,187
328	Ohio Ind Co	0.00%	\$103,838
329	Quanta Ind Co	0.00%	\$100,711
330	Berkley Regional Ins Co	0.00%	\$100,237
331	OneBeacon Amer Ins Co	0.00%	\$98,418
332	Continental Western Ins Co	0.00%	\$97,954
333	Colonial Surety Co	0.00%	\$96,338
334	Infinity Ins Co	0.00%	\$92,552
335	Developers Surety & Ind Co	0.00%	\$91,091
336	Hudson Ins Co	0.00%	\$86,272
337	Atlantic Specialty Ins Co	0.00%	\$85,902
338	General Reins Corp	0.00%	\$80,248
339	Republic Western Ins Co	0.00%	\$79,664
340	Automobile Ins Co Of Hartford CT	0.00%	\$77,488
341	Merchants Bonding Co a Mut	0.00%	\$76,009
342	NGM Ins Co	0.00%	\$74,261
343	Autoone Ins Co	0.00%	\$73,208
344	Aca Fin Guar Corp	0.00%	\$68,986
345	Acstar Ins Co	0.00%	\$67,924
346	Rockwood Cas Ins Co	0.00%	\$62,084
347	Ullico Cas Co	0.00%	\$59,594
348	AIG Centennial Ins Co	0.00%	\$58,572
349	Regent Ins Co	0.00%	\$58,061
350	Mitsui Sumitomo Ins USA Inc	0.00%	\$57,189

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
351	Intrepid Ins Co	0.00%	\$55,838
352	Chubb Natl Ins Co	0.00%	\$55,304

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
		0.00%	
		0.00%	
		0.00%	
353	Pharmacists Mut Ins Co		\$55,239
354	Preferred Professional Ins Co		\$53,959
355	Lexington Natl Ins Corp		\$53,397
356	Clearwater Ins Co	0.00%	\$52,699
357	Employers Fire Ins Co	0.00%	\$52,625
358	Allegheny Cas Co	0.00%	\$50,985
359	Federated Rural Electric Ins Exch	0.00%	\$48,517
360	First Sealord Surety Inc	0.00%	\$47,416
361	United Cas Ins Co Of Amer	0.00%	\$46,525
362	QBE Ins Corp	0.00%	\$46,429
363	Insurance Co of N Amer	0.00%	\$44,552
364	Foremost Signature Ins Co	0.00%	\$44,467
365	North Amer Specialty Ins Co	0.00%	\$43,762
366	Health Care Ind Inc	0.00%	\$42,508
367	Axis Ins Co	0.00%	\$42,431
368	American Agri Business Ins Co	0.00%	\$37,009
369	Aetna Ins Co of CT	0.00%	\$36,743
370	American Sentinel Ins Co	0.00%	\$36,191
371	Verlan Fire Ins Co MD	0.00%	\$35,486
372	Hartford Accident & Ind Co	0.00%	\$35,201
373	Founders Ins Co	0.00%	\$34,369
374	Argonaut Ins Co	0.00%	\$33,933
375	RVI Natl Ins Co	0.00%	\$32,256
376	Pennsylvania Manufacturers Ind Co	0.00%	\$29,273
377	Genworth Residential Mortgage Ins Co	0.00%	\$28,435
378	MIC Prop & Cas Ins Corp	0.00%	\$28,178
379	National Specialty Ins Co	0.00%	\$27,688
380	Old Republic Gen Ins Corp	0.00%	\$27,685
381	Deerbrook Ins Co	0.00%	\$27,570
382	Northern Ins Co Of NY	0.00%	\$26,367
383	Contractors Bonding & Ins Co	0.00%	\$26,063
384	Radian Asset Assur Inc	0.00%	\$24,920
385	American Motorists Ins Co	0.00%	\$23,636
386	Assured Guar Corp	0.00%	\$21,705
387	Medical Protective Co	0.00%	\$21,272
388	Washington Intl Ins Co	0.00%	\$21,006
389	Atradius Trade Credit Ins Co	0.00%	\$20,086
390	Fidelity & Guar Ins Underwriters Inc	0.00%	\$17,796
391	AXA Art Ins Corp	0.00%	\$17,584
392	AIG Premier Ins Co	0.00%	\$17,298

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
		0.00%	
		0.00%	
		0.00%	
393	American Gen Ind Co	0.00%	\$17,061
394	LM Ins Corp	0.00%	\$16,879
395	Farmland Mut Ins Co	0.00%	\$15,665
396	Jefferson Ins Co	0.00%	\$15,000
<b>Rank</b>			
397	Bituminous Fire & Marine Ins Co		\$14,646
398	Fidelity & Guar Ins Co		\$14,429
399	CNL Ins Amer Inc		\$13,863
400	Audubon Ins Co	0.00%	\$13,779
401	Courtesy Ins Co	0.00%	\$13,188
402	FFG Ins Co	0.00%	\$12,793
403	Hiscox Ins Co Inc	0.00%	\$12,307
404	Pacific Specialty Ins Co	0.00%	\$12,273
405	Harbor Point Reins US Inc	0.00%	\$11,901
406	Farmington Cas Co	0.00%	\$11,775
407	American Commerce Ins Co	0.00%	\$10,513
408	Alea North America Ins Co	0.00%	\$10,412
409	Arrowood Ind Co	0.00%	\$10,067
410	United Natl Specialty Ins Co	0.00%	\$9,657
411	Guarantee Co Of N Amer USA	0.00%	\$9,398
412	Commercial Guar Cas Ins Co	0.00%	\$9,390
413	HSBC Ins Co of DE	0.00%	\$7,664
414	Victoria Fire & Cas Co	0.00%	\$6,729
415	American Safety Cas Ins Co	0.00%	\$6,723
416	Inland Mut Ins Co	0.00%	\$5,341
417	Protective Ins Co	0.00%	\$5,260
418	Manufacturers Alliance Ins Co	0.00%	\$5,215
419	Great Midwest Ins Co	0.00%	\$5,130
420	Pennsylvania General Ins Co	0.00%	\$4,873
421	Travelers Prop Cas Ins Co	0.00%	\$4,702
422	Oriska Ins Co	0.00%	\$4,686
423	Old United Cas Co	0.00%	\$4,552
424	National Farmers Union Prop & Cas	0.00%	\$4,552
425	Chubb Ind Ins Co	0.00%	\$4,275
426	Fortress Ins Co	0.00%	\$4,216
427	OneBeacon Ins Co	0.00%	\$4,188
428	Zurich American Ins Co Of IL	0.00%	\$3,829
429	First Amer Prop & Cas Ins Co	0.00%	\$3,813
430	Universal Fire and Cas Ins Co	0.00%	\$3,766
431	United Guaranty Mtg Indem Co	0.00%	\$3,382
432	Church Ins Co	0.00%	\$2,625

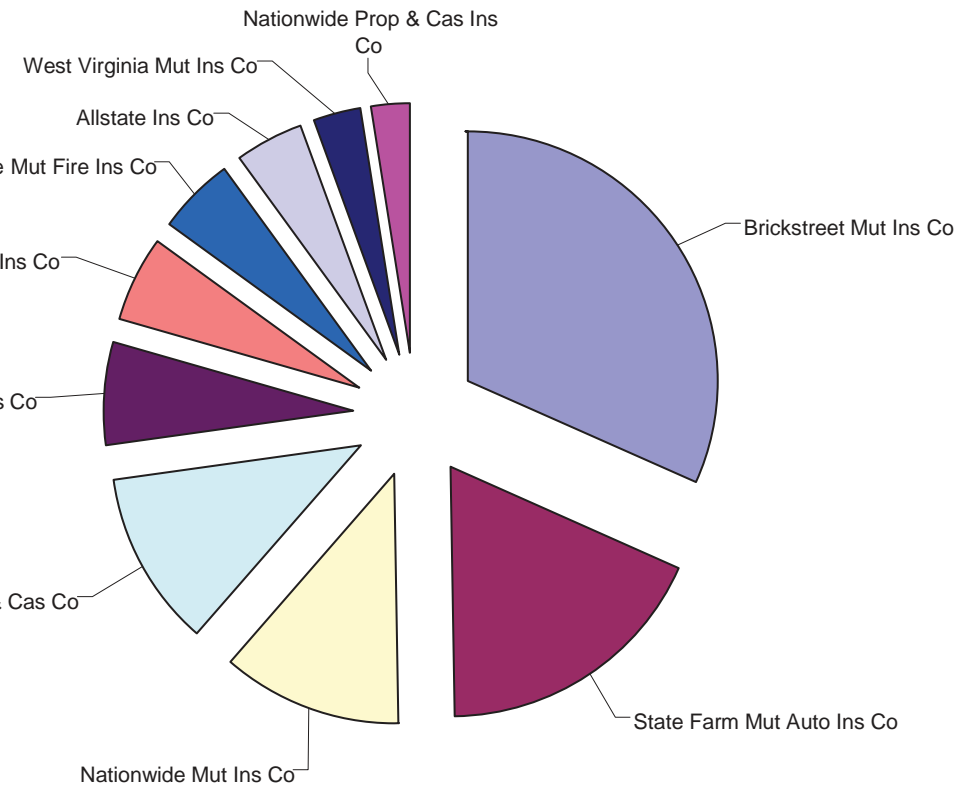
**2007 West Virginia Market Share Report  
Property & Casualty Totals**

	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
		0.00%	
		0.00%	
		0.00%	
433	Employers Reins Corp	0.00%	\$2,399
434	Heritage Cas Ins Co	0.00%	\$2,136
435	National Amer Ins Co	0.00%	\$2,096
436	Indiana Lumbermens Mut Ins Co	0.00%	\$1,706
437	AIG Natl Ins Co Inc	0.00%	\$1,594
438	MGIC Ind Corp	0.00%	\$1,493
439	Lumbermens Mut Cas Co	0.00%	\$1,437
440	Insurance Co Of The West	0.00%	\$1,189
<b>Rank</b>			
441	Finial Ins Co		\$1,163
442	United Fire & Cas Co		\$1,150
443	Atlantic Mut Ins Co		\$1,143
444	Zale Ind Co	0.00%	\$931
445	Peerless Ins Co	0.00%	\$874
446	Interstate Ind Co	0.00%	\$860
447	Catlin Ins Co	0.00%	\$730
448	Auto Club Prop Cas Ins Co	0.00%	\$693
449	CEM Ins Co	0.00%	\$640
450	American Manufacturers Mut Ins Co	0.00%	\$622
451	Westfield Natl Ins Co	0.00%	\$474
452	Nova Cas Co	0.00%	\$444
453	Independence Amer Ins Co	0.00%	\$430
454	CMG Mortgage Assur Co	0.00%	\$406
455	Genesis Ins Co	0.00%	\$374
456	Northbrook Ind Co	0.00%	\$272
457	United Gty Residential Ins Co Of NC	0.00%	\$241
458	Agri Gen Ins Co	0.00%	\$192
459	Professionals Advocate Ins Co	0.00%	\$189
460	Cherokee Ins Co	0.00%	\$100
461	Genworth Mortgage Ins Corp Of NC	0.00%	\$22
462	Verex Assure Inc	0.00%	\$5
463	Bankers Standard Ins Co	0.00%	(\$14)
464	Centennial Ins Co	0.00%	(\$450)
465	Capitol Ind Corp	0.00%	(\$586)
466	Associated Ind Corp	0.00%	(\$1,168)
467	Pacific Employers Ins Co	0.00%	(\$7,053)
468	Virginia Surety Co Inc	0.00%	(\$29,665)
469	Wausau Underwriters Ins Co	0.00%	(\$30,493)
470	NCRIC Inc	-0.01%	(\$140,205)
471	Employers Ins of Wausau	-0.03%	(\$897,227)

**2007 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
	0.00%	
	0.00%	
	0.00%	
Total for Top 10 Insurers	60.79%	\$1,623,439,993
Total for All Other Insurers	<u>39.21%</u>	<u>\$1,046,941,158</u>
Total for All Insurers	100.00%	\$2,670,381,151

**2007 West Virginia Market Share Report  
Property & Casualty Totals**



**2007 West Virginia Market Share Report  
Surety**

Company Name	Percent Of Market	Premiums Earned	Direct
Travelers Cas & Surety Co Of Amer	31.40%	\$11,109,439	
Ohio Farmers Ins Co	6.58%	\$2,327,287	
Liberty Mut Ins Co	5.19%	\$1,835,376	
Federal Ins Co	4.38%	\$1,549,009	
Western Surety Co	4.33%	\$1,533,297	
Fidelity & Deposit Co Of MD	4.25%	\$1,502,686	
Lexon Ins Co	3.84%	\$1,359,167	
Safeco Ins Co Of Amer	3.22%	\$1,140,280	
United States Surety Co	2.67%	\$944,152	
St Paul Fire & Marine Ins Co	2.61%	\$923,044	
Lyndon Prop Ins Co	2.57%	\$910,792	



Travelers Cas & Surety Co	2.16%	\$763,336
RLI Ins Co	1.78%	\$631,428
Hartford Fire In Co	1.66%	\$588,559
Accredited Surety & Cas Co Inc	1.47%	\$519,590
Great Amer Ins Co	1.45%	\$512,471
Bond Safeguard Ins Co	1.37%	\$485,914
Companion Prop & Cas Ins Co	1.20%	\$424,435
Westchester Fire Ins Co	1.13%	\$400,855
American Cas Co Of Reading PA	1.07%	\$377,437
First Surety Corp	0.97%	\$344,576
Erie Ins Prop & Cas Co	0.97%	\$342,137
International Fidelity Ins Co	0.94%	\$333,043
Century Surety Co	0.89%	\$314,394
Cincinnati Ins Co	0.75%	\$266,419
Old Republic Surety Co	0.64%	\$225,475
Arch Ins Co	0.60%	\$211,174
Ohio Cas Ins Co	0.57%	\$200,172
American Southern Ins Co	0.56%	\$198,279
Westfield Ins Co	0.52%	\$185,711
Platte River Ins Co.	0.50%	\$176,365
XL Specialty Ins Co	0.41%	\$144,800
Continental Cas Co	0.40%	\$141,718
Seaboard Surety Co	0.38%	\$133,671
Lincoln Gen Ins Co	0.36%	\$128,193
Selective Ins Co Of Amer	0.36%	\$127,477
American Contractors Ind Co	0.32%	\$113,228
Berkley Regional Ins Co	0.28%	\$100,237
US Fidelity & Guaranty Co	0.27%	\$94,086
Colonial Surety Co	0.27%	\$93,906
Quanta Ind Co	0.26%	\$93,498
Developers Surety & Ind Co	0.26%	\$91,091
American Home Assur Co	0.24%	\$84,994
National Fire Ins Co Of Hartford	0.23%	\$81,003

**2007 West Virginia Market Share Report  
Surety**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>	<b>Direct</b>
Merchants Bonding Co a Mut	0.21%	\$75,738	
First Natl Ins Co Of Amer	0.20%	\$70,748	
Acstar Ins Co	0.19%	\$67,924	
Utica Mut Ins Co	0.18%	\$63,211	
State Farm Fire And Cas Co	0.17%	\$61,019	
New York Marine & Gen Ins Co	0.17%	\$60,419	
State Automobile Mut Ins Co	0.16%	\$57,787	

Hanover Ins Co	0.16%	\$56,928
American Fire & Cas Co	0.16%	\$56,414
Lexington Natl Ins Corp	0.15%	\$53,397
Insurance Co Of The State Of PA	0.15%	\$53,143
Allegheny Cas Co	0.14%	\$50,985
First Sealord Surety Inc	0.13%	\$47,416
NGM Ins Co	0.12%	\$41,631
North Amer Specialty Ins Co	0.12%	\$41,610
Pennsylvania Ntl Mut Cas Ins Co	0.09%	\$32,030
American Guar & Liab Ins	0.09%	\$30,235
Federated Mut Ins Co	0.08%	\$29,664
Safety Natl Cas Corp	0.08%	\$28,934
Contractors Bonding & Ins Co	0.07%	\$26,063
Seneca Ins Co Inc	0.07%	\$24,720
Washington Intl Ins Co	0.06%	\$21,006
National Union Fire Ins Co Of Pitts	0.06%	\$20,658
Employers Mut Cas Co	0.05%	\$17,193
American States Ins Co	0.05%	\$16,678
Hartford Cas Ins Co	0.05%	\$15,976
Radian Asset Assur Inc	0.05%	\$15,922
Vigilant Ins Co	0.04%	\$12,915
Hartford Accident & Ind Co	0.04%	\$12,797
Travelers Ind Co	0.03%	\$9,929
Fairmont Specialty Ins Co	0.03%	\$9,368
Guarantee Co Of N Amer USA	0.03%	\$9,365
Old Republic Ins Co	0.03%	\$9,321
Aegis Security Ins Co	0.02%	\$8,087
Bancinsure Inc	0.02%	\$6,928
American Safety Cas Ins Co	0.02%	\$6,723
Greenwich Ins Co	0.02%	\$6,200
Progressive Cas Ins Co	0.02%	\$5,781
Protective Ins Co	0.01%	\$5,260
Hudson Ins Co	0.01%	\$4,880
Oriska Ins Co	0.01%	\$4,686
Sentry Select Ins Co	0.01%	\$4,598
Farmington Cas Co	0.01%	\$4,208
OneBeacon Ins Co	0.01%	\$4,188

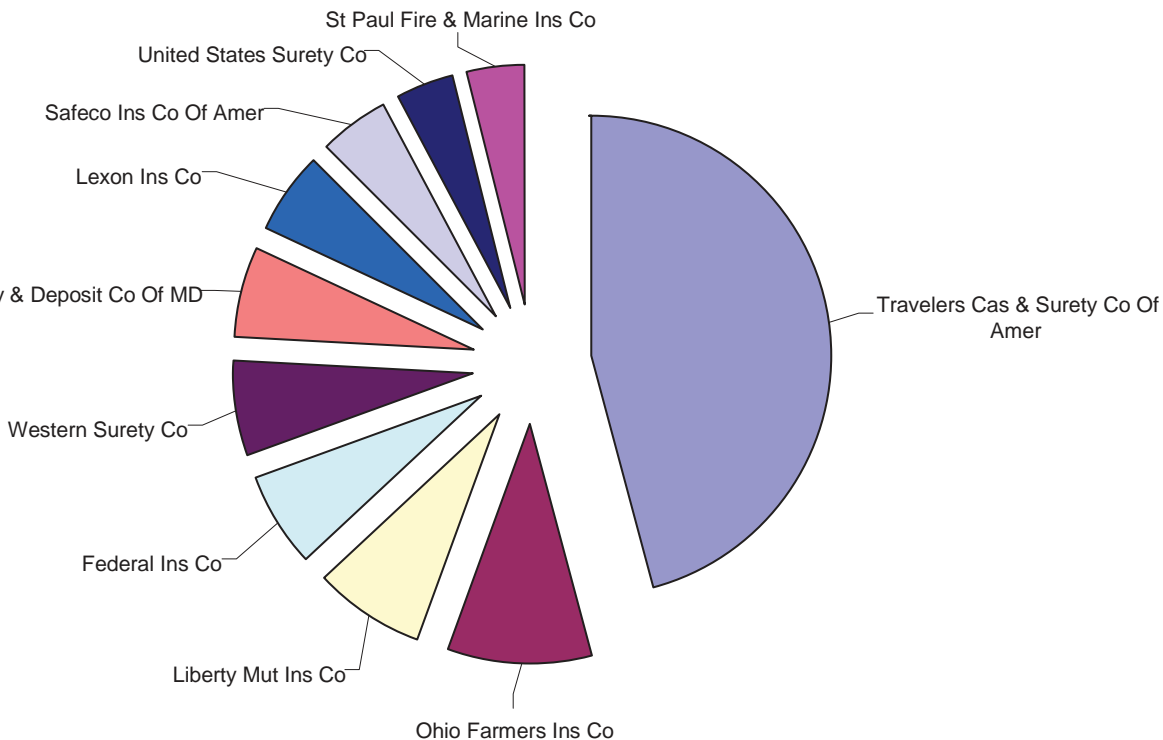
**2007 West Virginia Market Share Report  
Surety**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>	<b>Direct</b>
Universal Fire and Cas Ins Co	0.01%	\$3,766	
Fidelity & Guar Ins Co	0.01%	\$3,602	
General Ins Co Of Amer	0.01%	\$3,592	

Ohio Ind Co	0.01%	\$3,572
American Motorists Ins Co	0.01%	\$3,297
United States Fire Ins Co	0.01%	\$3,264
Continental Ins Co	0.01%	\$3,232
Insurance Co of N Amer	0.01%	\$2,682
Indemnity Ins Co Of North Amer	0.01%	\$2,606
American Bankers Ins Co Of FL	0.01%	\$2,499
Nationwide Mut Ins Co	0.01%	\$2,117
Cumis Ins Society Inc	0.01%	\$2,026
Lumbermens Underwriting Alliance	0.00%	\$1,702
Universal Underwriters Ins Co	0.00%	\$1,673
DaimlerChrysler Ins Co	0.00%	\$1,666
Lumbermens Mut Cas Co	0.00%	\$1,539
Harco Natl Ins Co	0.00%	\$1,358
United Fire & Cas Co	0.00%	\$1,150
American Ins Co	0.00%	\$1,140
Rockwood Cas Ins Co	0.00%	\$1,071
Carolina Cas Ins Co	0.00%	\$1,043
Peerless Ins Co	0.00%	\$874
Motors Ins Corp	0.00%	\$685
Indiana Lumbermens Mut Ins Co	0.00%	\$388
Pacific Ind Co	0.00%	\$243
Employers Ins of Wausau	0.00%	\$240
Insurance Co Of The West	0.00%	\$235
West American Ins Co	0.00%	\$200
Atlantic Mut Ins Co	0.00%	\$200
American Hardware Mut Ins Co	0.00%	\$101
Pacific Employers Ins Co	0.00%	\$100
Cherokee Ins Co	0.00%	\$100
American Manufacturers Mut Ins Co	0.00%	\$100
LM Ins Corp	0.00%	\$87
Southern States Ins Exch	0.00%	\$75
Pennsylvania General Ins Co	0.00%	\$52
Empire Fire & Marine Ins Co	0.00%	\$44
Navigators Ins Co	0.00%	\$39
American Alt Ins Corp	0.00%	\$35
OneBeacon Amer Ins Co	0.00%	\$24

**2007 West Virginia Market Share Report Surety**

Total for Top 10 Insurers	68.47%	\$24,223,737
Total for All Other Insurers	<u>31.53%</u>	<u>\$11,155,566</u>
Total for All Insurers	100.00%	\$35,379,303



**2007 West Virginia Market Share Report  
Workers Compensation**

**Direct**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premiums Earned</b>
Brickstreet Mut Ins Co	99.14%	\$513,797,180
American Home Assur Co	0.28%	\$1,470,841
National Union Fire Ins Co Of Pitts	0.21%	\$1,064,785
Liberty Ins Corp	0.19%	\$969,505
Westfield Ins Co	0.15%	\$774,247
Federal Ins Co	0.10%	\$496,389
Pennsylvania Manufacturers Asn Ins C	0.04%	\$186,574
Mitsui Sumitomo Ins Co of Amer	0.03%	\$152,743
United States Fire Ins Co	0.03%	\$137,789
Ace Amer Ins Co	0.02%	\$97,126
Old Republic Ins Co	0.02%	\$96,822
Sentry Ins A Mut Co	0.02%	\$86,856
Commerce & Industry Ins Co	0.02%	\$83,370
Nationwide Mut Ins Co	0.02%	\$81,778
Insurance Co Of The State Of PA	0.01%	\$77,048
Indemnity Ins Co Of North Amer	0.01%	\$69,056
Hartford Fire In Co	0.01%	\$59,098
Liberty Mut Fire Ins Co	0.01%	\$44,743
Illinois Natl Ins Co	0.01%	\$43,808
Twin City Fire Ins Co	0.01%	\$32,350

New Hampshire Ins Co	0.01%	\$25,972
Liberty Mut Ins Co	0.00%	\$25,274
Sentry Select Ins Co	0.00%	\$24,273
Nationwide Mut Fire Ins Co	0.00%	\$19,964
American Ins Co	0.00%	\$19,270
Vigilant Ins Co	0.00%	\$17,732
Pacific Ind Co	0.00%	\$13,434
American Fire & Cas Co	0.00%	\$13,358
Ohio Cas Ins Co	0.00%	\$10,502
Hartford Cas Ins Co	0.00%	\$10,331
LM Ins Corp	0.00%	\$7,411
Employers Ins of Wausau	0.00%	\$7,114
Old Republic Gen Ins Corp	0.00%	\$6,494
Great Northern Ins Co	0.00%	\$6,307
North River Ins Co	0.00%	\$6,285
National Surety Corp	0.00%	\$6,211
Hartford Underwriters Ins Co	0.00%	\$6,070
Everest Natl Ins Co	0.00%	\$5,886
Manufacturers Alliance Ins Co	0.00%	\$5,215
Chubb Ind Ins Co	0.00%	\$4,275
First Liberty Ins Corp	0.00%	\$4,157
Wausau Business Ins Co	0.00%	\$3,850
Electric Ins Co	0.00%	\$3,256
Argonaut Ins Co	0.00%	\$3,227

**Direct  
Premiums  
Earned**

**Rank            Company Name**  
**2007 West Virginia Market Share Report**  
**Workers Compensation**

		<b>Percent Of</b>	
		<b>Market</b>	
45	Ace Fire Underwriters Ins Co	0.00%	\$2,800
46	American Guar & Liab Ins	0.00%	\$2,774
47	American Motorists Ins Co	0.00%	\$2,485
48	Zurich American Ins Co Of IL	0.00%	\$2,419
49	St Paul Fire & Marine Ins Co	0.00%	\$2,198
50	US Fidelity & Guaranty Co	0.00%	\$2,120
51	Mitsui Sumitomo Ins USA Inc	0.00%	\$2,015
52	Hartford Ins Co Of The Midwest	0.00%	\$1,505
53	Pennsylvania Manufacturers Ind Co	0.00%	\$1,413
54	Nationwide Prop & Cas Ins Co	0.00%	\$1,338
55	Continental Cas Co	0.00%	\$1,273
56	Travelers Ind Co	0.00%	\$1,016
57	West American Ins Co	0.00%	\$944
58	Atlantic Mut Ins Co	0.00%	\$943
59	Pacific Employers Ins Co	0.00%	\$803
60	Fidelity & Guar Ins Co	0.00%	\$762
61	Employers Fire Ins Co	0.00%	\$675
62	American Manufacturers Mut Ins Co	0.00%	\$429
63	Firemans Fund Ins Co	0.00%	\$392
64	Fidelity & Deposit Co Of MD	0.00%	\$392
65	Ace Prop & Cas Ins Co	0.00%	\$317
66	Employers Mut Cas Co	0.00%	\$257
67	Nationwide Agribusiness Ins Co	0.00%	\$256
68	Regent Ins Co	0.00%	\$194
69	American Cas Co Of Reading PA	0.00%	\$169
70	Harleysville Mut Ins Co	0.00%	\$164
71	Property & Cas Ins Co Of Hartford	0.00%	\$161
72	Hartford Accident & Ind Co	0.00%	\$133
73	General Cas Co Of WI	0.00%	\$131
74	OneBeacon Amer Ins Co	0.00%	\$96
75	Crum & Forster Ind Co	0.00%	\$94
76	Granite State Ins Co	0.00%	\$23
77	Alea North America Ins Co	0.00%	\$14
78	Travelers Property Cas Co Of Amer	0.00%	\$2
79	Transportation Ins Co	0.00%	(\$3)
80	American Automobile Ins Co	0.00%	(\$7)
81	Bankers Standard Ins Co	0.00%	(\$14)

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
82	Insurance Co of N Amer	0.00%	(\$21)
83	AIU Ins Co	0.00%	(\$61)
84	St Paul Guardian Ins Co	0.00%	(\$88)
85	Amerisure Mut Ins Co	0.00%	(\$108)
86	Lumbermens Mut Cas Co	0.00%	(\$152)
87	St Paul Mercury Ins Co	0.00%	(\$762)
88	AIG Cas Co	0.00%	(\$1,024)

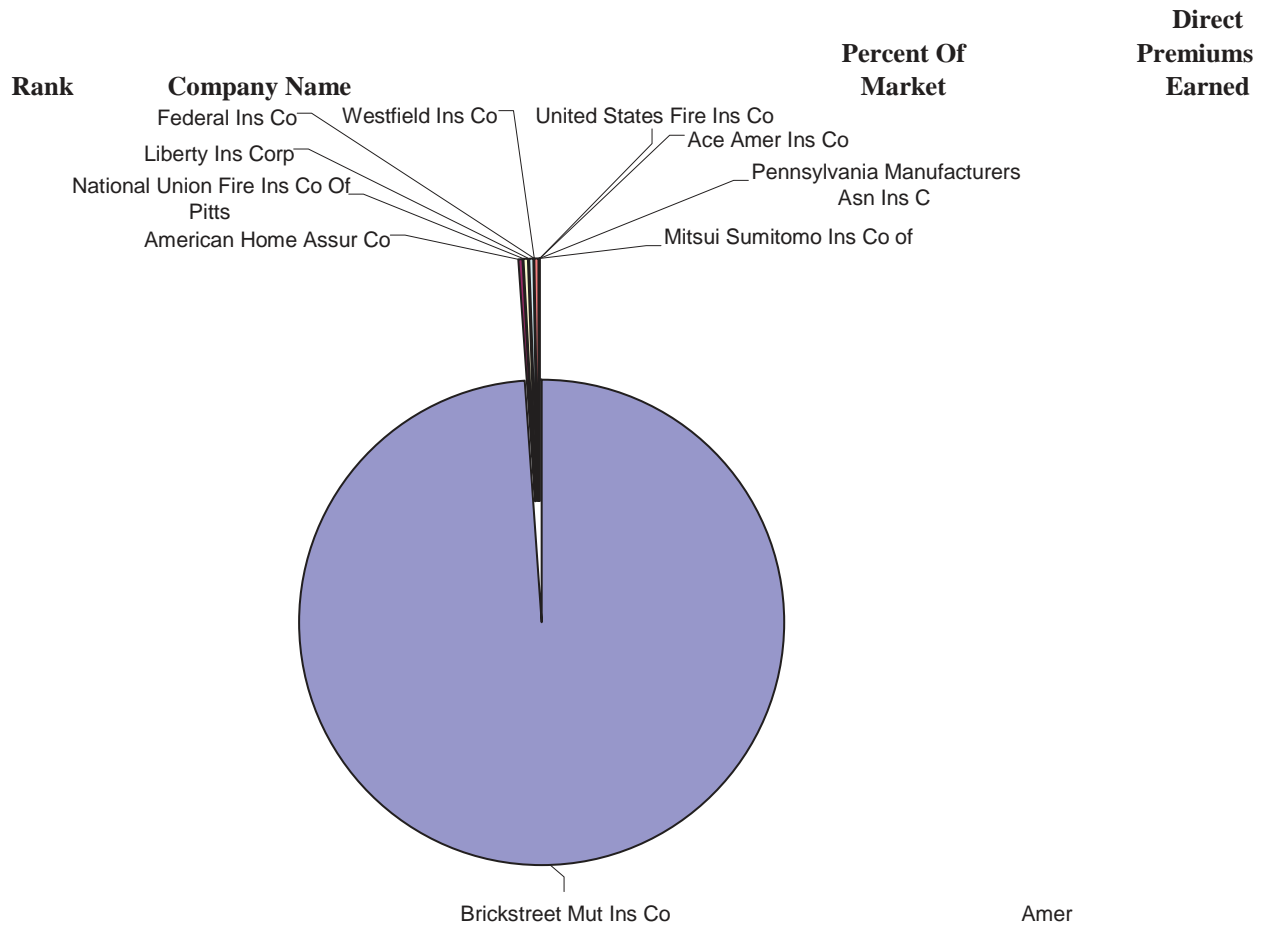
### **Workers Compensation**

89	Tokio Marine & Nichido Fire Ins Co	0.00%	(\$1,175)
90	Associated Ind Corp	0.00%	(\$1,496)
91	American Zurich Ins Co	0.00%	(\$2,443)
92	XL Specialty Ins Co	0.00%	(\$5,672)
93	Zurich American Ins Co	-0.12%	(\$634,109)
94	Wausau Underwriters Ins Co	-0.23%	(\$1,202,780)

Total for Top 10 Insurers	100.17%	\$519,147,179
Total for All Other Insurers	<u>-0.17%</u>	<u>(\$888,411)</u>
Total for All Insurers	100.00%	\$518,258,768

### **Workers Compensation**

## 2007 West Virginia Market Share Report



## 2007 West Virginia Market Share Report Annuities

1	Teachers Ins & Ann Assoc Of Amer	9.11%	\$97,949,550
2	Lincoln Natl Life Ins Co	6.10%	\$65,549,231
3	AXA Equitable Life Ins Co	5.64%	\$60,657,466
4	RiverSource Life Ins Co	4.25%	\$45,643,943
5	New York Life Ins & Ann Corp	4.17%	\$44,862,470
6	Variable Annuity Life Ins Co	4.13%	\$44,455,681
7	ING USA Ann & Life Ins Co	3.97%	\$42,696,707
8	Sun Life Assur Co Of Canada US	3.76%	\$40,394,309



<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
9	American Skandia Life Assur Corp	3.68%	\$39,594,277
10	MetLife Investors USA Ins Co	3.37%	\$36,234,376
11	Pacific Life Ins Co	3.35%	\$36,038,969
12	Northwestern Mut Life Ins Co	3.35%	\$35,990,237
13	Jackson Natl Life Ins Co	3.02%	\$32,519,051
14	Metropolitan Life Ins Co	3.00%	\$32,213,430
15	Allianz Life Ins Co Of N Amer	2.70%	\$29,054,046
16	Prudential Ins Co Of Amer	2.67%	\$28,708,179
17	Ing Life Ins & Ann Co	2.53%	\$27,210,763
18	MetLife Investors Ins Co	1.86%	\$19,965,085
19	Pruco Life Ins Co	1.70%	\$18,233,771
20	Ohio Natl Life Ins Co	1.55%	\$16,636,510
21	AIG SunAmerica Life Assur Co	1.28%	\$13,779,623
22	New England Life Ins Co	1.28%	\$13,769,548
23	Protective Life Ins Co	1.17%	\$12,547,431
24	American Investors Life Ins Co	1.14%	\$12,293,346
25	AIG Ann Ins Co	1.11%	\$11,964,909
26	Lincoln Benefit Life Co	1.10%	\$11,840,771
27	Principal Life Ins Co	0.95%	\$10,221,229
28	Great W Life & Ann Ins Co	0.93%	\$9,960,586
29	Transamerica Life Ins Co	0.82%	\$8,859,983
30	Massachusetts Mut Life Ins Co	0.79%	\$8,480,121
31	Bankers Life & Cas Co	0.78%	\$8,388,353
32	Allstate Life Ins Co	0.76%	\$8,131,291
33	American Equity Invest Life Ins Co	0.71%	\$7,590,326
34	Midland Natl Life Ins Co	0.68%	\$7,307,048
35	PHL Variable Ins Co	0.57%	\$6,121,781
36	Metlife Ins Co of CT	0.53%	\$5,733,972
37	OM Fin Life Ins Co	0.53%	\$5,696,025
38	Western Southern Life Assur Co	0.52%	\$5,575,410
39	Aviva Life & Ann Co	0.48%	\$5,154,779
40	Great Amer Life Ins Co	0.47%	\$5,050,222
41	Genworth Life Ins Co	0.46%	\$4,995,014
42	State Farm Life Ins Co	0.46%	\$4,911,773
43	Horace Mann Life Ins Co	0.44%	\$4,760,651
44	Reliastar Life Ins Co	0.43%	\$4,576,341

**2007 West Virginia Market Share Report  
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Cuna Mut Ins Society	0.40%	\$4,277,497
46	Erie Family Life Ins Co	0.35%	\$3,790,025
47	Integrity Life Ins Co	0.34%	\$3,648,069
48	United American Ins Co	0.34%	\$3,628,777
49	American Gen Life & Acc Ins Co	0.33%	\$3,578,010
50	Genworth Life & Ann Ins Co	0.33%	\$3,499,989
51	American United Life Ins Co	0.32%	\$3,404,010
52	Security Benefit Life Ins Co	0.32%	\$3,398,046
53	Symetra Life Ins Co	0.29%	\$3,091,808
54	Guardian Ins & Ann Co Inc	0.27%	\$2,930,614
55	Fidelity Investments Life Ins Co	0.24%	\$2,597,346
56	Equitrust Life Ins Co	0.23%	\$2,514,009
57	United Of Omaha Life Ins Co	0.22%	\$2,400,948
58	CM Life Ins Co	0.22%	\$2,368,669
59	Liberty Life Ins Co	0.22%	\$2,346,406
60	Woodmen World Life Ins Soc	0.21%	\$2,287,417
61	North Amer Co Life & Hlth Ins	0.21%	\$2,221,175
62	Thrivent Financial For Lutherans	0.20%	\$2,111,533
63	Monumental Life Ins Co	0.15%	\$1,666,247
64	American Gen Life Ins Co	0.14%	\$1,510,510
65	American Natl Ins Co	0.13%	\$1,439,090
66	Nationwide Life Ins Co	0.13%	\$1,359,153
67	USAA Life Ins Co	0.12%	\$1,339,474
68	Life Ins Co Of The Southwest	0.12%	\$1,270,157
69	Transamerica Financial Life Ins Co	0.11%	\$1,218,398
70	National Slovak Society Of The Usa	0.11%	\$1,211,426
71	Reliance Standard Life Ins Co	0.11%	\$1,177,714
72	Union Central Life Ins Co	0.10%	\$1,115,923
73	Western Catholic Union	0.10%	\$1,092,439
74	Hartford Life Ins Co	0.10%	\$1,048,492
75	Lafayette Life Ins Co	0.09%	\$965,327
76	Merrill Lynch Life Ins Co	0.07%	\$781,893
77	Minnesota Life Ins Co	0.07%	\$719,435
78	AIG Life Ins Co	0.06%	\$648,613
79	Continental Gen Ins Co	0.06%	\$611,456
80	Farm Family Life Ins Co	0.05%	\$517,412
81	Motorists Life Ins Co	0.04%	\$438,439
82	National Western Life Ins Co	0.04%	\$405,181
83	Union Security Ins Co	0.04%	\$404,066
84	Golden Rule Ins Co	0.04%	\$400,448
85	Aviva Life Ins Co	0.04%	\$388,326
86	Assurity Life Ins Co	0.03%	\$362,317
87	Sentry Life Ins Co	0.03%	\$356,058
88	New York Life Ins Co	0.03%	\$348,669

**2007 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Conseco Ins Co	0.03%	\$328,802
90	State Life Ins Co	0.03%	\$325,431
91	Security Mut Life Ins Co Of NY	0.03%	\$292,300
92	Washington Natl Ins Co	0.03%	\$287,640
93	Modern Woodmen Of Amer	0.02%	\$259,424
94	Western Reserve Life Assur Co of OH	0.02%	\$233,003
95	Jefferson Natl Life Ins Co	0.02%	\$231,580
96	Kansas City Life Ins Co	0.02%	\$205,733
97	Loyal Amer Life Ins Co	0.02%	\$193,091
98	Ameritas Life Ins Corp	0.02%	\$187,225
99	Hartford Life & Ann Ins Co	0.02%	\$176,817
100	American Intl Life Assur Co of NY	0.02%	\$174,412
101	ISDA fraternal Assoc	0.02%	\$165,187
102	Mony Life Ins Co Of Amer	0.01%	\$155,835
103	John Hancock Life Ins Co	0.01%	\$155,171
104	Americo Fin Life & Ann Ins Co	0.01%	\$150,389
105	TIAA Cref Life Ins Co	0.01%	\$149,244
106	Standard Life Ins Co Of IN	0.01%	\$142,139
107	Transamerica Occidental Life Ins Co	0.01%	\$141,188
108	American Fidelity Assur Co	0.01%	\$134,930
109	Cincinnati Life Ins Co	0.01%	\$124,914
110	Illinois Mut Life Ins Co	0.01%	\$118,559
111	Unified Life Ins Co	0.01%	\$109,112
112	Presidential Life Ins Co	0.01%	\$103,650
113	Kemper Investors Life Ins Co	0.01%	\$85,282
114	Church Life Ins Corp	0.01%	\$84,902
115	Thrivent Life Ins Co	0.01%	\$83,592
116	National Life Ins Co	0.01%	\$80,349
117	Nationwide Life & Ann Ins Co	0.01%	\$78,584
118	Life Investors Ins Co Of Amer	0.01%	\$74,571
119	Annuity Investors Life Ins Co	0.01%	\$73,841
120	Shenandoah Life Ins Co	0.01%	\$71,349
121	Liberty Bankers Life Ins Co	0.01%	\$59,815
122	Greek Catholic Union Of The USA	0.01%	\$59,777
123	Investors Heritage Life Ins Co	0.01%	\$55,830
124	Penn Mut Life Ins Co	0.00%	\$53,383
125	Homesteaders Life Co	0.00%	\$49,222
126	William Penn Assn	0.00%	\$46,993
127	Prudential Retirement Ins & Anuty Co	0.00%	\$45,710
128	Mutual Of Amer Life Ins Co	0.00%	\$39,723
129	American Memorial Life Ins Co	0.00%	\$35,420
130	Sunamerica Life Ins Co	0.00%	\$27,884
131	First Investors Life Ins Co	0.00%	\$27,495
132	Guardian Life Ins Co Of Amer	0.00%	\$27,116
133	National Guardian Life Ins Co	0.00%	\$22,024

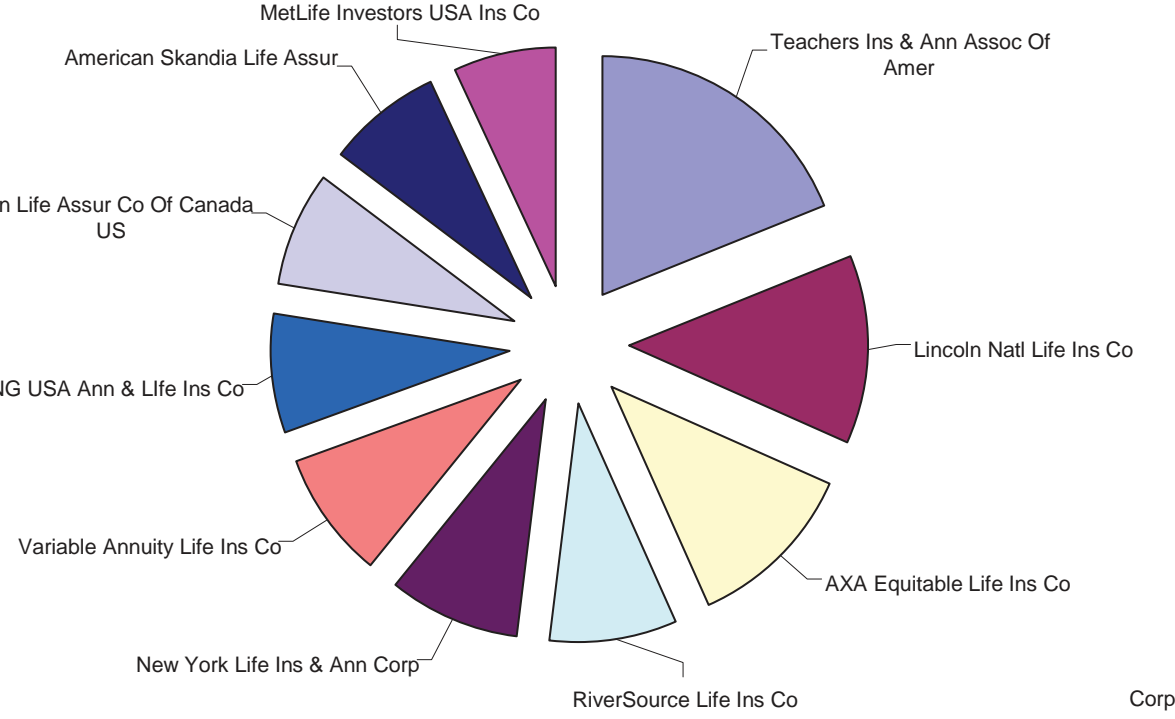
**2007 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
134	Madison Natl Life Ins Co Inc	0.00%	\$21,698
135	Harleysville Life Ins Co	0.00%	\$21,007
136	United Investors Life Ins Co	0.00%	\$19,731
137	Federated Life Ins Co	0.00%	\$17,550
138	Reassure Amer Life Ins Co	0.00%	\$16,359
139	Standard Life & Accident Ins Co	0.00%	\$14,950
140	American Heritage Life Ins Co	0.00%	\$14,138
141	Nationwide Life Ins Co of Amer	0.00%	\$13,320
142	Primerica Life Ins Co	0.00%	\$13,310
143	Degree Of Honor Protective Assn	0.00%	\$12,273
144	Polish Natl Alliance Us Of Na	0.00%	\$12,050
145	First Allmerica Fin Life Ins Co	0.00%	\$9,591
146	Colorado Bankers Life Ins Co	0.00%	\$9,131
147	Amica Life Ins Co	0.00%	\$8,097
148	American Fraternal Union	0.00%	\$7,778
149	Columbus Life Ins Co	0.00%	\$7,000
150	Ohio State Life Ins Co	0.00%	\$6,506
151	Banner Life Ins Co	0.00%	\$6,030
152	Time Ins Co	0.00%	\$5,644
153	Lincoln Heritage Life Ins Co	0.00%	\$5,496
154	United Teacher Assoc Ins Co	0.00%	\$5,266
155	Baltimore Life Ins Co	0.00%	\$5,185
156	MML Bay State Life Ins Co	0.00%	\$5,000
157	Croatian Fraternal Union Of Amer	0.00%	\$5,000
158	Columbian Mut Life Ins Co	0.00%	\$4,750
159	American Amicable Life Ins Co Of TX	0.00%	\$4,661
160	The Savings Bank Life Ins Co Of MA	0.00%	\$4,500
161	Liberty Life Assur Co Of Boston	0.00%	\$3,820
162	United Fidelity Life Ins Co	0.00%	\$3,543
163	LifeSecure Ins Co	0.00%	\$3,206
164	Humanadental Ins Co	0.00%	\$3,144
165	Universal Guaranty Life Ins Co	0.00%	\$2,925
166	Western & Southern Life Ins Co	0.00%	\$2,600
167	Fidelity Security Life Ins Co	0.00%	\$2,555
168	Mid West Natl Life Ins Co Of TN	0.00%	\$2,531
169	Bankers Fidelity Life Ins Co	0.00%	\$2,021
170	Metropolitan Tower Life Ins Co	0.00%	\$1,800
171	Womans Life Ins Society	0.00%	\$1,675
172	Indianapolis Life Ins Co	0.00%	\$1,506
173	Country Investors Life Assur Co	0.00%	\$1,500
174	Chesapeake Life Ins Co	0.00%	\$1,300
175	American Bankers Life Assur Co Of FL	0.00%	\$1,226
176	Slovene Natl Benefit Society	0.00%	\$1,200
177	MTL Ins Co	0.00%	\$1,180
178	Phoenix Life Ins Co	0.00%	\$1,054

**2007 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
179	CICA Life Ins Co of Amer	0.00%	\$1,040
180	Physicians Life Ins Co	0.00%	\$1,005
181	Unity Mut Life Ins Co	0.00%	\$1,000
182	Guarantee Trust Life Ins Co	0.00%	\$978
183	Combined Ins Co Of Amer	0.00%	\$900
184	Ohio Natl Life Assur Corp	0.00%	\$896
185	American Capitol Ins Co	0.00%	\$857
186	United Natl Life Ins Co Of Amer	0.00%	\$835
187	Great Southern Life Ins Co	0.00%	\$666
188	Central Reserve Life Ins Co	0.00%	\$650
189	Serb Natl Federation	0.00%	\$647
190	Beneficial Life Ins Co	0.00%	\$600
191	Wilton Reassurance Life Co of NY	0.00%	\$575
192	United States Life Ins Co In NYC	0.00%	\$500
193	Royal Neighbors Of Amer	0.00%	\$360
194	American Income Life Ins Co	0.00%	\$300
195	Conseco Senior Hlth Ins Co	0.00%	\$270
196	General Amer Life Ins Co	0.00%	\$250
197	Mega Life & Hlth Ins Co The	0.00%	\$240
198	Union Fidelity Life Ins Co	0.00%	\$205
199	Central United Life Ins Co	0.00%	\$202
200	American Pioneer Life Ins Co	0.00%	\$200
201	Independent Order Of Foresters Us Br	0.00%	\$150
202	Occidental Life Ins Co Of NC	0.00%	\$76
203	Investors Life Ins Co N Amer	0.00%	\$53
204	Federal Life Ins Co	0.00%	(\$96)
205	Trustmark Ins Co	0.00%	(\$3,105)
206	Commonwealth Ann & Life Ins Co	0.00%	(\$5,457)
207	Farmers New World Life Ins Co	0.00%	(\$8,325)
208	Aetna Life Ins Co	0.00%	(\$36,820)
	<b>Total for Top 10 Insurers</b>	<b>48.18%</b>	<b>\$518,038,010</b>
	<b>Total for All Other Insurers</b>	<b><u>51.82%</u></b>	<b><u>\$557,174,682</u></b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$1,075,212,692</b>

2007 West Virginia Market Share Report Annuities



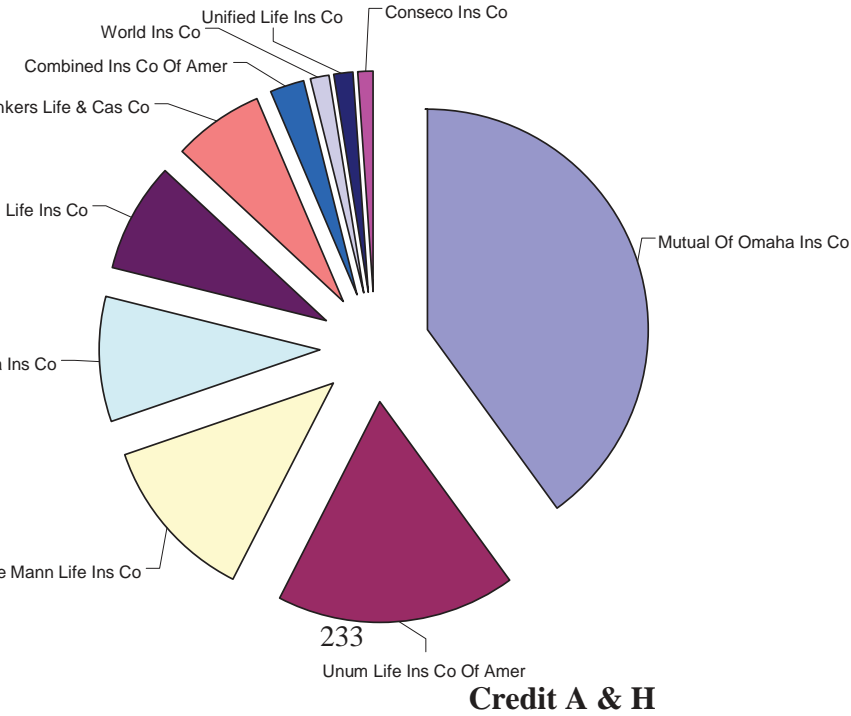
## 2007 West Virginia Market Share Report

### Collectively Renewable A & H

Direct

Company Name	Percent Of Market	Premiums Earned
Of Omaha Ins Co	39.03%	\$209,164
Life Ins Co Of Amer	16.79%	\$89,982
Mann Life Ins Co	11.90%	\$63,755
ica Ins Co	9.15%	\$49,018
ati Life Ins Co	7.74%	\$41,453
s Life & Cas Co	6.41%	\$34,328
ed Ins Co Of Amer	2.39%	\$12,798
ns Co	1.52%	\$8,122
Life Ins Co	1.29%	\$6,934
o Ins Co	1.11%	\$5,936
Fidelity Life Ins Co	1.05%	\$5,636
s Ins Co	0.74%	\$3,947
Life Ins Co	0.22%	\$1,179
ns Co of CT	0.16%	\$862
ca Life Ins Co	0.14%	\$767
l Benefit Life Ins Co	0.14%	\$763
Natl Life Ins Co	0.07%	\$400
an Pioneer Life Ins Co	0.07%	\$385
d Life & Accident Ins Co	0.07%	\$383
ment Employees Ins Co	0.06%	\$321
ark Ins Co	0.04%	\$218
mental Life Ins Co	0.03%	\$166
an Natl Ins Co	0.02%	\$132
ercial Travelers Mut Ins Co	0.02%	\$85
Amer Life Ins Co	0.01%	\$46
l Cas Co	0.01%	\$36
an Gen Life & Acc Ins Co	-0.18%	(\$968)
or Top 10 Insurers	97.32%	\$521,490
or All Other Insurers	<u>2.68%</u>	<u>\$14,358</u>
or All Insurers	100.00%	\$535,848

## 2007 West Virginia Market Share Report



	Percent Of	Premiums	Direct
	Market	Earned	
Society	26.73%	\$2,849,067	
Life Ins Co	18.07%	\$1,925,252	
Ins Co Of FL	15.10%	\$1,608,955	
y Ins Co	7.89%	\$840,372	
Ins Co	5.60%	\$597,251	
Life Ins Co	4.57%	\$487,247	
	3.83%	\$407,865	
s Co	3.54%	\$376,805	
Life Ins Co	3.31%	\$352,384	
Co	3.04%	\$324,269	
s Life Assur Co Of FL	2.87%	\$305,789	
annuity Co	0.72%	\$76,747	
ns Co	0.71%	\$75,509	
sur Co	0.68%	\$71,966	
uto Ins Co	0.60%	\$63,521	
Co Of Omaha	0.51%	\$54,233	
Co	0.42%	\$44,992	
Co Life Hlth & Acc	0.34%	\$36,249	
e Life Ins Co	0.31%	\$33,049	
y Ins Co	0.24%	\$25,665	
Ins Co In NYC	0.22%	\$23,451	
o	0.16%	\$17,461	
e Ins Co	0.15%	\$16,211	
o	0.14%	\$14,935	

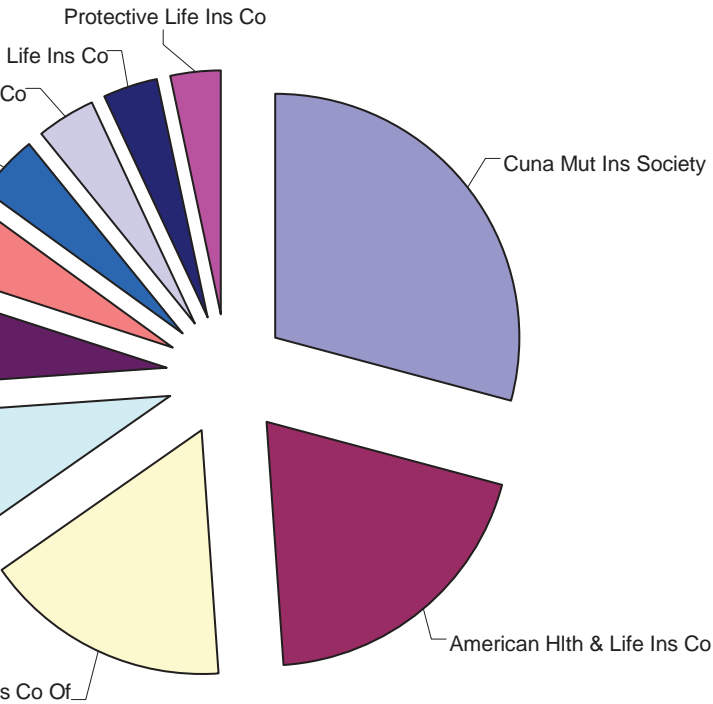


## 2007 West Virginia Market Share Report

	0.14%	\$14,594
c Ins Co	0.13%	\$13,722
Ins Co Inc	0.06%	\$6,628
s Co	0.06%	\$5,880
Co	0.03%	\$3,667
Co Of Amer	0.03%	\$2,783
t L Co Of Omaha	0.02%	\$1,923
Assur Co	0.01%	\$1,572
H Ins Co of Amer	0.01%	\$1,459
Ins Co	0.01%	\$565
fe Ins Co	0.00%	\$433
Co	0.00%	\$378
Co	0.00%	\$354
	0.00%	\$274
Ins Co	0.00%	(\$23)
riters Life Ins Co	-0.25%	(\$26,731)
nsurers	91.67%	\$9,769,467
r Insurers	<u>8.33%</u>	<u>\$887,256</u>
ers	100.00%	\$10,656,723

## 2007 West Virginia Market Share Report

### Credit A & H



## 2007 West Virginia Market Share Report

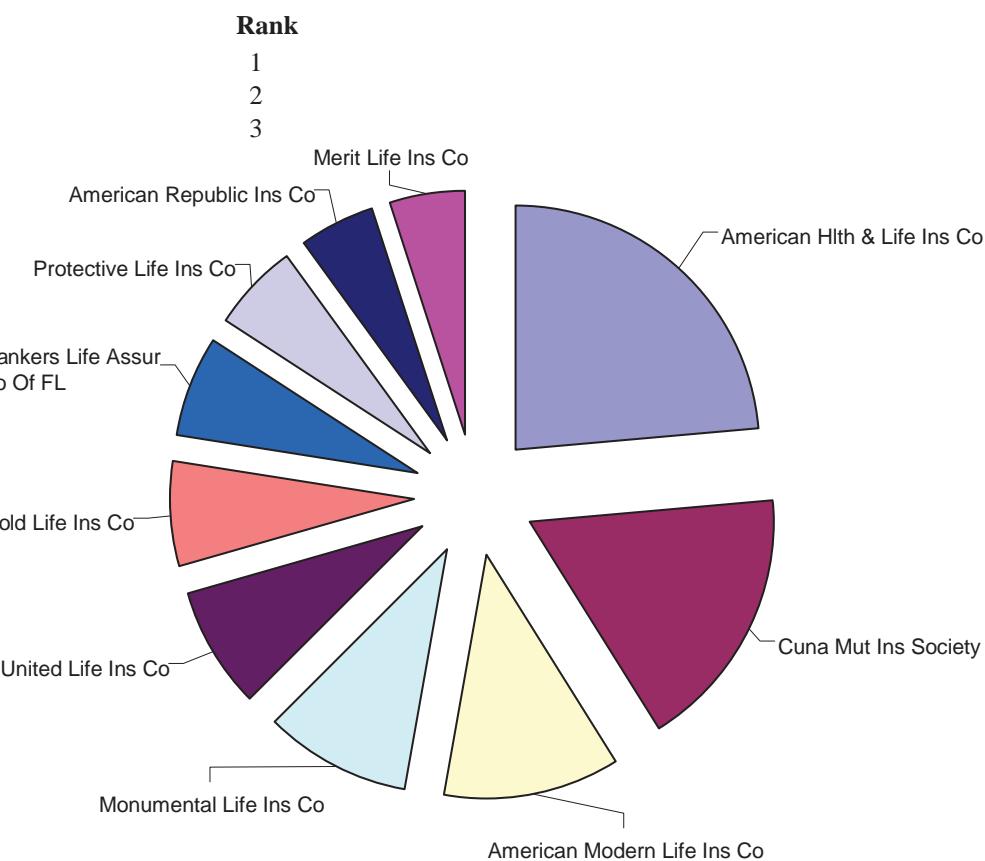
### Credit Life

Company Name	Percent Of Market	Market Value
American Hlth & Life Ins Co	22.01%	\$2,563,195
Cuna Mut Ins Society	16.16%	\$1,882,363
American Modern Life Ins Co	10.79%	\$1,256,940
Monumental Life Ins Co	9.13%	\$1,062,916
American United Life Ins Co	7.51%	\$874,187
Household Life Ins Co	6.34%	\$738,886
American Bankers Life Assur Co Of FL	6.15%	\$715,829
Protective Life Ins Co	5.47%	\$637,188
American Republic Ins Co	4.73%	\$550,561
Merit Life Ins Co	4.52%	\$526,476
Madison Natl Life Ins Co Inc	2.22%	\$258,927

Central States H & L Co Of Omaha	1.72%	\$199,804
American Gen Assur Co	0.88%	\$102,121
Centurion Life Ins Co	0.84%	\$98,232
Minnesota Life Ins Co	0.71%	\$82,625
Stonebridge Life Ins Co	0.49%	\$56,519
Individual Assur Co Life Hlth & Acc	0.39%	\$45,469
American Natl Ins Co	0.18%	\$21,247
Triangle Life Ins Co	0.15%	\$17,623
Balboa Life Ins Co	0.08%	\$9,411
Renaissance L & H Ins Co of Amer	0.07%	\$7,892
Resource Life Ins Co	0.01%	\$1,631
United Fidelity Life Ins Co	0.00%	\$502
Zale Life Ins Co	0.00%	\$67
Securian Life Ins Co	0.00%	\$38
Union Fidelity Life Ins Co	0.00%	\$30
Oxford Life Ins Co	0.00%	(\$13)
Life Of The South Ins Co	0.00%	(\$65)
Bankers Life Ins Co	0.00%	(\$182)
Parker Centennial Assur Co	0.00%	(\$233)
Baltimore Life Ins Co	0.00%	(\$485)
Old Republic Life Ins Co	-0.01%	(\$1,241)
JMIC Life Ins Co	-0.01%	(\$1,324)
Investors Heritage Life Ins Co	-0.02%	(\$1,783)
XL Life Ins and Annuity Co	-0.04%	(\$4,636)
American Heritage Life Ins Co	-0.04%	(\$5,095)
United States Life Ins Co In NYC	-0.17%	(\$19,274)
Universal Underwriters Life Ins Co	-0.26%	(\$29,857)
Total for Top 10 Insurers	92.81%	\$10,808,541
Total for All Other Insurers	<u>7.19%</u>	<u>\$837,950</u>
Total for All Insurers	100.00%	\$11,646,491

## 2007 West Virginia Market Share Report

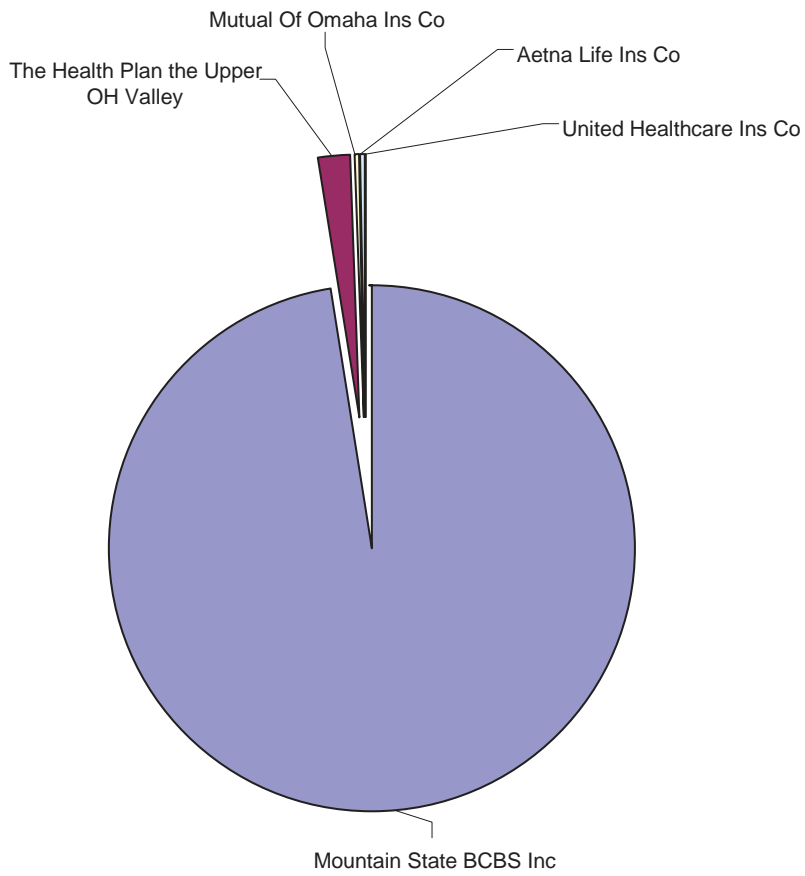
### Credit Life



**2007 West Virginia Market Share Report**

**Federal Employees Health Benefits Program Premium**

<b>Company Name</b>	<b>Percent Of Market</b>	<b>Premium</b>
Mountain State BCBS Inc	97.45%	\$213,240,057
The Health Plan the Upper OH Valley	1.89%	\$4,134,579
Mutual Of Omaha Ins Co	0.49%	\$1,066,813
Aetna Life Ins Co	0.16%	\$348,926
United Healthcare Ins Co	0.02%	\$37,802
Total for Top 10 Insurers	100.00%	\$218,828,177
Total for All Other Insurers		
Total for All Insurers	100.00%	\$218,828,177



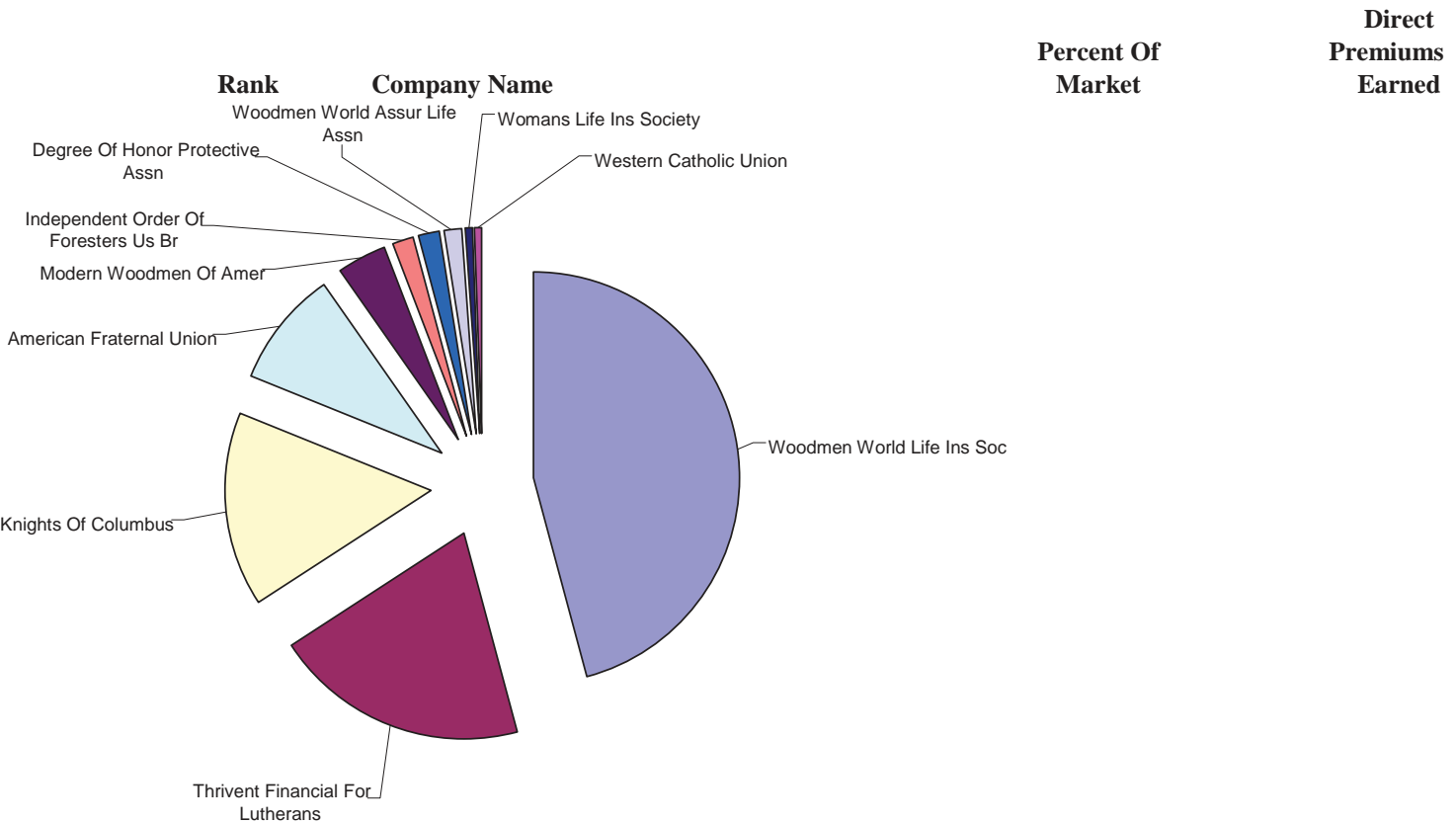
Rank	Company Name	Percent Of Market	Direct Premiums Earned
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1  
2  
3

## 2007 West Virginia Market Share Report Fraternal Life Insurance

Woodmen World Life Ins Soc	44.77%	\$3,579,199
Thrivent Financial For Lutherans	19.47%	\$1,556,510
Knights Of Columbus	14.92%	\$1,192,529
American Fraternal Union	9.06%	\$724,556
Modern Woodmen Of Amer	3.58%	\$286,581
Independent Order Of Foresters Us Br	1.66%	\$133,064
Degree Of Honor Protective Assn	1.63%	\$130,646
Woodmen World Assur Life Assn	1.54%	\$122,906
Womans Life Ins Society	0.51%	\$40,668
Western Catholic Union	0.47%	\$37,968
Slovene Natl Benefit Society	0.46%	\$37,096
Royal Neighbors Of Amer	0.43%	\$34,246
Loyal Christian Benefit Assn	0.35%	\$27,965
Croatian Fraternal Union Of Amer	0.28%	\$22,093
National Slovak Society Of The Usa	0.16%	\$13,151
William Penn Assn	0.15%	\$11,792
Greek Catholic Union Of The USA	0.12%	\$9,561
Order of United Commerical Travelers	0.12%	\$9,426
ISDA fraternal Assoc	0.09%	\$6,999
First Cath Slovak Union Of US & CN	0.08%	\$6,223
Polish Natl Alliance Us Of Na	0.07%	\$5,845
Serb Natl Federation	0.05%	\$3,651
First Cath Slovak Ladies Assn USA	0.02%	\$1,770
Polish Roman Catholic Union Of Amer	0.01%	\$795
Total for Top 10 Insurers	97.62%	\$7,804,627
Total for All Other Insurers	<u>2.38%</u>	<u>\$190,613</u>
Total for All Insurers	100.00%	\$7,995,240

## 2007 West Virginia Market Share Report Group A & H



**2007 West Virginia Market Share Report  
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1			
2			
3			
23	THP Ins Co	0.51%	\$5,113,779
24	Standard Ins Co	0.49%	\$4,861,084
25	Conseco Hlth Ins Co	0.48%	\$4,757,684
26	John Alden Life Ins Co	0.47%	\$4,706,816
27	Life Ins Co Of N Amer	0.45%	\$4,491,024
28	Sun Life & Hlth Ins Co	0.44%	\$4,342,290
29	Life Investors Ins Co Of Amer	0.43%	\$4,260,042
30	Prudential Ins Co Of Amer	0.34%	\$3,423,557
31	HCC Life Ins Co	0.28%	\$2,779,679
32	Time Ins Co	0.27%	\$2,712,222
33	Ace Amer Ins Co	0.26%	\$2,580,584
34	State Farm Mut Auto Ins Co	0.25%	\$2,474,805
35	American Medical Security Life Ins C	0.24%	\$2,404,174
36	Ameritas Life Ins Corp	0.22%	\$2,222,622
37	Standard Security Life Ins Co Of NY	0.21%	\$2,076,426
38	Companion Life Ins Co	0.19%	\$1,919,516
39	Monumental Life Ins Co	0.18%	\$1,739,578
40	Fort Dearborn Life Ins Co	0.16%	\$1,631,565
41	American Family Life Assur Co of Col	0.16%	\$1,626,241
42	Mutual Of Omaha Ins Co	0.16%	\$1,562,571
43	United Teacher Assoc Ins Co	0.16%	\$1,557,732
44	Reliastar Life Ins Co	0.16%	\$1,550,601
45	Unicare Life & Health Ins Co	0.15%	\$1,475,161
46	Hartford Life Ins Co	0.15%	\$1,457,433
47	United States Fire Ins Co	0.14%	\$1,424,876
48	Lincoln Natl Life Ins Co	0.14%	\$1,423,026
49	American Fidelity Assur Co	0.14%	\$1,401,334
50	US Br SunLife Assur Co Of Canada	0.14%	\$1,342,296
51	Cuna Mut Ins Society	0.13%	\$1,315,108
52	Bankers Life & Cas Co	0.13%	\$1,290,222
53	World Ins Co	0.13%	\$1,279,934
54	New York Life Ins Co	0.12%	\$1,210,553
55	Gerber Life Ins Co	0.11%	\$1,113,776
56	Northwestern Mut Life Ins Co	0.11%	\$1,112,245
57	Federated Mut Ins Co	0.11%	\$1,085,636
58	United States Life Ins Co In NYC	0.11%	\$1,057,739
59	Stonebridge Life Ins Co	0.10%	\$1,033,955
60	Boston Mut Life Ins Co	0.10%	\$1,023,294
61	National Union Fire Ins Co Of Pitts	0.09%	\$890,301
62	Continental Cas Co	0.08%	\$824,855
63	United American Ins Co	0.08%	\$819,526
64	Medical Savings Ins Co	0.08%	\$816,335
65	HM LIfE Ins Co	0.08%	\$799,823
66	Symetra Life Ins Co	0.08%	\$789,775



**2007 West Virginia Market Share Report  
Group A & H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
67	United Of Omaha Life Ins Co	0.08%	\$784,550
68	Reliance Standard Life Ins Co	0.08%	\$758,108
69	Perico Life Ins Co	0.08%	\$753,739
70	Humanadental Ins Co	0.07%	\$649,866
71	Fidelity Security Life Ins Co	0.06%	\$612,088
72	AIG Life Ins Co	0.06%	\$590,138
73	Transamerica Life Ins Co	0.05%	\$531,117
74	American United Life Ins Co	0.05%	\$528,929
75	Nationwide Life Ins Co	0.05%	\$525,706
76	Guarantee Trust Life Ins Co	0.05%	\$524,898
77	Delta Dental Ins Co	0.05%	\$523,570
78	US Business of Canada Life Assur Co	0.05%	\$506,346
79	Continental Assur Co	0.05%	\$484,720
80	Celtic Ins Co	0.05%	\$448,478
81	Minnesota Life Ins Co	0.04%	\$400,523
82	Madison Natl Life Ins Co Inc	0.04%	\$398,465
83	Shenandoah Life Ins Co	0.04%	\$384,875
84	John Hancock Life Ins Co	0.04%	\$380,954
85	Unimerica Ins Co	0.04%	\$369,975
86	National Hlth Ins Co	0.03%	\$327,492
87	Alta Hlth & Life Ins Co	0.03%	\$327,393
88	Eastern Life & Hlth Ins Co	0.03%	\$318,933

**2007 West Virginia Market Share Report  
Group A & H**

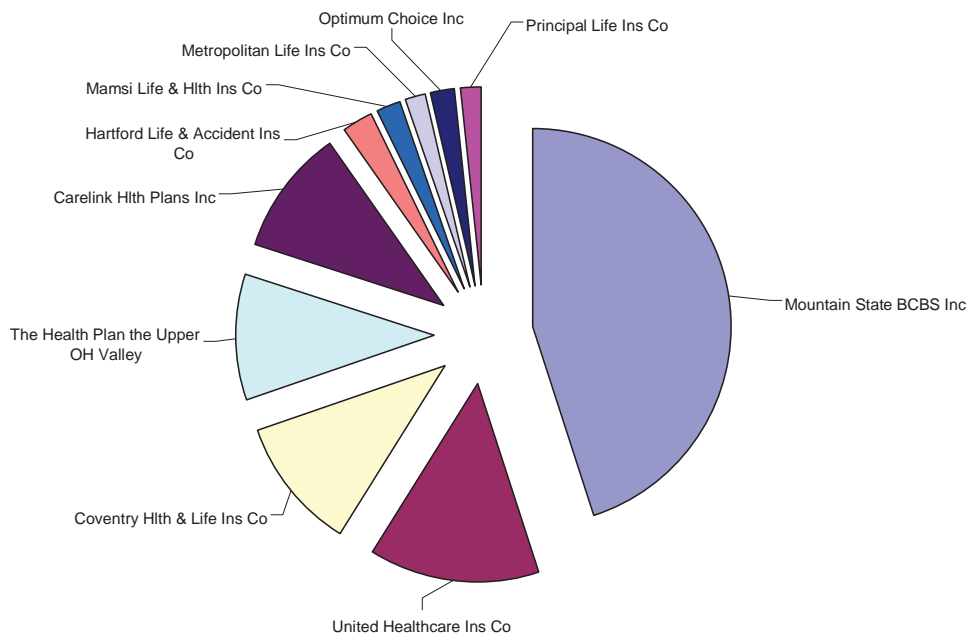
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Amex Assur Co	0.03%	\$316,258
90	Genworth Life Ins Co	0.03%	\$301,091
91	National Guardian Life Ins Co	0.03%	\$284,052
92	Delos Ins Co	0.03%	\$276,851
93	Allstate Life Ins Co	0.02%	\$235,807
94	Union Fidelity Life Ins Co	0.02%	\$231,730
95	BCS Ins Co	0.02%	\$226,575
96	Household Life Ins Co	0.02%	\$220,557
97	Brokers Natl Life Assur Co	0.02%	\$212,000
98	Commercial Travelers Mut Ins Co	0.02%	\$210,620
99	Zurich American Ins Co	0.02%	\$210,441
100	American Bankers Life Assur Co Of FL	0.02%	\$209,227
101	Trustmark Ins Co	0.02%	\$203,916
102	Annuity & Life Reassur Amer Inc	0.02%	\$202,780
103	Liberty Life Assur Co Of Boston	0.02%	\$187,376
104	Security Life Ins Co Of Amer	0.02%	\$181,815
105	Colonial Life & Accident Ins Co	0.02%	\$175,241
106	New England Life Ins Co	0.02%	\$174,676
107	American Natl Life Ins Co Of TX	0.02%	\$158,679
108	Paul Revere Life Ins Co	0.02%	\$154,925
109	Securian Life Ins Co	0.02%	\$154,532
110	Pan Amer Life Ins Co	0.02%	\$150,545
111	Mid West Natl Life Ins Co Of TN	0.01%	\$135,241
112	American Heritage Life Ins Co	0.01%	\$135,071
113	Liberty Life Ins Co	0.01%	\$132,621
114	American Income Life Ins Co	0.01%	\$130,343
115	Combenefits Ins Co	0.01%	\$122,974
116	Washington Natl Ins Co	0.01%	\$121,364
117	Freedom Life Ins Co Of Amer	0.01%	\$107,565
118	Continental Amer Ins Co	0.01%	\$99,191
119	Union Labor Life Ins Co	0.01%	\$98,320
120	Sentry Life Ins Co	0.01%	\$96,684
121	Federal Ins Co	0.01%	\$93,577
122	Citizens Security Life Ins Co	0.01%	\$84,919
123	Horace Mann Life Ins Co	0.01%	\$84,801
124	Provident Life & Accident Ins Co	0.01%	\$84,623
125	Standard Life & Accident Ins Co	0.01%	\$83,305
126	AAA Life Ins Co	0.01%	\$82,392
127	American Public Life Ins Co	0.01%	\$64,146
128	American Bankers Ins Co Of FL	0.00%	\$47,448
129	Lafayette Life Ins Co	0.00%	\$46,683
130	American Republic Ins Co	0.00%	\$44,174
131	Kanawha Ins Co	0.00%	\$37,395
132	Assurity Life Ins Co	0.00%	\$37,250
133	American Sentinel Ins Co	0.00%	\$35,786
134	American Gen Assur Co	0.00%	\$34,921

**2007 West Virginia Market Share Report  
Group A & H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
135	Mutual Of Amer Life Ins Co	0.00%	\$34,092
136	QBE Ins Corp	0.00%	\$32,871
137	Continental Life Ins Co Brentwood	0.00%	\$32,809
138	Harleysville Life Ins Co	0.00%	\$29,420
139	Platte River Ins Co.	0.00%	\$25,974
140	American Medical & Life Ins Co	0.00%	\$24,337
141	Humana Ins Co	0.00%	\$21,417
142	American Hlth & Life Ins Co	0.00%	\$21,127
143	Central United Life Ins Co	0.00%	\$19,946
144	Physicians Mut Ins Co	0.00%	\$18,867
145	Fairmont Specialty Ins Co	0.00%	\$18,357
146	Baltimore Life Ins Co	0.00%	\$16,721
147	National Cas Co	0.00%	\$16,423
148	Reliastar Life Ins Co Of NY	0.00%	\$15,484
149	US Br Great West Life Assur Co	0.00%	\$15,005
150	Government Personnel Mut Life Ins Co	0.00%	\$14,936
151	Oxford Life Ins Co	0.00%	\$14,773
152	Illinois Mut Life Ins Co	0.00%	\$14,693
153	Starnet Ins Co	0.00%	\$14,452
154	Balboa Life Ins Co	0.00%	\$13,418
155	Conseco Senior Hlth Ins Co	0.00%	\$13,196
156	Philadelphia American Life Ins Co	0.00%	\$13,174
157	AIG Premier Ins Co	0.00%	\$12,122
158	Genworth Life & Ann Ins Co	0.00%	\$11,824
159	Combined Ins Co Of Amer	0.00%	\$11,462
160	Conseco Ins Co	0.00%	\$11,103
161	RiverSource Life Ins Co	0.00%	\$9,877
162	Bankers Fidelity Life Ins Co	0.00%	\$9,589
163	Colorado Bankers Life Ins Co	0.00%	\$9,465
164	Loyal Amer Life Ins Co	0.00%	\$9,382
165	OneBeacon Amer Ins Co	0.00%	\$8,986
166	Central States H & L Co Of Omaha	0.00%	\$8,797
167	Medamerica Ins Co	0.00%	\$8,609
168	Continental Gen Ins Co	0.00%	\$8,279
169	Kansas City Life Ins Co	0.00%	\$8,158
170	Trustmark Life Ins Co	0.00%	\$5,991
171	Nationwide Life Ins Co of Amer	0.00%	\$5,430
172	Sentry Ins A Mut Co	0.00%	\$4,450
173	Allianz Life Ins Co Of N Amer	0.00%	\$4,095
174	Columbian Life Ins Co	0.00%	\$3,420
175	Jefferson Natl Life Ins Co	0.00%	\$3,380
176	BCS Life Ins Co	0.00%	\$3,253
177	National Benefit Life Ins Co	0.00%	\$2,999
178	Globe Life & Accident Ins Co	0.00%	\$2,881
179	American Gen Life & Acc Ins Co	0.00%	\$2,569
180	Transamerica Occidental Life Ins Co	0.00%	\$2,457
181	Chesapeake Life Ins Co	0.00%	\$2,261

## 2007 West Virginia Market Share Report Group A & H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
182	Mony Life Ins Co	0.00%	\$1,694
183	Colonial Penn Life Ins Co	0.00%	\$1,458
184	Nationwide Mut Ins Co	0.00%	\$1,182
185	Reassure Amer Life Ins Co	0.00%	\$935
186	Metlife Ins Co of CT	0.00%	\$813
187	Renaissance L & H Ins Co of Amer	0.00%	\$727
188	American Pioneer Life Ins Co	0.00%	\$690
189	American Natl Ins Co	0.00%	\$580
190	American Underwriters Life Ins Co	0.00%	\$576
191	Government Employees Ins Co	0.00%	\$517
192	Independence Amer Ins Co	0.00%	\$430
193	Great Southern Life Ins Co	0.00%	\$407
194	Transamerica Financial Life Ins Co	0.00%	\$276
195	Protective Life Ins Co	0.00%	\$219
196	USAA Life Ins Co	0.00%	\$197
197	Teachers Protective Mut Life Ins Co	0.00%	\$164
198	Wilton Reassurance Life Co of NY	0.00%	\$127
199	Old Republic Life Ins Co	0.00%	\$120
200	American Gen Life Ins Co	0.00%	\$37
201	Anthem Life Ins Co	0.00%	\$8
202	Capitol Ind Corp	0.00%	(\$586)
203	Fairmont Premier Ins Co	0.00%	(\$1,972)
	<b>Total for Top 10 Insurers</b>	<b>79.27%</b>	<b>\$787,108,725</b>
	<b>Total for All Other Insurers</b>	<b><u>20.73%</u></b>	<b><u>\$205,879,376</u></b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$992,988,101</b>



**2007 West Virginia Market Share Report  
Group Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Minnesota Life Ins Co	18.38%	\$26,962,401
2	Metropolitan Life Ins Co	15.60%	\$22,885,235
3	Prudential Ins Co Of Amer	9.90%	\$14,524,051
4	New York Life Ins Co	6.15%	\$9,026,593
5	Hartford Life & Accident Ins Co	4.64%	\$6,809,609
6	Homesteaders Life Co	4.47%	\$6,560,406
7	Massachusetts Mut Life Ins Co	3.41%	\$5,008,406
8	Forethought Life Ins Co	3.10%	\$4,547,734
9	Aetna Life Ins Co	2.27%	\$3,324,705
10	Unum Life Ins Co Of Amer	2.26%	\$3,311,817
11	Reliastar Life Ins Co	2.02%	\$2,955,915
12	Fort Dearborn Life Ins Co	1.94%	\$2,841,084
13	Globe Life & Accident Ins Co	1.87%	\$2,743,241
14	Cuna Mut Ins Society	1.86%	\$2,727,376
15	US Br SunLife Assur Co Of Canada	1.80%	\$2,636,662
16	Hartford Life Ins Co	1.49%	\$2,190,709
17	Guardian Life Ins Co Of Amer	1.43%	\$2,094,239
18	National Guardian Life Ins Co	1.36%	\$1,995,837
19	Monumental Life Ins Co	1.02%	\$1,502,767
20	Lincoln Natl Life Ins Co	0.86%	\$1,256,580
21	Sun Life & Hlth Ins Co	0.80%	\$1,180,130
22	Standard Ins Co	0.78%	\$1,144,783
23	Stonebridge Life Ins Co	0.77%	\$1,136,000
24	Great Western Ins Co	0.65%	\$946,246
25	Principal Life Ins Co	0.62%	\$902,796
26	Union Security Ins Co	0.61%	\$889,788
27	Liberty Life Assur Co Of Boston	0.55%	\$802,760
28	American Memorial Life Ins Co	0.54%	\$791,572
29	Boston Mut Life Ins Co	0.49%	\$724,658
30	Great W Life & Ann Ins Co	0.46%	\$676,672
31	United Of Omaha Life Ins Co	0.44%	\$644,104
32	American Gen Life Ins Co	0.42%	\$616,044
33	Connecticut Gen Life Ins Co	0.36%	\$525,046
34	Life Ins Co Of N Amer	0.33%	\$489,004
35	Household Life Ins Co	0.33%	\$488,391
36	United Healthcare Ins Co	0.33%	\$484,681
37	5 Star Life Ins Co	0.29%	\$420,486
38	Reliance Standard Life Ins Co	0.28%	\$405,748
39	United States Life Ins Co In NYC	0.28%	\$404,334
40	American United Life Ins Co	0.26%	\$384,711
41	Union Labor Life Ins Co	0.23%	\$341,415
42	Companion Life Ins Co	0.22%	\$319,306
43	American Gen Assur Co	0.21%	\$315,155
44	AAA Life Ins Co	0.21%	\$313,349

**2007 West Virginia Market Share Report  
Group Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Liberty Life Ins Co	0.17%	\$247,400
46	Union Fidelity Life Ins Co	0.16%	\$239,653
47	Continental Assur Co	0.16%	\$238,904
48	Universal Guaranty Life Ins Co	0.16%	\$237,466
49	Shenandoah Life Ins Co	0.15%	\$226,809
50	Life Investors Ins Co Of Amer	0.14%	\$199,114
51	Citizens Security Life Ins Co	0.10%	\$150,018
52	Transamerica Life Ins Co	0.10%	\$145,811
53	Reassure Amer Life Ins Co	0.09%	\$138,138
54	Allstate Life Ins Co	0.09%	\$131,845
55	American Bankers Life Assur Co Of FL	0.08%	\$121,275
56	AIG Life Ins Co	0.08%	\$119,016
57	Eastern Life & Hlth Ins Co	0.08%	\$115,780
58	Mamsi Life & Hlth Ins Co	0.08%	\$115,168
59	Gerber Life Ins Co	0.08%	\$112,903
60	State Farm Life Ins Co	0.08%	\$111,005
61	Erie Family Life Ins Co	0.07%	\$107,166
62	American Equity Invest Life Ins Co	0.07%	\$106,628
63	Provident Life & Accident Ins Co	0.07%	\$105,309
64	Ing Life Ins & Ann Co	0.07%	\$104,178
65	John Alden Life Ins Co	0.07%	\$102,013
66	Government Personnel Mut Life Ins Co	0.07%	\$101,425
67	Lafayette Life Ins Co	0.07%	\$101,051
68	Settlers Life Ins Co	0.07%	\$99,904
69	American Family Life Assur Co of Col	0.06%	\$87,916
70	Transamerica Occidental Life Ins Co	0.06%	\$86,719
71	Unicare Life & Health Ins Co	0.06%	\$86,430
72	Sears Life Ins Co	0.05%	\$74,186
73	Kansas City Life Ins Co	0.05%	\$72,287
74	Fidelity Security Life Ins Co	0.05%	\$71,945
75	Unity Financial Life Ins Co	0.05%	\$71,610
76	Symetra Life Ins Co	0.05%	\$68,248
77	Humana Ins Co	0.05%	\$67,065
78	Investors Heritage Life Ins Co	0.04%	\$64,322
79	Medical Benefits Mut Life Ins Co	0.04%	\$56,687
80	Mony Life Ins Co Of Amer	0.04%	\$55,587
81	Church Life Ins Corp	0.04%	\$55,543
82	Colonial Penn Life Ins Co	0.03%	\$47,062
83	First Hlth Life & Hlth Ins Co	0.03%	\$47,019
84	HM LIfE Ins Co	0.03%	\$46,515
85	American Intl Life Assur Co of NY	0.03%	\$46,197
86	Central Reserve Life Ins Co	0.03%	\$45,254
87	Americo Fin Life & Ann Ins Co	0.03%	\$43,657
88	American Income Life Ins Co	0.03%	\$43,318
89	Trustmark Ins Co	0.03%	\$38,770

**2007 West Virginia Market Share Report  
Group Life**

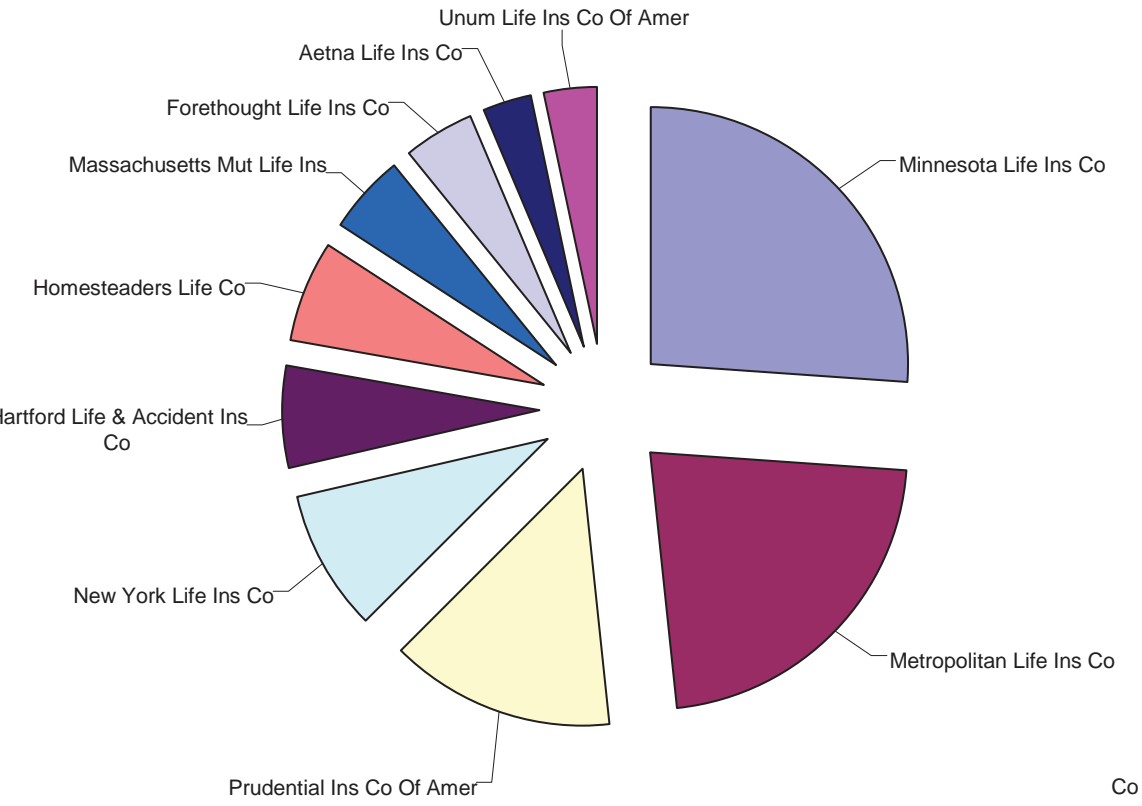
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
90	American Medical Security Life Ins C	0.03%	\$38,328
91	Kanawha Ins Co	0.03%	\$37,838
92	Mutual Of Amer Life Ins Co	0.02%	\$33,288
93	Combined Ins Co Of Amer	0.02%	\$29,548
94	Paul Revere Life Ins Co	0.02%	\$27,880
95	Conseco Ins Co	0.02%	\$27,811
96	Sun Life Assur Co Of Canada US	0.02%	\$27,083
97	HCC Life Ins Co	0.02%	\$26,024
98	Harleysville Life Ins Co	0.02%	\$22,621
99	Mega Life & Hlth Ins Co The	0.02%	\$22,404
100	Nationwide Life Ins Co of Amer	0.01%	\$21,182
101	American Heritage Life Ins Co	0.01%	\$19,777
102	Merit Life Ins Co	0.01%	\$19,627
103	Protective Life Ins Co	0.01%	\$18,849
104	American Amicable Life Ins Co Of TX	0.01%	\$17,556
105	Colonial Life & Accident Ins Co	0.01%	\$16,936
106	Individual Assur Co Life Hlth & Acc	0.01%	\$15,549
107	Allianz Life Ins Co Of N Amer	0.01%	\$15,057
108	Pan Amer Life Ins Co	0.01%	\$15,035
109	Time Ins Co	0.01%	\$14,672
110	Federated Life Ins Co	0.01%	\$14,219
111	American Gen Life & Acc Ins Co	0.01%	\$12,611
112	Alta Hlth & Life Ins Co	0.01%	\$12,289
113	Securian Life Ins Co	0.01%	\$11,940
114	North Amer Co Life & Hlth Ins	0.01%	\$10,304
115	Guardian Ins & Ann Co Inc	0.01%	\$10,177
116	Unimerica Ins Co	0.01%	\$9,975
117	Perico Life Ins Co	0.01%	\$9,797
118	Golden Rule Ins Co	0.01%	\$9,790
119	American Natl Ins Co	0.01%	\$9,667
120	United Investors Life Ins Co	0.01%	\$9,444
121	Standard Security Life Ins Co Of NY	0.01%	\$9,254
122	Sentry Life Ins Co	0.01%	\$7,992
123	Phoenix Life Ins Co	0.01%	\$7,656
124	Trustmark Life Ins Co	0.00%	\$6,967
125	Aviva Life Ins Co	0.00%	\$5,672
126	Continental Gen Ins Co	0.00%	\$4,980
127	Provident Amer Life & Hlth Ins Co	0.00%	\$4,792
128	Balboa Life Ins Co	0.00%	\$4,237
129	Reliastar Life Ins Co Of NY	0.00%	\$4,116
130	Horace Mann Life Ins Co	0.00%	\$3,728
131	VantisLife Ins Co	0.00%	\$3,308
132	New England Life Ins Co	0.00%	\$3,138
133	Mony Life Ins Co	0.00%	\$2,809
134	National Benefit Life Ins Co	0.00%	\$2,555

**2007 West Virginia Market Share Report  
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
135	BCS Life Ins Co	0.00%	\$2,528
136	Madison Natl Life Ins Co Inc	0.00%	\$2,490
137	Aurora Natl Life Assur Co	0.00%	\$2,409
138	United Family Life Ins Co	0.00%	\$2,295
139	Columbian Life Ins Co	0.00%	\$2,221
140	United American Ins Co	0.00%	\$2,209
141	United Ins Co Of Amer	0.00%	\$1,957
142	Members Life Ins Co	0.00%	\$1,826
143	Investors Consolidated Ins Co	0.00%	\$1,706
144	Monitor Life Ins Co Of NY	0.00%	\$1,294
145	Loyal Amer Life Ins Co	0.00%	\$1,290
146	Pioneer American Ins Co	0.00%	\$1,209
147	Lincoln Benefit Life Co	0.00%	\$1,154
148	Nationwide Life Ins Co	0.00%	\$881
149	National Hlth Ins Co	0.00%	\$880
150	Penn Ins & Ann Co	0.00%	\$829
151	US Business of Crown Life Ins Co	0.00%	\$828
152	Sagicor Life Ins Co	0.00%	\$787
153	First Penn Pacific Life Ins Co	0.00%	\$520
154	Medical Savings Ins Co	0.00%	\$490
155	American Natl Life Ins Co Of TX	0.00%	\$432
156	Mid West Natl Life Ins Co Of TN	0.00%	\$402
157	Manhattan Life Ins Co	0.00%	\$397
158	Liberty Natl Life Ins Co	0.00%	\$371
159	Celtic Ins Co	0.00%	\$257
160	Security Mut Life Ins Co Of NY	0.00%	\$195
161	Amica Life Ins Co	0.00%	\$194
162	Baltimore Life Ins Co	0.00%	\$192
163	Washington Natl Ins Co	0.00%	\$137
164	Life Ins Co Of The Southwest	0.00%	\$133
165	Anthem Life Ins Co	0.00%	\$114
166	Assurity Life Ins Co	0.00%	\$22
167	Commonwealth Ann & Life Ins Co	0.00%	\$9
168	American Hlth & Life Ins Co	0.00%	(\$2,488)
169	John Hancock Life Ins Co	-0.01%	(\$11,259)
	Total for Top 10 Insurers	70.19%	\$102,960,957
	Total for All Other Insurers	<u>29.81%</u>	<u>\$43,723,298</u>
	Total for All Insurers	100.00%	\$146,684,255



# 2007 West Virginia Market Share Report Group Life



Rank	Company Name	Percent Of Market	Direct Premiums Earned
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**2007 West Virginia Market Share Report Individual A & H Type Policies**

	Mountain State BCBS Inc	18.07%	\$36,647,766
	American Family Life Assur Co of Col	10.34%	\$20,967,511
	Combined Ins Co Of Amer	5.70%	\$11,567,692
	Bankers Life & Cas Co	5.47%	\$11,098,579
	United American Ins Co	3.92%	\$7,945,844
	Genworth Life Ins Co	3.63%	\$7,369,324
	Mutual Of Omaha Ins Co	3.53%	\$7,153,045
	State Farm Mut Auto Ins Co	3.52%	\$7,132,971
	Conseco Hlth Ins Co	3.03%	\$6,140,471
	Unicare Life & Health Ins Co	2.44%	\$4,940,794
	United World Life Ins Co	2.21%	\$4,485,658
	Northwestern Mut Life Ins Co	2.18%	\$4,422,215
	Continental Gen Ins Co	2.10%	\$4,260,893
	Time Ins Co	1.98%	\$4,011,524
	Colonial Life & Accident Ins Co	1.84%	\$3,724,841
	Provident Life & Accident Ins Co	1.68%	\$3,413,756
	American Ntwrk Ins Co	1.61%	\$3,261,336
	Bankers Fidelity Life Ins Co	1.58%	\$3,208,283
	Metropolitan Life Ins Co	1.18%	\$2,388,875
	Royal Neighbors Of Amer	1.10%	\$2,223,158
	John Alden Life Ins Co	1.08%	\$2,197,936
	United Teacher Assoc Ins Co	0.94%	\$1,909,727
	Western & Southern Life Ins Co	0.87%	\$1,766,171
	Monumental Life Ins Co	0.81%	\$1,643,119
	Physicians Mut Ins Co	0.80%	\$1,627,540
	Northwestern Long Term Care Ins Co	0.80%	\$1,621,385
	American Gen Life & Acc Ins Co	0.79%	\$1,611,650
	Massachusetts Mut Life Ins Co	0.76%	\$1,546,723
	RiverSource Life Ins Co	0.74%	\$1,500,019
	Constitution Life Ins Co	0.66%	\$1,347,562
	John Hancock Life Ins Co	0.66%	\$1,336,369
	American Heritage Life Ins Co	0.61%	\$1,234,099
	Paul Revere Life Ins Co	0.57%	\$1,164,411
	American Income Life Ins Co	0.55%	\$1,111,280
	Nationwide Life Ins Co	0.51%	\$1,037,964
	The Health Plan the Upper OH Valley	0.47%	\$945,894
	New York Life Ins Co	0.45%	\$917,083
	Conseco Senior Hlth Ins Co	0.41%	\$832,884
	Standard Life & Accident Ins Co	0.41%	\$823,291
	Order of United Commerical Travelers	0.36%	\$733,803
	American Fidelity Assur Co	0.36%	\$720,774
	Berkshire Life Ins Co of Amer	0.32%	\$648,640
	Teachers Ins & Ann Assoc Of Amer	0.30%	\$613,224
	Professional Ins Co	0.29%	\$595,744

**2007 West Virginia Market Share Report  
Individual A & H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Loyal Amer Life Ins Co	0.29%	\$593,967
46	AXA Equitable Life Ins Co	0.29%	\$582,557
47	Prudential Ins Co Of Amer	0.27%	\$557,371
48	Golden Rule Ins Co	0.25%	\$516,255
49	Unum Life Ins Co Of Amer	0.25%	\$507,348
50	Assurity Life Ins Co	0.24%	\$483,774
51	Thrivent Financial For Lutherans	0.23%	\$472,138
52	Sears Life Ins Co	0.23%	\$458,262
53	Reassure Amer Life Ins Co	0.20%	\$411,364
54	Washington Natl Ins Co	0.20%	\$407,280
55	Allianz Life Ins Co Of N Amer	0.19%	\$383,020
56	TIAA Cref Life Ins Co	0.19%	\$379,349
57	Aetna Life Ins Co	0.18%	\$373,561
58	Protective Life Ins Co	0.18%	\$362,570
59	Provident Amer Life & Hlth Ins Co	0.18%	\$356,760
60	Metlife Ins Co of CT	0.17%	\$350,049
61	Principal Life Ins Co	0.17%	\$342,212
62	Guardian Life Ins Co Of Amer	0.16%	\$333,828
63	Conseco Ins Co	0.15%	\$309,980
64	American Republic Ins Co	0.15%	\$304,457
65	Markel Ins Co	0.15%	\$302,236
66	Ohio Natl Life Assur Corp	0.14%	\$277,649
67	Humana Ins Co	0.13%	\$273,361
68	USAA Life Ins Co	0.12%	\$239,002
69	Continental Cas Co	0.12%	\$237,839
70	Genworth Life & Ann Ins Co	0.11%	\$227,736
71	Life Investors Ins Co Of Amer	0.11%	\$213,899
72	Liberty Life Ins Co	0.10%	\$201,983
73	Ohio Natl Life Ins Co	0.10%	\$194,811
74	Continental Life Ins Co Brentwood	0.09%	\$191,159
75	Kanawha Ins Co	0.09%	\$191,136
76	Lincoln Natl Life Ins Co	0.09%	\$188,050
77	Mony Life Ins Co	0.09%	\$177,657
78	Stonebridge Life Ins Co	0.08%	\$163,460
79	Globe Life & Accident Ins Co	0.08%	\$153,891
80	Trustmark Ins Co	0.08%	\$152,577
81	Union Bankers Ins Co	0.07%	\$149,520
82	Woodmen World Life Ins Soc	0.07%	\$148,140
83	Lincoln Heritage Life Ins Co	0.07%	\$146,975
84	American Gen Life Ins Co	0.07%	\$144,413
85	Lincoln Benefit Life Co	0.07%	\$143,502
86	Farm Family Life Ins Co	0.07%	\$132,285
87	Family Heritage Life Ins Co Of Amer	0.06%	\$131,212
88	American Natl Ins Co	0.06%	\$130,316

**2007 West Virginia Market Share Report  
Individual A & H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Central United Life Ins Co	0.06%	\$129,678
90	United Natl Life Ins Co Of Amer	0.06%	\$123,024
91	Freedom Life Ins Co Of Amer	0.06%	\$121,789
92	Union Security Ins Co	0.06%	\$119,539
93	Transamerica Occidental Life Ins Co	0.06%	\$115,532
94	Minnesota Life Ins Co	0.05%	\$111,017
95	Great Amer Life Ins Co	0.05%	\$101,642
96	Standard Ins Co	0.05%	\$100,902
97	Centre Life Ins Co	0.05%	\$97,848
98	Shenandoah Life Ins Co	0.05%	\$95,983
99	United States Fire Ins Co	0.05%	\$92,987
100	Union Central Life Ins Co	0.05%	\$91,759
101	Federated Life Ins Co	0.04%	\$88,031
102	Merit Life Ins Co	0.04%	\$87,349
103	World Ins Co	0.04%	\$84,126
104	Cincinnati Life Ins Co	0.04%	\$83,565
105	Illinois Mut Life Ins Co	0.04%	\$83,091
106	National Life Ins Co	0.04%	\$82,319
107	Central Reserve Life Ins Co	0.04%	\$82,306
108	Colonial Penn Life Ins Co	0.04%	\$80,036
109	Pacificare Life & Hlth Ins Co	0.04%	\$72,653
110	AF&L Ins Co	0.04%	\$71,057
111	Pennsylvania Life Ins Co	0.03%	\$67,786
112	Monarch Life Ins Co	0.03%	\$64,521
113	Celtic Ins Co	0.03%	\$64,384
114	Reliastar Life Ins Co Of NY	0.03%	\$60,142
115	Central States H & L Co Of Omaha	0.03%	\$59,964
116	Pan Amer Life Ins Co	0.03%	\$59,731
117	Old Republic Ins Co	0.03%	\$58,766
118	Transamerica Life Ins Co	0.03%	\$57,123
119	Union Fidelity Life Ins Co	0.03%	\$55,437
120	National Union Fire Ins Co Of Pitts	0.03%	\$54,533
121	Gerber Life Ins Co	0.03%	\$51,875
122	United Ins Co Of Amer	0.02%	\$49,482
123	State Life Ins Co	0.02%	\$49,317
124	Medamerica Ins Co	0.02%	\$48,989
125	American Pioneer Life Ins Co	0.02%	\$48,759
126	Guarantee Trust Life Ins Co	0.02%	\$47,712
127	Medico Ins Co	0.02%	\$46,711
128	EMC Natl Life Co	0.02%	\$45,776
129	National Guardian Life Ins Co	0.02%	\$42,278
130	AIG Life Ins Co	0.02%	\$40,005
131	Health Care Serv Corp A Mut Legal Re	0.02%	\$39,982
132	American Bankers Ins Co Of FL	0.02%	\$37,482

**2007 West Virginia Market Share Report  
Individual A & H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Fairmont Specialty Ins Co	0.02%	\$37,167
134	Lafayette Life Ins Co	0.02%	\$33,289
135	Country Life Ins Co	0.01%	\$29,522
136	General Amer Life Ins Co	0.01%	\$27,916
137	New Era Life Ins Co	0.01%	\$27,749
138	US Business of Crown Life Ins Co	0.01%	\$26,882
139	Medico Life Ins Co	0.01%	\$25,793
140	Central Benefits Natl Life Ins Co	0.01%	\$23,563
141	Jackson Natl Life Ins Co	0.01%	\$22,782
142	Central States Ind Co Of Omaha	0.01%	\$22,778
143	Oxford Life Ins Co	0.01%	\$21,885
144	New England Life Ins Co	0.01%	\$21,753
145	American Natl Life Ins Co Of TX	0.01%	\$21,146
146	Erie Family Life Ins Co	0.01%	\$21,088
147	Republic Western Ins Co	0.01%	\$18,742
148	Equitable Life & Cas Ins Co	0.01%	\$17,195
149	United Of Omaha Life Ins Co	0.01%	\$15,023
150	Symetra Life Ins Co	0.01%	\$15,013
151	Cuna Mut Ins Society	0.01%	\$14,429
152	Connecticut Gen Life Ins Co	0.01%	\$14,187
153	Unified Life Ins Co	0.01%	\$13,461
154	Liberty Natl Life Ins Co	0.01%	\$12,867
155	Universal Guaranty Life Ins Co	0.01%	\$12,553
156	Indianapolis Life Ins Co	0.01%	\$11,411
157	Penn Mut Life Ins Co	0.01%	\$11,014
158	Citizens Security Life Ins Co	0.01%	\$10,881
159	Philadelphia American Life Ins Co	0.01%	\$10,506
160	Commercial Guar Cas Ins Co	0.00%	\$9,211
161	Jefferson Natl Life Ins Co	0.00%	\$8,733
162	National Teachers Assoc Life Ins Co	0.00%	\$8,632
163	Marquette Natl Life Ins Co	0.00%	\$8,629
164	Chesapeake Life Ins Co	0.00%	\$7,947
165	American Public Life Ins Co	0.00%	\$7,432
166	Physicians Life Ins Co	0.00%	\$6,551
167	US Br Great West Life Assur Co	0.00%	\$6,479
168	Hartford Life & Ann Ins Co	0.00%	\$6,356
169	HCC Life Ins Co	0.00%	\$5,841
170	Mega Life & Hlth Ins Co The	0.00%	\$5,267
171	Commonwealth Ann & Life Ins Co	0.00%	\$5,214
172	AIG Premier Ins Co	0.00%	\$5,179
173	Old Amer Ins Co	0.00%	\$4,603
174	Fidelity Security Life Ins Co	0.00%	\$4,529
175	Modern Woodmen Of Amer	0.00%	\$4,529
176	Christian Fidelity Life Ins Co	0.00%	\$4,320
177	American Progressive L&H Ins Of NY	0.00%	\$3,848

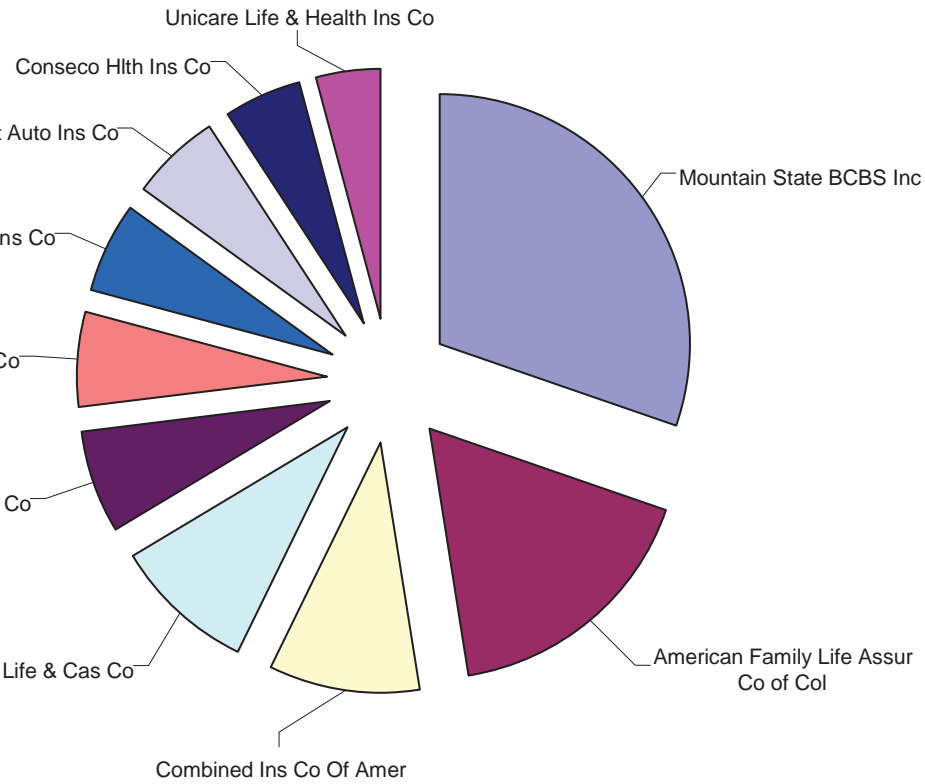
**2007 West Virginia Market Share Report  
Individual A & H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
178	US Business of Canada Life Assur Co	0.00%	\$3,798
179	Kansas City Life Ins Co	0.00%	\$3,739
180	American States Ins Co	0.00%	\$3,609
181	Idealife Ins Co	0.00%	\$3,450
182	Union Labor Life Ins Co	0.00%	\$3,325
183	Reliastar Life Ins Co	0.00%	\$3,245
184	State Mut Ins Co	0.00%	\$3,094
185	Baltimore Life Ins Co	0.00%	\$2,989
186	American United Life Ins Co	0.00%	\$2,807
187	Renaissance L & H Ins Co of Amer	0.00%	\$2,802
188	Liberty Mut Ins Co	0.00%	\$2,611
189	National States Ins Co	0.00%	\$2,398
190	Starmount Life Ins Co	0.00%	\$2,157
191	Life Ins Co Of N Amer	0.00%	\$2,078
192	Colorado Bankers Life Ins Co	0.00%	\$2,059
193	Fairmont Premier Ins Co	0.00%	\$1,972
194	Allstate Life Ins Co	0.00%	\$1,958
195	Security Life Of Denver Ins Co	0.00%	\$1,865
196	Columbus Life Ins Co	0.00%	\$1,756
197	MTL Ins Co	0.00%	\$1,647
198	Transamerica Financial Life Ins Co	0.00%	\$1,628
199	Phoenix Life Ins Co	0.00%	\$1,590
200	Sagicor Life Ins Co	0.00%	\$1,581
201	National Safety Life Ins Co	0.00%	\$1,525
202	Primerica Life Ins Co	0.00%	\$1,514
203	Commercial Travelers Mut Ins Co	0.00%	\$1,363
204	Companion Life Ins Co	0.00%	\$1,127
205	Teachers Protective Mut Life Ins Co	0.00%	\$1,115
206	World Corp Ins Co	0.00%	\$1,079
207	Reliance Standard Life Ins Co	0.00%	\$1,077
208	American Home Assur Co	0.00%	\$1,071
209	Croatian Fraternal Union Of Amer	0.00%	\$956
210	Investors Heritage Life Ins Co	0.00%	\$926
211	Horace Mann Life Ins Co	0.00%	\$891
212	AAA Life Ins Co	0.00%	\$787
213	American Bankers Life Assur Co Of FL	0.00%	\$700
214	Nationwide Life Ins Co of Amer	0.00%	\$589
215	First Allmerica Fin Life Ins Co	0.00%	\$564
216	Humanadental Ins Co	0.00%	\$515
217	John Hancock Life Ins Co (USA)	0.00%	\$498
218	Federal Ins Co	0.00%	\$426
219	American Sentinel Ins Co	0.00%	\$405
220	United States Life Ins Co In NYC	0.00%	\$343
221	LifeSecure Ins Co	0.00%	\$293
222	State Automobile Mut Ins Co	0.00%	\$248

**2007 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
223	ING USA Ann & Life Ins Co	0.00%	\$244
224	Farmers New World Life Ins Co	0.00%	\$229
225	Independent Order Of Foresters Us Br	0.00%	\$203
226	Liberty Life Assur Co Of Boston	0.00%	\$201
227	American Capitol Ins Co	0.00%	\$196
228	Slovene Natl Benefit Society	0.00%	\$172
229	William Penn Assn	0.00%	\$166
230	First Investors Life Ins Co	0.00%	\$149
231	Government Employees Ins Co	0.00%	\$133
232	Harleysville Life Ins Co	0.00%	\$130
233	Unity Mut Life Ins Co	0.00%	\$120
234	Investors Consolidated Ins Co	0.00%	\$116
235	Banner Life Ins Co	0.00%	\$113
236	Acacia Life Ins Co	0.00%	\$90
237	Conseco Life Ins Co	0.00%	\$80
238	Central Security Life Ins Co	0.00%	\$73
239	Federal Life Ins Co	0.00%	\$68
240	Security Life Ins Co Of Amer	0.00%	\$62
241	United Family Life Ins Co	0.00%	\$62
242	Investors Life Ins Co N Amer	0.00%	\$60
243	Stonebridge Casualty Ins Co	0.00%	\$58
244	Life Ins Co Of The Southwest	0.00%	\$38
245	American Intl Life Assur Co of NY	0.00%	\$25
246	Brokers Natl Life Assur Co	0.00%	\$16
247	Reliable Life Ins Co	0.00%	\$13
248	United Liberty Life Ins Co	0.00%	\$1
249	National Cas Co	0.00%	(\$2,180)
250	Arch Ins Co	-0.02%	(\$31,791)
	Total for Top 10 Insurers	59.64%	\$120,963,997
	Total for All Other Insurers	<u>40.36%</u>	<u>\$81,852,642</u>
	Total for All Insurers	100.00%	\$202,816,639

**2007 West Virginia Market Share Report  
Individual A & H Type Policies**



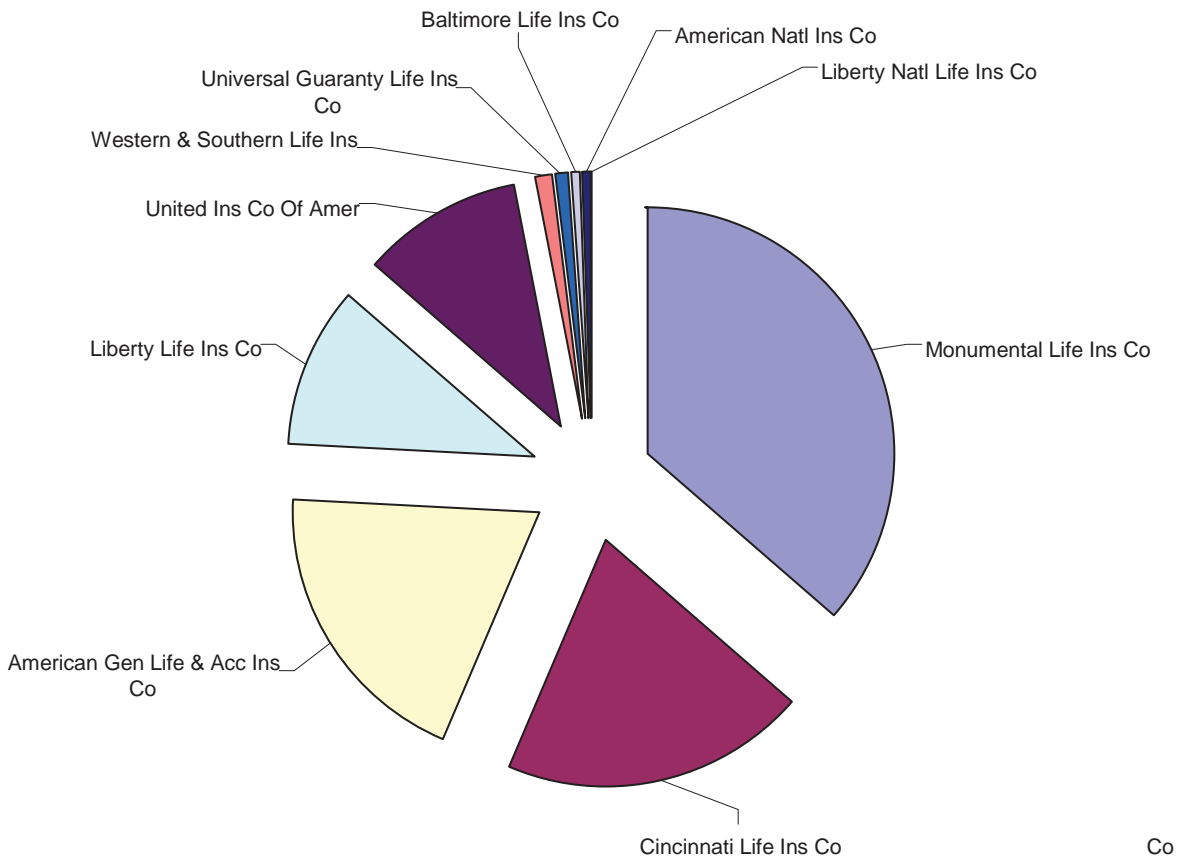
**2007 West Virginia Market Share Report**

**Industrial Life**

Monumental Life Ins Co	36.35%	\$72,773
Cincinnati Life Ins Co	19.96%	\$39,957
American Gen Life & Acc Ins Co	19.35%	\$38,746
Liberty Life Ins Co	10.66%	\$21,345
United Ins Co Of Amer	10.63%	\$21,279
Western & Southern Life Ins Co	1.01%	\$2,023
Universal Guaranty Life Ins Co	0.91%	\$1,827
Baltimore Life Ins Co	0.58%	\$1,158
American Natl Ins Co	0.41%	\$814
Liberty Natl Life Ins Co	0.05%	\$97
Unity Mut Life Ins Co	0.05%	\$92
Jackson Natl Life Ins Co	0.02%	\$50
Citizens Security Life Ins Co	0.01%	\$26



Rank	Company Name	Percent Of Market	Direct Premiums Earned
14	Union Security Ins Co	0.01%	\$16
15	American Capitol Ins Co	0.01%	\$13
	Total for Top 10 Insurers	99.90%	\$200,019
	Total for All Other Insurers	<u>0.10%</u>	<u>\$197</u>
	Total for All Insurers	100.00%	\$200,216



**2007 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	10.02%	\$43,151,928
2	Transamerica Life Ins Co	7.22%	\$31,102,864
3	State Farm Life Ins Co	5.48%	\$23,625,692
4	Monumental Life Ins Co	4.78%	\$20,601,076
5	Prudential Ins Co Of Amer	3.02%	\$13,022,078
6	American Gen Life & Acc Ins Co	2.88%	\$12,414,594
7	Metropolitan Life Ins Co	2.76%	\$11,872,834
8	Massachusetts Mut Life Ins Co	2.44%	\$10,506,728

Hartford Life & Ann Ins Co	2.39%	\$10,317,251
AXA Equitable Life Ins Co	2.33%	\$10,037,572
Lincoln Natl Life Ins Co	2.26%	\$9,720,655
New York Life Ins Co	2.25%	\$9,693,548
Nationwide Life Ins Co	1.99%	\$8,588,637
New York Life Ins & Ann Corp	1.88%	\$8,099,891
American Gen Life Ins Co	1.42%	\$6,125,843
Genworth Life & Ann Ins Co	1.39%	\$5,996,218
United Of Omaha Life Ins Co	1.39%	\$5,992,627
Guardian Life Ins Co Of Amer	1.38%	\$5,964,177
Pruco Life Ins Co	1.29%	\$5,551,962
Protective Life Ins Co	1.23%	\$5,301,956
John Hancock Life Ins Co (USA)	1.21%	\$5,210,668
Western & Southern Life Ins Co	1.17%	\$5,059,138
Primerica Life Ins Co	1.11%	\$4,765,132
Hartford Life Ins Co	1.07%	\$4,607,278
Erie Family Life Ins Co	1.04%	\$4,500,387
American Income Life Ins Co	0.94%	\$4,049,991
Allstate Life Ins Co	0.92%	\$3,948,882
New England Life Ins Co	0.86%	\$3,723,568
Globe Life & Accident Ins Co	0.84%	\$3,598,513
Farm Family Life Ins Co	0.72%	\$3,115,632
Midland Natl Life Ins Co	0.71%	\$3,050,911
Reassure Amer Life Ins Co	0.70%	\$3,036,680
RiverSource Life Ins Co	0.70%	\$3,017,639
Lincoln Benefit Life Co	0.70%	\$3,014,863
Bankers Life & Cas Co	0.65%	\$2,795,188
Combined Ins Co Of Amer	0.65%	\$2,784,688
MetLife Investors USA Ins Co	0.62%	\$2,650,577
Western Southern Life Assur Co	0.61%	\$2,631,854
Transamerica Occidental Life Ins Co	0.58%	\$2,487,143
Great W Life & Ann Ins Co	0.57%	\$2,452,991
Nationwide Life & Ann Ins Co	0.56%	\$2,415,116
Ohio Natl Life Assur Corp	0.54%	\$2,326,459
Horace Mann Life Ins Co	0.51%	\$2,204,941
Physicians Life Ins Co	0.47%	\$2,032,190

**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Reliastar Life Ins Co	0.46%	\$1,984,919
46	General Amer Life Ins Co	0.46%	\$1,969,992
47	Liberty Life Ins Co	0.45%	\$1,949,653
48	Principal Life Ins Co	0.44%	\$1,908,608
49	Pacific Life Ins Co	0.44%	\$1,885,372
50	Teachers Ins & Ann Assoc Of Amer	0.43%	\$1,871,949
51	John Hancock Life Ins Co	0.43%	\$1,854,027
52	Boston Mut Life Ins Co	0.43%	\$1,835,223
53	Cincinnati Life Ins Co	0.43%	\$1,834,420
54	Gerber Life Ins Co	0.39%	\$1,689,759
55	Provident Life & Accident Ins Co	0.39%	\$1,669,420
56	US Br SunLife Assur Co Of Canada	0.38%	\$1,649,022
57	Motorists Life Ins Co	0.37%	\$1,614,880
58	Metlife Ins Co of CT	0.36%	\$1,569,736
59	USAA Life Ins Co	0.36%	\$1,530,542
60	West Coast Life Ins Co	0.34%	\$1,443,927
61	Shenandoah Life Ins Co	0.33%	\$1,433,519
62	John Hancock Variable Life Ins Co	0.31%	\$1,355,126
63	Old Amer Ins Co	0.31%	\$1,344,771
64	Colonial Penn Life Ins Co	0.31%	\$1,320,790
65	United American Ins Co	0.31%	\$1,320,041
66	Security Life Of Denver Ins Co	0.30%	\$1,303,573
67	Colonial Life & Accident Ins Co	0.30%	\$1,271,994
68	Banner Life Ins Co	0.29%	\$1,239,322
69	AIG Life Ins Co	0.29%	\$1,238,129
70	North Amer Co Life & Hlth Ins	0.27%	\$1,178,038
71	Penn Mut Life Ins Co	0.27%	\$1,174,738
72	Lafayette Life Ins Co	0.27%	\$1,170,328
73	Minnesota Life Ins Co	0.27%	\$1,168,972
74	Universal Guaranty Life Ins Co	0.27%	\$1,151,507
75	Lincoln Heritage Life Ins Co	0.26%	\$1,100,856
76	American Family Life Assur Co of Col	0.25%	\$1,081,046
77	Phoenix Life Ins Co	0.24%	\$1,050,105
78	PHL Variable Ins Co	0.23%	\$973,009
79	Mony Life Ins Co	0.23%	\$972,565
80	CM Life Ins Co	0.22%	\$965,785
81	Union Security Ins Co	0.22%	\$941,081
82	OM Fin Life Ins Co	0.22%	\$932,094
83	Indianapolis Life Ins Co	0.21%	\$924,612
84	Metropolitan Tower Life Ins Co	0.21%	\$911,896
85	US Financial Life Ins Co	0.21%	\$897,572
86	American Natl Ins Co	0.20%	\$881,872
87	Kansas City Life Ins Co	0.20%	\$862,459
88	Union Central Life Ins Co	0.19%	\$827,692

**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Standard Life & Accident Ins Co	0.19%	\$806,549
90	First Investors Life Ins Co	0.18%	\$782,516
91	United Natl Life Ins Co Of Amer	0.18%	\$770,016
92	Genworth Life Ins Co	0.17%	\$747,971
93	Settlers Life Ins Co	0.17%	\$735,975
94	Golden Rule Ins Co	0.17%	\$718,792
95	National Life Ins Co	0.16%	\$702,244
96	Time Ins Co	0.16%	\$692,247
97	Jackson Natl Life Ins Co	0.16%	\$678,952
98	National Guardian Life Ins Co	0.16%	\$676,613
99	Connecticut Gen Life Ins Co	0.15%	\$643,587
100	Conseco Life Ins Co	0.15%	\$631,473
101	Mony Life Ins Co Of Amer	0.14%	\$616,811
102	Hartford Life & Accident Ins Co	0.14%	\$612,245
103	Allianz Life Ins Co Of N Amer	0.14%	\$588,843
104	Stonebridge Life Ins Co	0.14%	\$586,821
105	Aviva Life Ins Co	0.14%	\$585,286
106	American United Life Ins Co	0.13%	\$574,878
107	Aviva Life & Ann Co	0.12%	\$537,609
108	Ohio Natl Life Ins Co	0.12%	\$534,725
109	Assurity Life Ins Co	0.12%	\$513,435
110	American Heritage Life Ins Co	0.11%	\$486,709
111	Security Mut Life Ins Co Of NY	0.11%	\$474,002
112	Symetra Life Ins Co	0.11%	\$473,987
113	Ohio State Life Ins Co	0.11%	\$462,106
114	MML Bay State Life Ins Co	0.10%	\$441,620
115	Washington Natl Ins Co	0.10%	\$431,996
116	Merit Life Ins Co	0.10%	\$424,583
117	Ing Life Ins & Ann Co	0.09%	\$404,017
118	Bankers Fidelity Life Ins Co	0.09%	\$398,506
119	Baltimore Life Ins Co	0.09%	\$371,353
120	Life Investors Ins Co Of Amer	0.08%	\$363,238
121	Cuna Mut Ins Society	0.08%	\$347,662
122	Federated Life Ins Co	0.08%	\$344,300
123	Western Reserve Life Assur Co of OH	0.08%	\$337,904
124	Chesapeake Life Ins Co	0.08%	\$336,130
125	United Ins Co Of Amer	0.08%	\$329,700
126	Nationwide Life Ins Co of Amer	0.07%	\$319,278
127	Liberty Life Assur Co Of Boston	0.07%	\$313,929
128	Continental Gen Ins Co	0.07%	\$312,916
129	First Penn Pacific Life Ins Co	0.07%	\$310,051
130	Garden State Life Ins Co	0.07%	\$305,504
131	State Life Ins Co	0.07%	\$301,552
132	Americo Fin Life & Ann Ins Co	0.07%	\$298,074
133	AXA Life & Ann Co	0.07%	\$296,861

**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
134	Guarantee Trust Life Ins Co	0.07%	\$295,396
135	US Business of Crown Life Ins Co	0.06%	\$272,155
136	Reliastar Life Ins Co Of NY	0.06%	\$270,325
137	Investors Heritage Life Ins Co	0.06%	\$265,633
138	Aetna Life Ins Co	0.06%	\$262,615
139	Texas Life Ins Co	0.06%	\$262,056
140	Liberty Natl Life Ins Co	0.06%	\$257,184
141	Investors Life Ins Co N Amer	0.06%	\$254,446
142	AGL Life Assur Co	0.06%	\$250,000
143	Columbian Life Ins Co	0.06%	\$239,634
144	Columbus Life Ins Co	0.06%	\$238,122
145	Sears Life Ins Co	0.05%	\$235,742
146	Ameritas Life Ins Corp	0.05%	\$233,104
147	National States Ins Co	0.05%	\$222,369
148	Loyal Amer Life Ins Co	0.05%	\$206,860
149	Columbian Mut Life Ins Co	0.05%	\$202,620
150	American Fidelity Assur Co	0.05%	\$199,808
151	Great Amer Life Ins Co	0.05%	\$198,768
152	Trustmark Ins Co	0.04%	\$183,667
153	United Investors Life Ins Co	0.04%	\$182,084
154	Great Southern Life Ins Co	0.04%	\$179,909
155	United Teacher Assoc Ins Co	0.04%	\$176,598
156	American Amicable Life Ins Co Of TX	0.04%	\$172,922
157	Security Life Ins Co Of Amer	0.04%	\$170,325
158	American Memorial Life Ins Co	0.04%	\$164,179
159	National Western Life Ins Co	0.04%	\$163,457
160	Fidelity Life Assn A Legal Reserve L	0.04%	\$157,805
161	NYLife Ins Co Of AZ	0.04%	\$153,405
162	Acacia Life Ins Co	0.04%	\$152,738
163	AAA Life Ins Co	0.03%	\$144,226
164	Government Personnel Mut Life Ins Co	0.03%	\$141,081
165	Philadelphia-United Life Ins Co	0.03%	\$136,192
166	Starmount Life Ins Co	0.03%	\$134,411
167	Farmers New World Life Ins Co	0.03%	\$130,986
168	Unified Life Ins Co	0.03%	\$126,656
169	Union Bankers Ins Co	0.03%	\$126,233
170	Jefferson Natl Life Ins Co	0.03%	\$121,048
171	Country Life Ins Co	0.03%	\$115,202
172	Pan Amer Assur Co	0.03%	\$108,854
173	Union Fidelity Life Ins Co	0.03%	\$107,965
174	Wilton Reassurance Life Co of NY	0.02%	\$102,315
175	Conseco Senior Hlth Ins Co	0.02%	\$100,339
176	MTL Ins Co	0.02%	\$97,295
177	Constitution Life Ins Co	0.02%	\$96,462
178	TIAA Cref Life Ins Co	0.02%	\$93,543

**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
179	Security Benefit Life Ins Co	0.02%	\$93,001
180	Employees Life Co Mut	0.02%	\$91,256
181	Surety Life Ins Co	0.02%	\$90,167
182	Manhattan Natl Life Ins Co	0.02%	\$90,111
183	Illinois Mut Life Ins Co	0.02%	\$87,983
184	Universal Underwriters Life Ins Co	0.02%	\$78,065
185	United States Life Ins Co In NYC	0.02%	\$76,423
186	National Benefit Life Ins Co	0.02%	\$76,362
187	Standard Life Ins Co Of IN	0.02%	\$75,105
188	United Home Life Ins Co	0.02%	\$73,667
189	5 Star Life Ins Co	0.02%	\$72,222
190	Unity Financial Life Ins Co	0.02%	\$71,711
191	US Business of Canada Life Assur Co	0.02%	\$71,122
192	American Fidelity Life Ins Co	0.02%	\$69,166
193	Manhattan Life Ins Co	0.02%	\$68,546
194	Commonwealth Ann & Life Ins Co	0.02%	\$66,977
195	Phoenix Life & Annuity Co	0.02%	\$65,856
196	Presidential Life Ins Co	0.02%	\$65,795
197	Penn Ins & Ann Co	0.01%	\$59,925
198	Madison Natl Life Ins Co Inc	0.01%	\$59,844
199	Mega Life & Hlth Ins Co The	0.01%	\$59,255
200	ING USA Ann & Life Ins Co	0.01%	\$58,596
201	Amica Life Ins Co	0.01%	\$58,196
202	State Mut Ins Co	0.01%	\$56,347
203	AIG SunAmerica Life Assur Co	0.01%	\$56,090
204	Merrill Lynch Life Ins Co	0.01%	\$55,972
205	Trans World Assur Co	0.01%	\$55,588
206	The Savings Bank Life Ins Co Of MA	0.01%	\$55,553
207	Conseco Ins Co	0.01%	\$55,061
208	LifeSecure Ins Co	0.01%	\$54,630
209	Life Ins Co Of The Southwest	0.01%	\$53,969
210	American Capitol Ins Co	0.01%	\$51,897
211	Unum Life Ins Co Of Amer	0.01%	\$47,709
212	Conseco Hlth Ins Co	0.01%	\$47,575
213	Harleysville Life Ins Co	0.01%	\$47,309
214	World Ins Co	0.01%	\$46,807
215	Occidental Life Ins Co Of NC	0.01%	\$46,291
216	Paul Revere Variable Ann Ins Co	0.01%	\$46,075
217	Fort Dearborn Life Ins Co	0.01%	\$45,492
218	Unity Mut Life Ins Co	0.01%	\$41,823
219	Continental Life Ins Co Brentwood	0.01%	\$41,328
220	Citizens Security Life Ins Co	0.01%	\$38,456
221	Colorado Bankers Life Ins Co	0.01%	\$37,883
222	Kanawha Ins Co	0.01%	\$36,890
223	Old Republic Life Ins Co	0.01%	\$36,834

**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
224	Continental Assur Co	0.01%	\$36,805
225	United Fidelity Life Ins Co	0.01%	\$33,606
226	Reliance Standard Life Ins Co	0.01%	\$32,256
227	Mid West Natl Life Ins Co Of TN	0.01%	\$30,998
228	American Bankers Life Assur Co Of FL	0.01%	\$30,266
229	Pioneer Security Life Ins Co	0.01%	\$29,095
230	Midwestern United Life Ins Co	0.01%	\$27,017
231	Paul Revere Life Ins Co	0.01%	\$27,017
232	Homesteaders Life Co	0.01%	\$26,640
233	Idealife Ins Co	0.01%	\$25,733
234	Fidelity Investments Life Ins Co	0.01%	\$24,934
235	Forethought Life Ins Co	0.01%	\$23,823
236	Sentry Life Ins Co	0.01%	\$23,747
237	United World Life Ins Co	0.01%	\$23,631
238	Household Life Ins Co	0.01%	\$22,676
239	Life Ins Co Of N Amer	0.00%	\$21,207
240	First Allmerica Fin Life Ins Co	0.00%	\$21,177
241	Standard Ins Co	0.00%	\$20,369
242	Pan Amer Life Ins Co	0.00%	\$19,935
243	Monarch Life Ins Co	0.00%	\$18,384
244	American Republic Ins Co	0.00%	\$18,333
245	American Natl Life Ins Co Of TX	0.00%	\$18,091
246	Pennsylvania Life Ins Co	0.00%	\$18,030
247	Beneficial Life Ins Co	0.00%	\$17,472
248	EMC Natl Life Co	0.00%	\$16,810
249	Thrivent Life Ins Co	0.00%	\$16,695
250	Mutual Of Amer Life Ins Co	0.00%	\$15,957
251	Central Reserve Life Ins Co	0.00%	\$15,123
252	Humanadental Ins Co	0.00%	\$14,486
253	Integrity Life Ins Co	0.00%	\$13,898
254	American Equity Invest Life Ins Co	0.00%	\$13,701
255	Aurora Natl Life Assur Co	0.00%	\$13,579
256	Pioneer American Ins Co	0.00%	\$12,464
257	Central United Life Ins Co	0.00%	\$12,163
258	US Br Great West Life Assur Co	0.00%	\$12,027
259	Sunset Life Ins Co Of Amer	0.00%	\$11,660
260	John Alden Life Ins Co	0.00%	\$10,213
261	Transamerica Financial Life Ins Co	0.00%	\$10,087
262	American Pioneer Life Ins Co	0.00%	\$9,872
263	American Intl Life Assur Co of NY	0.00%	\$9,385
264	American Gen Assur Co	0.00%	\$8,639
265	Federal Life Ins Co	0.00%	\$8,557
266	Provident Amer Life & Hlth Ins Co	0.00%	\$8,128
267	VantisLife Ins Co	0.00%	\$7,842
268	Pioneer Mut Life Ins Co	0.00%	\$7,828



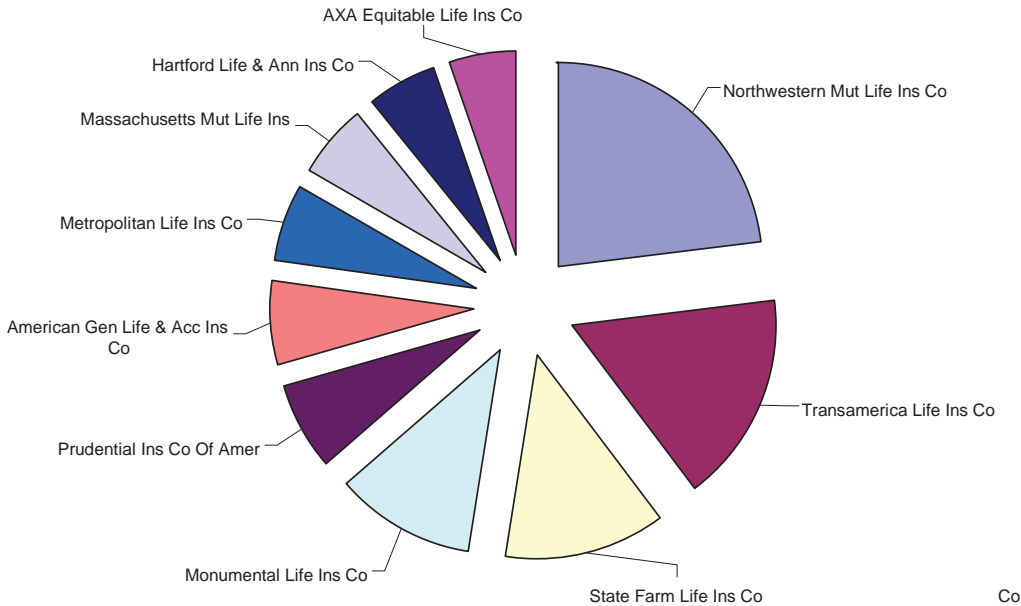
**2007 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
269	Nationwide Life & Ann Co of Amer	0.00%	\$6,703
270	Lincoln Life & Ann Co of NY	0.00%	\$6,700
271	Guardian Ins & Ann Co Inc	0.00%	\$6,427
272	Church Life Ins Corp	0.00%	\$6,261
273	Balboa Life Ins Co	0.00%	\$5,997
274	Union Labor Life Ins Co	0.00%	\$5,877
275	Bankers Life Ins Co	0.00%	\$5,217
276	United Family Life Ins Co	0.00%	\$4,653
277	Oxford Life Ins Co	0.00%	\$4,343
278	Professional Ins Co	0.00%	\$4,258
279	Family Life Ins Co	0.00%	\$4,134
280	American Hlth & Life Ins Co	0.00%	\$4,064
281	Molina Hlthcare Ins Co	0.00%	\$3,521
282	Medico Life Ins Co	0.00%	\$3,438
283	Delaware Amer Life Ins Co	0.00%	\$3,334
284	Central States H & L Co Of Omaha	0.00%	\$3,233
285	Pacific Life & Ann Co	0.00%	\$3,166
286	Fidelity Security Life Ins Co	0.00%	\$3,164
287	Country Investors Life Assur Co	0.00%	\$3,032
288	Kemper Investors Life Ins Co	0.00%	\$2,867
289	Sagicor Life Ins Co	0.00%	\$2,864
290	MetLife Investors Ins Co	0.00%	\$2,750
291	AIG Ann Ins Co	0.00%	\$2,690
292	Combenefits Ins Co	0.00%	\$2,682
293	Alta Hlth & Life Ins Co	0.00%	\$2,653
294	Central Security Life Ins Co	0.00%	\$2,336
295	National Teachers Assoc Life Ins Co	0.00%	\$2,299
296	American Progressive L&H Ins Of NY	0.00%	\$2,210
297	Sunamerica Life Ins Co	0.00%	\$2,179
298	Great Western Ins Co	0.00%	\$2,162
299	CICA Life Ins Co of Amer	0.00%	\$2,159
300	Equitable Life & Cas Ins Co	0.00%	\$1,814
301	Annuity & Life Reassur Amer Inc	0.00%	\$1,760
302	Liberty Bankers Life Ins Co	0.00%	\$1,751
303	Berkshire Life Ins Co of Amer	0.00%	\$1,684
304	HCC Life Ins Co	0.00%	\$1,532
305	Freedom Life Ins Co Of Amer	0.00%	\$1,220
306	Pharmacists Life Ins Co	0.00%	\$1,161
307	S USA Life Ins Co Inc	0.00%	\$1,044
308	American Investors Life Ins Co	0.00%	\$938
309	Ullico Life Ins Co	0.00%	\$900
310	Scor Life Ins Co	0.00%	\$765
311	Industrial Alliance Pacific Ins & Fi	0.00%	\$728
312	Companion Life Ins Co	0.00%	\$713
313	Standard Security Life Ins Co Of NY	0.00%	\$679
314	Teachers Protective Mut Life Ins Co	0.00%	\$609



## 2007 West Virginia Market Share Report Ordinary Life

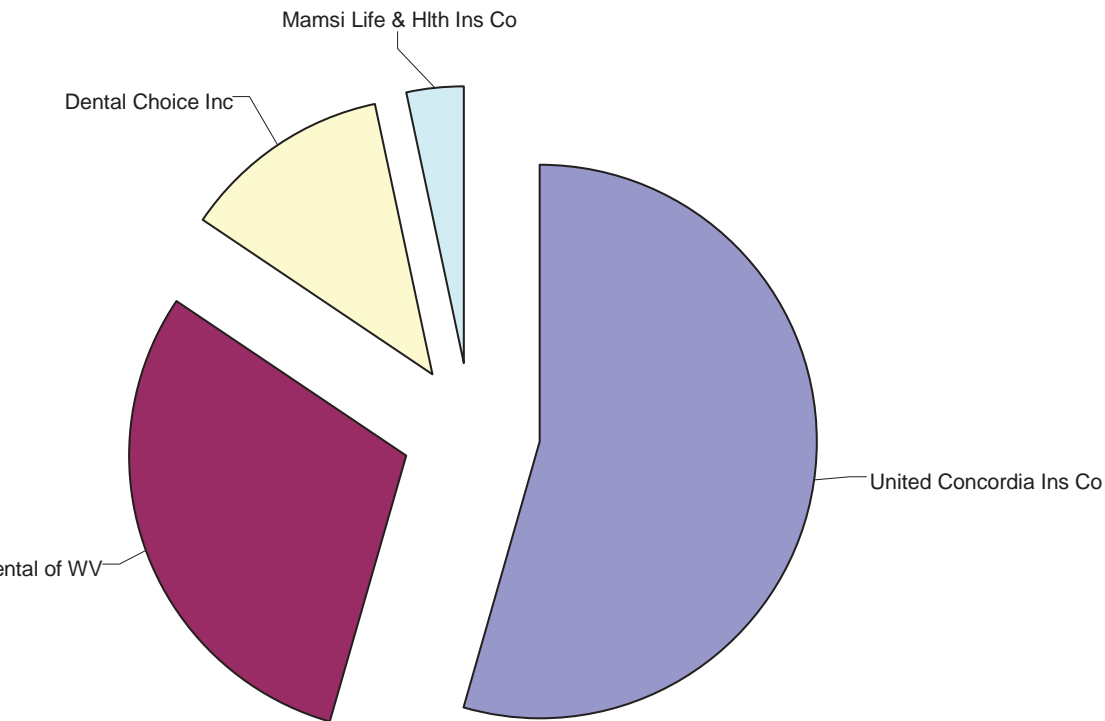
Rank	Company Name	Percent Of Market	Direct Premiums Earned
315	Anthem Life Ins Co	0.00%	\$608
316	Mamsi Life & Hlth Ins Co	0.00%	\$552
317	Reliable Life Ins Co	0.00%	\$511
318	Members Life Ins Co	0.00%	\$468
319	United Liberty Life Ins Co	0.00%	\$455
320	Symetra Natl Life Ins Co	0.00%	\$435
321	Securian Life Ins Co	0.00%	\$388
322	Investors Guar Life Ins Co	0.00%	\$319
323	First Hlth Life & Hlth Ins Co	0.00%	\$273
324	Celtic Ins Co	0.00%	\$257
325	Christian Fidelity Life Ins Co	0.00%	\$238
326	American Public Life Ins Co	0.00%	\$201
327	Individual Assur Co Life Hlth & Acc	0.00%	\$77
328	New Era Life Ins Co	0.00%	\$5
329	Sun Life Assur Co Of Canada US	-0.01%	(\$23,349)
	<b>Total for Top 10 Insurers</b>	<b>43.32%</b>	<b>\$186,652,617</b>
	<b>Total for All Other Insurers</b>	<b><u>56.68%</u></b>	<b><u>\$244,192,579</u></b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$430,845,196</b>



## 2007 West Virginia Market Share Report

### Health Insurers Reporting Dental Only

Company Name	Percent Of Market	Direct Premiums Earned
United Concordia Ins Co	54.45%	\$4,629,297
Delta Dental of W VA	29.89%	\$2,541,353
Dental Choice Inc	12.31%	\$1,046,828
Mamsi Life & Hlth Ins Co	3.34%	\$284,111
Total for Top 10 Insurers	100.00%	\$8,501,589
Total for All Other Insurers		
Total for All Insurers	100.00%	\$8,501,589

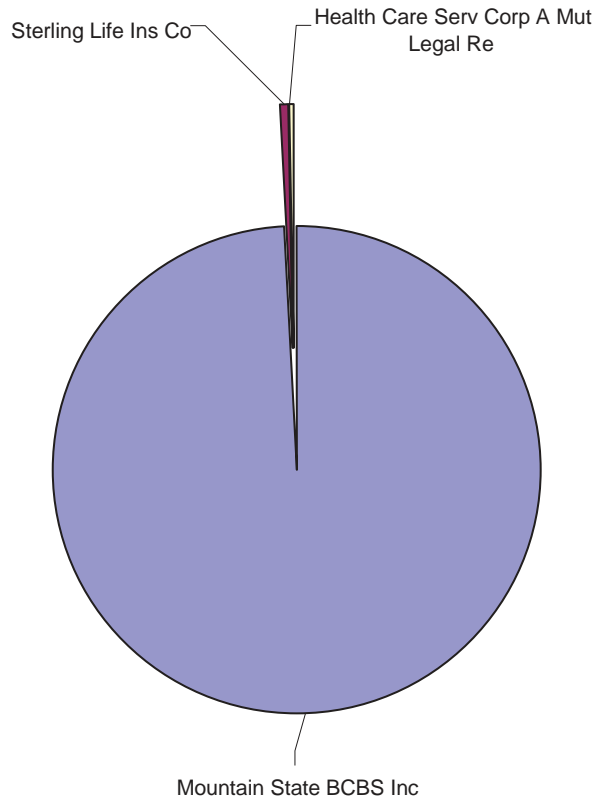


### Health Insurers Reporting Medicare Supplement

Percent Of

## 2007 West Virginia Market Share Report

Rank	Company Name	Market	Direct Premiums Earned
1	Mountain State BCBS Inc	99.16%	\$30,749,256
2	Sterling Life Ins Co	0.69%	\$212,581
3	Health Care Serv Corp A Mut Legal Re	0.15%	\$46,930
	Total for Top 10 Insurers	100.00%	\$31,008,767
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$31,008,767



## 2007 West Virginia Market Share Report

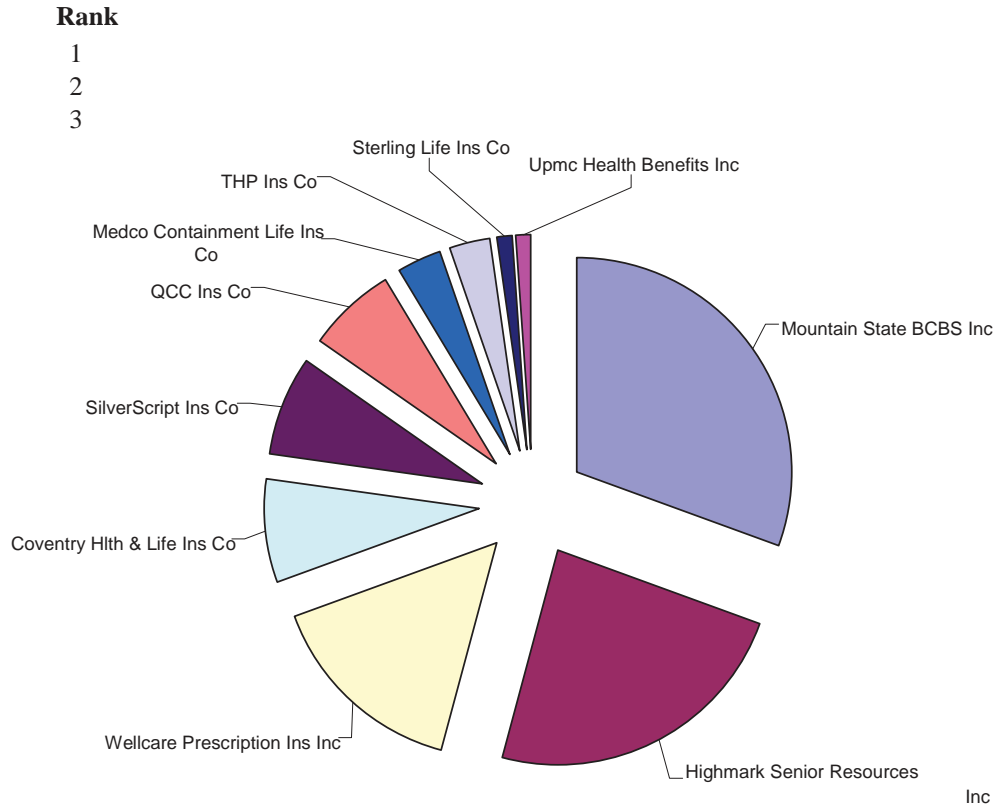
**Direct  
Premiums  
Earned**

### Health Insurers Reporting Other

<b>Company Name</b>	<b>Market</b>	<b>Percent Of</b>
Mountain State BCBS Inc	30.20%	\$19,650,461
Highmark Senior Resources Inc	23.30%	\$15,157,770
Wellcare Prescription Ins Inc	14.92%	\$9,709,477
Coventry Hlth & Life Ins Co	7.74%	\$5,032,904
SilverScript Ins Co	7.37%	\$4,793,871
QCC Ins Co	6.57%	\$4,274,470
Medco Containment Life Ins Co	3.33%	\$2,169,736
FHP Ins Co	3.08%	\$2,001,430
Sterling Life Ins Co	1.21%	\$787,968
UPMC Health Benefits Inc	0.98%	\$636,481
Geisinger Ind Ins Co	0.68%	\$445,325
Bravo Hlth Ins Co Inc	0.56%	\$363,220
Mamsi Life & Hlth Ins Co	0.06%	\$40,379
Total for Top 10 Insurers	98.70%	\$64,214,568
Total for All Other Insurers	<u>1.30%</u>	<u>\$848,924</u>
Total for All Insurers	100.00%	\$65,063,492

## 2007 West Virginia Market Share Report

**Direct  
Premiums  
Earned**

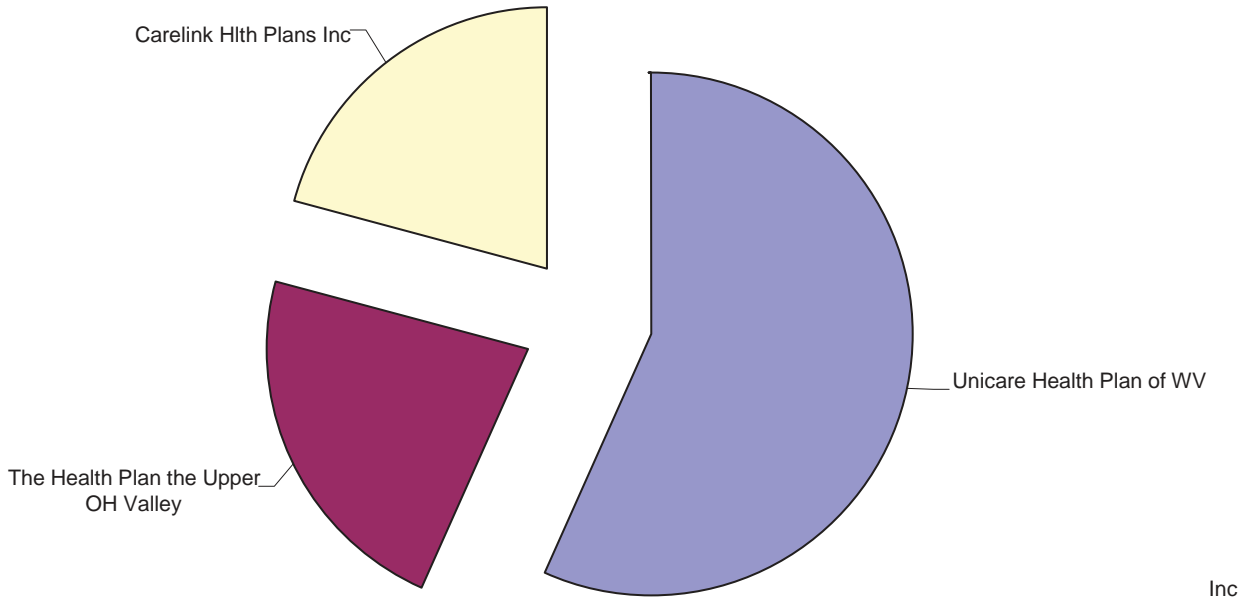


### Health Insurers Reporting Title XIX Medicaid

Company Name	Percent Of Market	Direct Premiums Earned
Unicare Health Plan of WV Inc	56.72%	\$141,231,132
The Health Plan the Upper OH Valley	22.50%	\$56,028,733
Carelink Hlth Plans Inc	20.77%	\$51,721,697
Total for Top 10 Insurers	100.00%	\$248,981,562
Total for All Other Insurers		
Total for All Insurers	100.00%	\$248,981,562

## 2007 West Virginia Market Share Report

**Direct  
Premiums  
Earned**



### Health Insurers Reporting Title XVIII Medicare

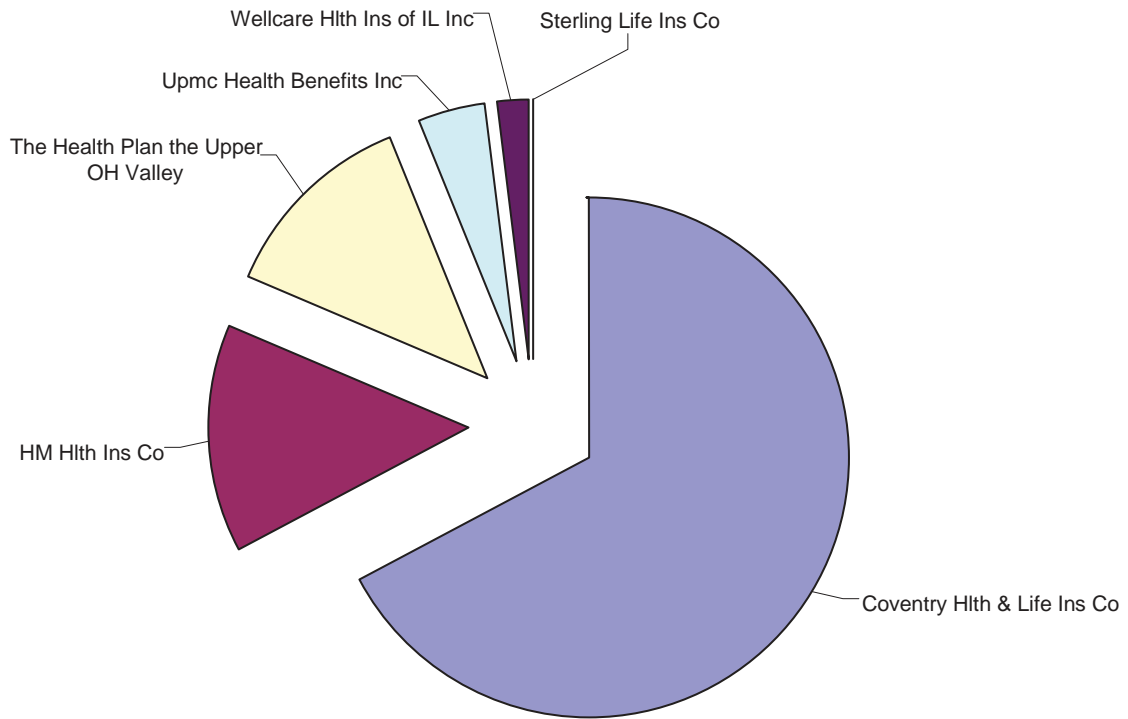
Company Name	Percent Of Market	Direct Premiums Earned
Coventry Hlth & Life Ins Co	67.19%	\$249,575,104
HM Hlth Ins Co	14.20%	\$52,754,019
The Health Plan the Upper OH Valley	12.52%	\$46,504,361
Upmc Health Benefits Inc	4.22%	\$15,686,257
Wellcare Hlth Ins of IL Inc	1.81%	\$6,737,073
Sterling Life Ins Co	0.05%	\$186,933
Total for Top 10 Insurers	100.00%	\$371,443,747
Total for All Other Insurers		
Total for All Insurers	100.00%	\$371,443,747

# 2007 West Virginia Market Share Report

**Direct  
Premiums  
Earned**

**Rank**

- 1
- 2
- 3

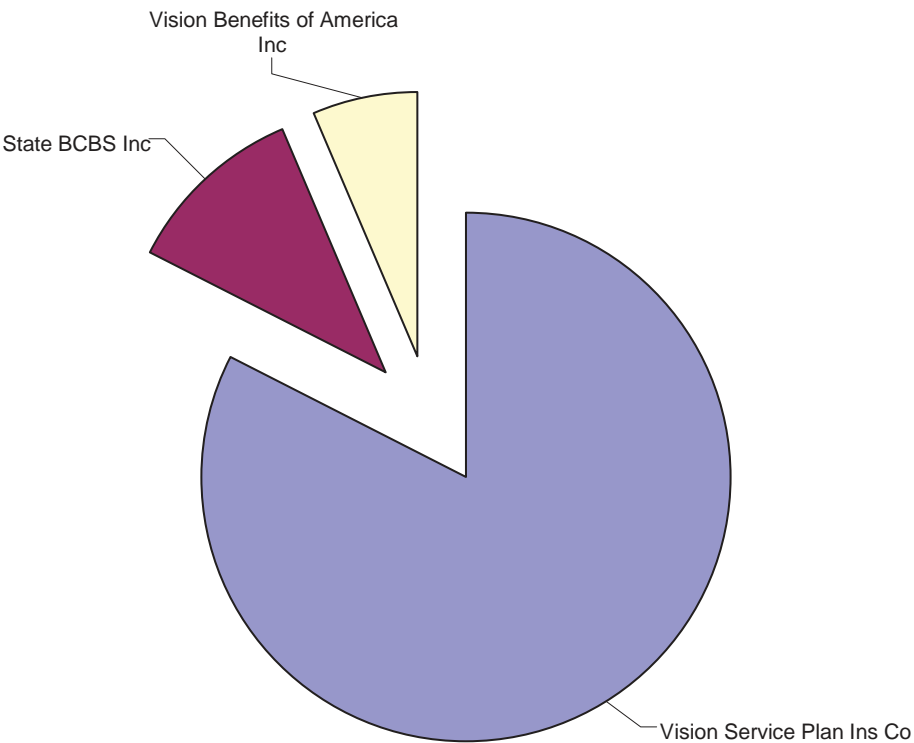


## 2007 West Virginia Market Share Report

### Health Insurers Reporting Vision Only

Direct

Company Name	Percent Of Market	Premiums Earned
Vision Service Plan Ins Co	82.63%	\$3,119,141
Mountain State BCBS Inc	10.84%	\$409,238
Vision Benefits of America Inc	6.52%	\$246,246
Total for Top 10 Insurers	100.00%	\$3,774,625
Total for All Other Insurers		
Total for All Insurers	100.00%	\$3,774,625



### Admitted Assets, Liabilities, Reserved or Surplus Funds for 2007 Non-Domestic Fraternal Insurers

Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
American Fraternal Union	MN	23,496,369	22,288,100	1,208,269
Croatian Fraternal Union Of Amer	PA	304,100,149	286,836,773	17,263,376
Degree Of Honor Protective Assn	MN	172,331,322	167,287,414	5,043,908
First Cath Slovak Ladies Assn USA	OH	529,122,574	438,387,797	90,734,775
First Cath Slovak Union Of US & CN	OH	203,610,335	190,498,071	13,112,264



93	Greek Catholic Union Of The USA	PA	591,295,084	564,738,627	26,556,457
53	Hungarian Reformed Federation Amer	DC	20,977,723	16,275,996	4,701,727
58	Independent Order Of Foresters Us Br	NY	2,778,717,304	2,506,450,153	272,267,151
07	ISDA fraternal Assoc	PA	40,726,688	36,067,849	4,658,839
33	Knights Of Columbus	CT	14,013,812,651	12,262,596,154	1,751,216,497
58	Loyal Christian Benefit Assn	PA	150,943,783	145,242,107	5,701,676
41	Modern Woodmen Of Amer	IL	8,318,153,211	7,147,678,441	1,170,474,769
82	National Slovak Society Of The Usa	PA	235,750,882	228,847,537	6,903,345
83	Order of United Commerical Travelers	OH	18,612,494	14,616,239	3,996,255
22	Polish Natl Alliance Us Of Na	IL	435,039,878	399,795,465	35,244,412
80	Polish Roman Catholic Union Of Amer	IL	161,982,892	149,901,198	12,081,694
49	Polish Womens Alliance Of Amer	IL	53,544,406	51,032,205	2,512,201
57	Royal Neighbors Of Amer	IL	683,224,144	438,865,160	244,358,984
36	Serb Natl Federation	PA	27,954,016	27,112,357	841,659
73	Slovene Natl Benefit Society	PA	156,724,487	147,431,854	9,292,633
14	Thrivent Financial For Lutherans	WI	53,474,099,420	49,040,478,220	4,433,621,200
06	Travelers Protective Assn Of Amer	MO	11,290,841	1,570,082	9,720,759
11	Western Catholic Union	IL	272,058,660	267,922,932	4,135,728
10	William Penn Assn	PA	188,434,658	161,879,633	26,555,026
70	Womans Life Ins Society	MI	184,370,544	151,531,001	32,839,543
99	Woodmen World Assur Life Assn	CO	59,203,409	49,601,467	9,601,942
20	Woodmen World Life Ins Soc	NE	<u>7,647,374,215</u>	<u>6,730,640,678</u>	<u>916,733,537</u>
				<b>81,645,573,510</b>	<b>9,111,378,626</b>
	<b>Totals Non-Domestic Fraternal Insurer(s)</b>		<b>90,756,952,139</b>		

### Grand Totals of All Fraternal Insurers

Totals for Domestic Fraternal Insurers	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	<u>27</u>	<u>90,756,952,139</u>	<u>81,645,573,510</u>	<u>9,111,378,626</u>

Grand Totals for All Fraternal Insurers	27	90,756,952,139	81,645,573,510	9,111,378,626
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### Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2007

#### Domestic Health Insurers

NAIC CODE	Company Name	Bus. Type [1]	State of DOM	Admitted Assets	Liabilities	Net Worth	Premiums Written
95408	Carelink Hlth Plans Inc	HMO	WV	43,762,408	17,615,737	26,146,671	132,080,823
	Delta Dental of W Va	HMDI	WV	3,561,058	1,378,034	2,183,024	2,577,132
54828	Mountain State BCBS Inc	HMDI	WV	276,686,208	112,604,355	164,081,853	656,646,055
	The Health Plan the Upper OH	HMO	WV	190,995,795	59,249,977	131,745,808	189,792,446
	Valley	Life	WV	26,969,389	8,873,133	18,096,256	7,115,209
60016	THP Ins Co	Life	WV	26,969,389	8,873,133	18,096,256	7,115,209
	Unicare Health Plan of WV	HMO	WV	<u>46,902,614</u>	<u>19,153,214</u>	<u>27,749,400</u>	<u>141,231,132</u>
11810	Inc	HMO	WV	<u>46,902,614</u>	<u>19,153,214</u>	<u>27,749,400</u>	<u>141,231,132</u>
	<b>Totals Domestic Health</b>			<b>588,877,472</b>	<b>218,874,450</b>	<b>370,003,012</b>	<b>1,129,442,797</b>
	<b>Insurer(s)</b>						

### Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2007 Non-

#### Domestic Health Insurers

NAIC	Bus.	State of	Admitted	Net	Premiums
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CODE	Company Name	Type [1]	DOM	Assets	Liabilities	Worth	Written
63444	Accendo Ins Co	Life	UT	10,159,313	174,293	9,985,020	0
12358	Avalon Ins Co	Life	PA	23,262,043	11,712,885	11,549,162	0
12784	Bravo Hlth Ins Co Inc	Life	DE	19,231,540	11,593,038	7,638,502	363,220
72052	Corporate Hlth Ins Co	Life	PA	80,278,270	39,233,059	41,045,211	0
81973	Coventry Hlth & Life Ins Co Life DE 399,540,322 276,238,376 123,301,949 339,114,670 48127 Dental Choice Inc LHSO KY 6,175,141 1,100,810 5,074,331 1,046,828						
12747	Envision Ins Co	Life	OH	24,452,871	14,223,279	10,229,594	112,899
10244	Geisinger Ind Ins Co P&C PA 20,185,561 8,845,171 11,340,390 445,325 95846 Group Dental Serv Of MD Inc HMDI MD 6,895,596 2,668,027 4,227,569 0						
78611	HCSC Ins Serv Co Health Care Serv Corp A Mut	Life	IL	180,234,541	98,069,843	82,164,698	0
70670	Legal Re Highmark Senior Resources	Life	IL	10,007,659,680	3,911,967,091	6,095,692,588	86,912
10131	Inc	Life	PA	62,275,268	48,869,397	13,405,871	15,157,770
71768	HM Hlth Ins Co Life PA 20,208,283 7,542,208 12,666,075 52,754,019 63533 Imerica Life & Hlth Ins Co Life AR 3,688,623 567,405 3,121,218 0						
97292	Magellan Life Ins Co	Life	DE	5,914,673	1,199,999	4,714,674	0
60321	Mamsi Life & Hlth Ins Co Life MD 200,746,311 57,230,252 143,516,059 15,950,107 63762 Medco Containm. Life Ins Co Life PA 215,553,324 133,432,774 82,120,550 2,169,736 74217 Medical Savings Ins Co Life IN 43,511,355 39,216,282 4,295,073 687,776 85286 OneNation Ins Co Life IN 93,780,472 902,862 92,877,608 0						
96940	Optimum Choice Inc HMO MD 335,097,444 144,116,212 190,981,232 14,261,008 93688 QCC Ins Co Life PA 1,557,405,523 911,390,591 646,014,932 4,844,282						
94587	Renaiss. Life & Health Ins Co Life IN 6,280,008 27,819 6,252,189 0 67636 Significa Ins Grp Inc Life PA 22,989,335 16,332,522 6,656,813 0						
12575	SilverScript Ins Co Life TN 234,153,660 165,835,585 68,318,075 4,793,871 77399 Sterling Life Ins Co Life IL 303,865,990 119,975,608 183,890,382 1,128,428 85766 United Concordia Ins Co Life AZ 71,416,207 29,474,472 41,941,735 4,629,297 11018 UPMC Health Benefits Inc P&C PA 12,452,013 4,974,745 7,477,268 16,364,598 53953 Vision Benefits of Amer. Inc HMDI PA 32,985,992 7,951,869 25,034,123 246,246 39616 Vision Service Plan Ins Co P&C CT 387,965,299 68,066,728 319,898,571 3,119,141 64467 Wellcare Hlth Ins of IL Inc Life IL 83,271,946 70,981,061 12,290,885 6,737,073 10155 Wellcare Prescription Ins Inc Life FL 345,194,461 181,215,488 163,978,973 9,709,477						
61705	WellChoice Ins of NJ Inc	Life	NJ	<u>18,267,449</u>	<u>527,427</u>	<u>17,740,022</u>	0
NAIC	Company Name	Bus. Type	State of	Admitted		Net	Premiums
CODE			DOM	Assets	Liabilities	Worth	Written
		[1]					
<b>Totals Non-Domestic Health</b>				<b>14,835,098,514</b>	<b>6,385,657,178</b>	<b>8,449,441,342</b>	<b>493,722,683</b>
<b>Insurer(s)</b>							

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007

### Non-Domestic Life Insurers

NAIC	State	Admitted	Common	Preferred				
				Capital	Surplus			
CODE	Company Name	of DOM	Assets	Liabilities	Capital	Stock	Surplus	
77879	5 Star Life Ins Co	LA	165,974,478	113,699,921	2,500,050	0	49,774,507	
71854	AAA Life Ins Co	MI	296,327,765	227,590,260	2,500,000	0	66,237,505	
60038	Acacia Life Ins Co	DC	1,647,280,136	1,305,925,581	3,000,000	17,500,000	320,854,554	
60348	Ace Life Ins Co CT 19,663,322 6,000,371 2,500,000 0	11	162,951 80055	Advanta Life Ins Co AZ 9,196,752 389,529 2,500,000 0	6,307,223			
78700	Aetna Hlth & Life Ins Co CT 1,581,599,913 1,373,069,880 2,500,000 0	206	030,033 60054	Aetna Life Ins Co CT 33,471,046,409 30,231,881,985 62,765,560 0				
3,176,398,864 35963	AF&L Ins Co PA 162,812,974 161,214,416 3,750,000 0	-	2,151,443					
60232	AGL Life Assur Co PA 5,091,050,715 5,079,668,721 2,774,999 0	8,606,995	70432	AIG Ann Ins Co TX 50,552,567,578 46,821,292,995 2,500,000 0				
3,728,774,583 66842	AIG Life Ins Co DE 10,790,222,356 10,345,416,530 4,883,515 0	439,922,311	60941	AIG SunAmerica Life Assur Co AZ 35,072,376,831				
33,917,697,133 3,511,000 0	1,151,168,698							
82406	All Savers Ins Co IN 4,179,938 280,260 2,000,000 0	1,899,678	69604	Allianz Life & Ann Co MN 20,421,307 9,150,104 2,500,000 0	8,771,203			
90611	Allianz Life Ins Co Of N Amer	MN	68,688,474,221	66,247,136,517	20,000,000	18,903,484	2,402,434,220	
70866	Allstate Assur Co	IL	11,368,842	2,717,533	3,000,000	0	5,651,309	
60186	Allstate Life Ins Co IL 77,027,928,739 74,405,429,962 5,402,600 0	2,617,096,177	67369	Alta Hlth & Life Ins Co IN 130,838,782 72,763,444 2,520,000 0				
55,555,338								
60216	Amalgamated Life Ins Co NY 57,375,290 27,355,980 2,500,000 0	27,519,310	68594	American Amicable Life Ins Co Of TX TX 335,744,094 278,272,776				
3,158,420 0 54,312,898 60275	Amer. Bankers Life Assur Co Of FL FL 789,737,579 662,320,847 4,472,341 0	122,944,391	60291	American Capitol Ins Co TX 70,097,564 61,931,789 2,500,000 0	5,665,775	60305	American Comm Mut Ins Co MI 161,585,115 59,196,421 0 0	102,388,694
12321	American Continental Ins Co TN 10,696,592 2,198,036 1,500,000 0	6,998,556	94439	American Creditors Life Ins Co DE 17,065,398 4,501,999 1,774,000				
168,000 10,621,399 92738	American Equity Invest Life Ins Co IA 12,697,226,855 11,706,425,400 2,500,000 0	988,301,455						
60380	American Family Life Assur Co of Col	NE	55,667,865,394	51,459,568,053	3,879,605	0	4,204,417,736	
60410	American Fidelity Assur Co OK 3,211,690,427 2,998,045,961 2,500,000 0	211,144,466	60429	American Fidelity Life Ins Co FL 477,239,761 400,184,370				
2,500,000 0 74,555,391 69337	American Fin Security Life MO 2,147,517 59,555 1,300,000 0	787,962 68373	American Gen Assur Co IL 287,680,612 143,007,866					
2,500,000 0 142,172,746 66672	American Gen Life & Acc Ins Co TN 9,134,161,267 8,587,274,259 75,603,885 0	471,283,123	60488	American Gen Life Ins Co TX 36,523,158,001 30,828,323,568 6,000,000 850,000	5,687,984,433	60534	American Heritage Life Ins Co FL 1,376,587,014 1,172,624,247 3,311,316 0	200,651,450
60518	American Hlth & Life Ins Co TX 1,676,167,789 789,982,421 3,000,000 0	883,185,368	60577	American Income Life Ins Co IN 1,705,886,648 1,484,700,233				
11,680,107 0 209,506,308 60607	American Intl Life Assur Co of NY NY 7,092,806,593 6,540,169,987 3,225,000 0	549,411,607	60631	American Investors Life Ins Co KS 10,586,318,042 9,944,606,268 2,500,581 0	639,211,193			
89427	American Labor Life Ins Co	AZ	4,626,357	1,372,525	1,100,000	0	2,153,832	
81213	American Maturity Life Ins Co CT 65,197,563 23,941,680 2,500,000 0	38,755,883	81418	American Medical & Life Ins Co NY 21,690,882 8,985,284 2,000,000				
0 10,705,598 97179	American Medical Security Life Ins C WI 237,915,974 84,495,924 6,000,000 0	147,420,050	67989	American Memorial Life Ins Co SD 1,935,452,212 1,849,024,496 2,500,000 0	83,927,716	65811	American Modern Life Ins Co OH 64,638,775 42,571,235 2,500,000 0	19,567,540 60739
1,935,452,212 1,849,024,496 2,500,000 0	83,927,716 65811	American Modern Life Ins Co OH 64,638,775 42,571,235 2,500,000 0	19,567,540 60739	American Natl Ins Co TX 13,839,936,491 11,675,124,399 30,832,449 0	2,133,979,643	71773	American Natl Life Ins Co Of TX TX 140,309,000 96,117,769 3,000,000 0	41,191,231
81078	American Ntwrk Ins Co PA 123,803,803 102,581,940 2,502,500 0	18,719,363	91785	American Phoenix Life & Reassur Co CT 69,903,067 11,336,986 5,000,000				
0 53,566,081								
60763	American Pioneer Life Ins Co FL 174,096,511 144,602,320 2,517,055 0	26,977,136	80624	American Progressive L&H Ins Of NY NY 419,906,779 326,760,777				
2,500,050 0 90,645,952 60801	American Public Life Ins Co OK 77,027,071 61,974,572 2,642,200 0	12,410,299	67679	American Republic Corp Ins Co NE 8,597,856				
602,339 1,500,000 0	6,495,517							
60836	American Republic Ins Co	IA	475,302,982	259,471,547	5,000,000	0	210,831,435	
86630	American Skandia Life Assur Corp CT 43,236,056,729 42,797,708,083 2,500,000 435,848,646	84697	American Specialty Hlth Ins Co IL 8,264,607 1,314,411					
3,000,000 3,950,196 92649	American Underwriters Life Ins Co AZ 56,071,703 43,615,433 1,011,669 11,444,604	60895	American United Life Ins Co IN 14,032,817,875					
13,354,891,269 5,000,000 672,926,606								
61999	Americo Fin Life & Ann Ins Co TX 3,735,648,072 3,510,199,651 2,638,308 222,810,113	61301	Ameritas Life Ins Corp NE 6,392,306,514 5,514,186,108					
2,500,000 875,620,405 72222	Amica Life Ins Co RI 923,146,400 764,505,100 5,000,000 153,641,300							
62421	Annuity & Life Reassur Amer Inc	CT	11,886,360	164,163	2,500,004		9,222,194	

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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007 Non-Domestic Life Insurers

NAIC	State	of	Admitted		Common	Preferred	
			Assets	Liabilities		Capital	Stock
62626	Cuna Mut Ins Society	IA	12,215,107,420	11,179,672,639	0	0	1,035,434,780
62634	Delaware Amer Life Ins Co	DE	76,361,993	50,045,218	2,500,000	0	23,816,775
81396	Delta Dental Ins Co	DE	96,632,322	56,040,369	1,646,579	10,500,000	28,445,374
73474	Dentegra Ins Co	DE	20,459,545	10,928,121	2,600,000	0	6,931,424
97705	Direct Gen Life Ins Co	SC	26,948,630	11,447,246	2,500,000	0	13,001,384
62804	Eastern Life & Hlth Ins Co	PA	85,667,066	24,987,588	1,500,000	0	59,179,478
62928	EMC Natl Life Co	IA	663,410,840	610,428,966	11,666,700	0	41,315,173
88595	Empheys Ins Co	TX	3,956,581	689,445	2,613,450	0	653,685
84174	Employees Life Co Mut	IL	266,335,374	243,212,221	0	0	23,123,153
68276	Employers Reassur Corp	KS	8,666,441,624	7,886,140,504	2,550,000	0	777,751,120
64149	EPIC Life Ins Co	WI	42,784,148	19,768,725	2,000,000	0	21,015,423
62952	Equitable Life & Cas Ins Co	UT	207,245,524	167,022,243	2,500,000	0	37,723,281
62510	Equitrust Life Ins Co	IA	6,841,530,626	6,449,892,186	3,000,000	0	388,638,440
70769	Erie Family Life Ins Co	PA	1,563,946,697	1,380,425,670	3,780,400	0	179,740,627
60025	Express Scripts Ins Co	AZ	3,001,894	1,509,244	1,100,000	0	392,650
77968	Family Heritage Life Ins Co Of Amer	OH	262,362,285	235,272,079	2,556,000	0	24,534,206
63053	Family Life Ins Co	TX	127,816,018	105,301,986	5,000,000	0	17,514,032
74004	Family Serv Life Ins Co	TX	560,761,001	466,261,829	2,500,000	0	91,999,172
63126	Farm Family Life Ins Co	NY	1,014,954,775	889,827,891	3,000,550	0	122,126,334
63177	Farmers New World Life Ins Co	WA	6,987,510,433	6,346,255,001	6,599,833	0	634,655,599
63223	Federal Life Ins Co	IL	235,622,938	202,649,458	0	0	32,973,480
63258	Federated Life Ins Co	MN	919,053,189	702,076,542	4,000,000	0	212,976,646
93696	Fidelity Investments Life Ins Co	UT	16,033,979,145	15,388,756,146	3,000,000	0	642,222,999
63290	Fidelity Life Assn A Legal Reserve L	IL	538,267,750	263,019,515	2,500,000	0	272,748,235
92908	Fidelity Life Ins Co	PA	9,686,070	118,069	3,000,000	0	6,568,001
71870	Fidelity Security Life Ins Co	MO	488,086,997	410,811,323	2,500,000	3,000,000	71,775,674
78093	Financial Assur Life Ins Co	TX	9,154,342	1,040,990	1,500,000	0	6,613,352
69140	First Allmerica Fin Life Ins Co	MA	2,155,843,246	1,992,114,492	5,000,010	0	158,728,744
90328	First Hlth Life & Hlth Ins Co	TX	481,778,799	350,094,203	2,500,000	0	129,184,596
63495	First Investors Life Ins Co	NY	1,370,124,701	1,257,097,210	2,538,162	0	110,489,329
67652	First Penn Pacific Life Ins Co	IN	1,921,633,284	1,734,920,584	2,500,000	0	184,212,700
79677	Forethought Life Assur Co	IN	2,911,592,098	2,801,249,219	2,600,000	0	107,742,879
91642	Forethought Life Ins Co	IN	777,409,635	661,034,780	2,500,000	0	113,874,855
71129	Fort Dearborn Life Ins Co	IL	2,238,645,596	1,770,182,300	5,004,000	0	463,459,296
62324	Freedom Life Ins Co Of Amer	TX	33,054,163	24,163,702	1,761,816	0	7,128,645
99775	Funeral Directors Life Ins Co	TX	500,388,949	451,877,824	2,500,000	0	46,011,125
63657	Garden State Life Ins Co	TX	92,178,815	74,909,487	2,500,000	0	14,769,328
63665	General Amer Life Ins Co	MO	14,122,916,714	11,843,204,417	3,000,000	0	2,276,712,297
93521	General Fidelity Life Ins Co	SC	250,146,832	88,193,650	5,000,000	0	156,953,182
86258	General Re Life Corp	CT	2,637,601,115	2,197,372,579	3,750,000	105,000,000	331,478,536
65536	Genworth Life & Ann Ins Co	VA	29,148,525,843	27,619,912,092	25,651,000	0	1,502,962,751
70025	Genworth Life Ins Co	DE	34,571,590,532	31,428,796,583	4,561,258	300,000	3,137,932,691
70939	Gerber Life Ins Co	NY	1,422,128,346	1,220,974,741	148,500,000	0	52,653,605
91472	Globe Life & Accident Ins Co	NE	2,554,739,390	2,230,218,533	6,027,899	300,000	318,192,958
62286	Golden Rule Ins Co	IN	590,141,392	326,267,147	3,262,704	0	260,611,541
63967	Government Personnel Mut Life Ins Co	TX	786,598,798	698,641,427	0	0	87,957,371
62200	Great Amer Life Assur Co	OH	21,374,235	12,728,363	2,500,000	0	6,145,872
63312	Great Amer Life Ins Co	OH	9,295,573,673	8,563,245,888	2,512,500	0	729,815,285
90212	Great Southern Life Ins Co	TX	289,242,374	258,184,047	2,500,000	0	28,558,327
68322	Great W Life & Ann Ins Co	CO	36,530,317,644	34,684,146,848	7,032,000	0	1,839,138,796
71480	Great Western Ins Co	UT	499,841,710	466,017,785	2,500,000	0	31,323,925
64211	Guarantee Trust Life Ins Co	IL	207,662,649	164,145,182	0	0	43,517,467
78778	Guardian Ins & Ann Co Inc	DE	10,402,934,835	10,158,260,905	2,500,000	0	242,173,931
64246	Guardian Life Ins Co Of Amer	NY	28,328,339,500	24,577,794,188	0	0	3,750,545,311
						0	0
						0	0
						0	0





# Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007 Non-Domestic Life Insurers

NAIC	State				Preferred		
	CODE	Company Name	of DOM	Admitted Assets	Liabilities	Common	Capital
						Capital	Stock
64394	Heritage Life Ins Co	AZ	57,938,436	14,328,305	2,500,000	0	41,110,131
93440	HM Life Ins Co PA	PA	317,950,858	176,134,513	3,000,000	0	138,816,345
64505	Homesteaders Life Co IA	IA	1,473,812,393	1,399,092,496	0	0	74,719,897
64513	Horace Mann Life Ins Co IL	IL	5,069,883,515	4,793,272,969	2,500,000	0	274,110,546
93777	Household Life Ins Co MI	MI	943,406,231	519,402,679	2,500,000	0	421,503,552
73288	Humana Ins Co WI	WI	3,836,601,610	1,957,409,410	8,833,336	0	1,870,358,864
70580	Humanadental Ins Co WI	WI	96,610,859	30,980,747	2,600,000	0	63,030,112
97764	Idealife Ins Co CT	CT	21,185,158	7,390,345	2,500,000	0	11,294,813
64580	Illinois Mut Life Ins Co IL	IL	1,253,563,333	1,107,915,800	0	0	145,647,533
64602	Independence Life & Ann Co RI	RI	162,386,640	109,135,960	2,541,722	0	50,708,958
64645	Indianapolis Life Ins Co IN	IN	3,554,450,783	3,302,937,799	9,300,000	0	242,212,985
81779	Individual Assur Co Life Hlth & Acc MO	MO	45,308,411	34,171,406	2,500,000	0	8,637,005
84514	Industrial Alliance Pacific Ins & Fi WA	WA	359,044,339	334,996,358	0	0	24,047,981
86509	Ing Life Ins & Ann Co CT	CT	67,000,402,765	65,612,384,811	2,750,000	0	1,385,267,954
80942	ING USA Ann & Life Ins Co IA	IA	74,257,086,116	71,704,469,791	2,500,000	0	2,550,116,325
74780	Integrity Life Ins Co OH	OH	4,692,411,949	4,337,070,611	3,000,000	0	352,341,338
85189	Investors Consolidated Ins Co NH	NH	15,606,094	8,961,026	2,500,000	0	4,145,068
64890	Investors Guar Life Ins Co CA	CA	25,442,901	242,749	2,500,000	0	22,700,150
64904	Investors Heritage Life Ins Co KY	KY	341,832,327	322,749,260	1,500,000	0	17,583,067
64939	Investors Ins Corp DE	DE	245,173,032	213,474,203	2,550,000	0	29,148,830
63487	Investors Life Ins Co N Amer TX	TX	936,374,597	888,619,808	2,550,000	0	45,204,789
65056	Jackson Natl Life Ins Co MI	MI	73,963,866,616	69,939,809,899	13,800,000	0	4,010,256,717
64017	Jefferson Natl Life Ins Co TX	TX	1,727,625,955	1,686,544,606	5,009,112	0	36,072,237
94072	Jefferson Standard Life Ins Co NC	NC	9,764,110	649,518	1,500,000	0	7,614,592
89958	JMIC Life Ins Co FL	FL	183,778,087	96,566,348	2,500,000	0	84,711,739
65080	John Alden Life Ins Co WI	WI	526,042,586	432,931,600	2,600,000	0	90,510,986
65099	John Hancock Life Ins Co MA	MA	69,812,524,144	65,405,038,963	330,000,000	0	4,077,485,181
65838	John Hancock Life Ins Co (USA) MI	MI	126,026,506,355	124,503,203,431	4,728,935	100,000	1,518,473,989
90204	John Hancock Variable Life Ins Co MA	MA	15,151,720,942	14,542,286,076	2,500,000	0	606,934,868
65110	Kanawha Ins Co	SC	664,719,715	598,803,978	4,624,469	0	61,291,268
65129	Kansas City Life Ins Co	MO	3,258,282,902	2,900,950,790	23,120,850	0	334,211,259
90557	Kemper Investors Life Ins Co IL	IL	16,700,204,661	16,513,278,819	2,500,000	0	184,425,842
65242	Lafayette Life Ins Co IN	IN	1,937,269,421	1,819,061,058	2,500,000	0	115,708,363
68543	Liberty Bankers Life Ins Co OK	OK	620,178,137	567,101,435	2,500,000	0	50,576,702
65315	Liberty Life Assur Co Of Boston MA	MA	11,185,421,236	10,702,754,398	2,500,000	0	480,166,838
61492	Liberty Life Ins Co SC	SC	3,722,392,183	3,460,850,307	9,920,000	0	251,621,876
65331	Liberty Natl Life Ins Co AL	AL	4,981,019,308	4,373,989,636	41,060,708	1,330,000	564,638,964
66753	Liberty Union Life Assur Co MI	MI	11,495,249	7,033,080	1,045,000	0	3,417,170
65498	Life Ins Co Of N Amer	PA	5,880,599,929	5,239,345,723	2,500,000	0	638,754,206
65528	Life Ins Co Of The Southwest	TX	5,849,879,678	5,485,253,039	3,000,000	0	361,626,639
64130	Life Investors Ins Co Of Amer IA	IA	10,027,949,528	9,605,475,309	1,685,910	1,250,000	419,538,309
97691	Life Of The South Ins Co GA	GA	62,283,850	42,138,688	2,500,000	0	17,645,161
77720	LifeSecure Ins Co MI	MI	19,891,016	1,194,282	2,500,000	0	16,196,734
65595	Lincoln Benefit Life Co NE	NE	3,442,530,270	3,159,598,905	2,500,000	0	280,431,365
65927	Lincoln Heritage Life Ins Co IL	IL	587,072,063	498,124,766	2,500,000	0	86,447,297
62057	Lincoln Life & Ann Co of NY NY	NY	9,000,554,238	8,167,761,335	2,640,000	0	830,152,903
69833	Lincoln Memorial Life Ins Co TX	TX	117,887,455	109,368,633	2,500,000	0	6,018,822
65676	Lincoln Natl Life Ins Co IN	IN	144,609,572,040	139,651,696,908	25,000,000	0	4,932,875,132
76694	London Life Reins Co PA	PA	1,502,478,107	1,427,447,803	14,000,000	0	61,030,304
65722	Loyal Amer Life Ins Co OH	OH	438,979,709	397,184,902	5,640,000	0	36,154,807
65781	Madison Natl Life Ins Co Inc WI	WI	757,894,293	621,325,179	3,600,000	0	132,969,114
65870	Manhattan Life Ins Co NY	NY	363,058,113	327,315,844	6,683,248	0	29,059,021
67083	Manhattan Natl Life Ins Co IL	IL	265,320,138	216,817,239	2,500,000	0	46,002,898
93610	Manulife Ins Co DE	DE	538,934,697	412,664,638	4,000,000	0	122,270,059
71072	Marquette Natl Life Ins Co	TX	22,021,930	12,575,762	2,500,000	0	6,946,168
65935	Massachusetts Mut Life Ins Co	MA	119,085,813,267	111,077,665,370	0	0	8,008,147,898
69515	Medamerica Ins Co PA	PA	365,274,738	338,208,894	4,963,032	22,102,812	74322
64522	Medical Benefits Mut Life Ins Co OH	OH	20,641,564	7,145,381	0	13,496,184	31119
Medico	Medico Ins Co NE	NE	127,945,362	78,639,306	5,000,000	44,306,058	71471
Medico	Medico Life Ins Co NE	NE	185,155,268	146,476,533	2,500,000	36,178,737	97055
Mega	Mega Life & Hlth Ins Co The OK	OK	1,061,133,009	786,198,251	2,500,000	272,434,758	86126
Mega	Mega Life Ins Co IA	IA	66,612,191	35,725,563	5,000,000	25,886,629	65951
Merit	Merit Life Ins Co IN	IN	1,096,281,946	389,275,816	2,500,000	704,506,130	79022
Merrill	Merrill Lynch Life Ins Co AR	AR	13,911,027,437	13,545,016,663	363,510,775	87726	Metlife
Metlife	Metlife Ins Co of CT	CT	83,221,522,972	79,013,123,115	86,488,292	4,121,911,565	93513
MetLife	MetLife Investors Ins Co MO	MO	11,882,622,910	11,554,059,750	5,798,892	322,764,268	61050
MetLife	MetLife Investors USA Ins Co DE	DE	29,684,127,590	29,099,959,355	2,300,000	200,000	581,668,235
65978	Metropolitan Life Ins Co NY	NY	297,465,527,467	284,461,548,373	4,944,667	0	12,999,034,427
97136	Metropolitan Tower Life Ins Co DE	DE	6,179,137,672	5,041,357,643	2,500,000	0	1,135,280,029
66087	Mid West Natl Life Ins Co Of TN	TN	374,848,497	229,581,638	2,500,000	0	142,766,859
66044	Midland Natl Life Ins Co IA	IA	23,518,176,018	22,408,753,989	2,549,439	0	1,106,872,590
66109	Midwestern United Life Ins Co IN	IN	250,387,500	154,244,242	2,500,000	0	93,643,258
66168	Minnesota Life Ins Co MN	MN	23,829,005,162	22,010,937,966	5,000,000	0	1,813,067,196
70416	MML Bay State Life Ins Co CT	CT	4,636,984,037	4,453,626,070	2,500,200	0	180,857,767
69647	Molina Hlthcare Ins Co OH	OH	8,777,951	587,685	2,727,274	0	5,462,992
66265	Monarch Life Ins Co MA	MA	953,182,139	942,158,253	6,007,730	0	5,016,155
81442	Monitor Life Ins Co Of NY	NY	9,128,095	3,807,118	1,000,000	0	4,320,978
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						0	
						2,500,000	





## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007 Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital	
						Stock	Surplus
						0	
						0	
						0	
67105	Reliastar Life Ins Co MN	22,384,570,846	20,058,644,277	2,500,000	100,000	2,323,326,569	61360
	Reliastar Life Ins Co Of NY NY	3,251,995,151	2,965,045,193				
	2,755,726 0 284,194,232	61700	Renaissance L & H Ins Co of Amer DE	34,861,370	9,735,017	2,500,000	0
	22,626,353	61506	Resource Life Ins Co IL	103,153,962			
	88,349,734	2,500,000	0	12,304,229	92673	Revios Reins Canada Ltd CA	28,329,486
	6,163,732	0	0	22,165,753			
93572	RGA Reins Co MO	11,821,492,433	10,637,358,768	2,500,000	0	1,181,633,665	65005
	RiverSource Life Ins Co MN	79,870,146,548	77,049,705,730	3,000,000			
	0	2,817,440,818	60183	S USA Life Ins Co Inc AZ	17,332,526	3,319,096	3,511,000
	0	10,502,430					
60445	Sagikor Life Ins Co TX	527,925,714	492,783,295	2,500,000	0	32,642,419	87017
	Scor Global Life Re Ins Co of TX TX	376,591,585	333,973,405	5,002,500	0		
	37,615,680	64688	SCOR Global Life US Re Ins Co TX	1,958,167,115	1,832,617,265	2,677,500	0
	122,872,348						
68446	Scor Life Ins Co TX	18,040,672	10,925,255	2,792,306	0	4,323,109	69914
	Sears Life Ins Co TX	73,650,925	22,300,357	2,500,000	0	48,850,569	93742
	Securian Life Ins Co MN	141,542,651	22,592,821	2,500,000	0	116,449,830	
68675	Security Benefit Life Ins Co KS	12,341,315,068	11,738,952,867	7,000,130	0	595,362,071	68721
	Security Life Ins Co Of Amer MN	96,470,567	71,823,078	2,500,000	0	22,147,489	68713
	Security Life Of Denver Ins Co CO	24,221,950,465	22,916,279,378	2,880,000	0	1,302,791,087	
68772	Security Mut Life Ins Co Of NY		NY	2,116,278,992	2,001,548,979	0	114,730,013
68810	Sentry Life Ins Co WI	3,338,037,766	3,076,345,721	3,161,780	0	258,530,266	97241
	Settlers Life Ins Co WI	381,810,616	333,013,118	30,835,800	0	17,961,696	
68845	Shenandoah Life Ins Co VA	1,664,854,647	1,539,064,840	0	0	125,789,807	71420
	Sierra Health & Life Ins Co Inc CA	133,494,394	70,433,319	3,600,000	0		
	59,461,075	69019	Standard Ins Co OR	13,265,338,273	12,250,957,381	423,838,694	0
	590,542,198	86355	Standard Life & Accident Ins Co OK	531,349,226			
	320,402,735	3,000,000	0	207,946,491	69051	Standard Life Ins Co Of IN IN	1,988,891,653
	1,882,691,792	3,054,291	0	103,145,570	69078	Standard Security Life Ins Co Of NY NY	367,198,928
	257,550,756	2,586,845	0	107,061,327	68985	Starmount Life Ins Co LA	24,768,575
	13,043,265	3,000,000	0	8,725,310			
94498	State Farm Annuity & Life Ins Co IL	8,259,718	30,469	2,500,000	0	5,729,250	69108
	State Farm Life Ins Co IL	43,307,956,809	38,052,424,753	3,000,000	0	5,252,532,056	69116
	State Life Ins Co IN	2,504,180,763	2,353,382,137	3,000,000	0	147,798,626	69132
	State Mut Ins Co GA	374,893,023	344,286,583	0	0	30,606,440	
65021	Stonebridge Life Ins Co VT	2,206,086,016	1,964,551,858	2,500,000	0	239,034,158	80926
	Sun Life & Hlth Ins Co CT	119,234,776	83,944,930	3,000,000	0	32,289,846	
79065	Sun Life Assur Co Of Canada US DE	44,700,805,700	43,526,661,682	6,437,000	0	1,167,707,018	69256
	Sunamerica Life Ins Co AZ	39,454,567,710	34,733,224,708	5,636,400	0	4,715,706,602	69272
	Sunset Life Ins Co Of Amer MO	430,172,070	391,805,951	5,320,000	0	33,046,123	
69310	Surety Life Ins Co		NE	12,600,069	993,545	2,500,000	0
	9,106,524						
82627	Swiss Re Life & Health Amer Inc CT	11,925,550,298	10,285,371,350	4,000,000	0	1,636,178,948	68608
	Symetra Life Ins Co WA	18,004,829,093	16,779,830,911	5,000,000	1,219,998,182		

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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007 Non-Domestic Life Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock		Surplus
							0	
							0	
							0	
90581	Symetra Natl Life Ins Co	WA	16,807,590	6,303,626	2,500,000			8,003,964
69345	Teachers Ins & Ann Assoc Of Amer	NY	196,409,274,903	178,582,155,031	2,500,000			17,824,619,872
69353	Teachers Protective Mut Life Ins Co	PA	56,968,285	48,333,442	0			8,634,842
69396	Texas Life Ins Co	TX	630,854,947	585,141,170	3,177,360		0	42,536,423
70435	The Savings Bank Life Ins Co Of MA	MA	2,055,984,914	1,856,004,159	2,700,708		0	197,280,047
97721	Thrivent Life Ins Co	MN	3,664,564,029	3,486,487,956	5,000,000		0	173,076,073
60142	TIAA Cref Life Ins Co	NY	3,115,349,760	2,783,219,468	2,500,000		0	329,630,292
69477	Time Ins Co	WI	812,867,383	558,359,482	2,500,000		0	252,007,901
69566	Trans World Assur Co	CA	331,958,650	264,838,353	2,500,002		0	64,620,295
70688	Transamerica Financial Life Ins Co	NY	17,771,744,889	16,958,449,963	2,058,250		441,750	810,794,926
86231	Transamerica Life Ins Co	IA	73,509,105,557	71,519,356,059	3,169,550		1,302,550	1,985,277,398
67121	Transamerica Occidental Life Ins Co	IA	31,011,957,970	27,414,019,709	13,801,463		13,793,325	3,570,343,473
93270	Triangle Life Ins Co	NC	5,821,264	2,164,669	1,200,000		0	2,456,595
61425	Trustmark Ins Co	IL	1,236,855,539	1,000,464,239	2,500,000		0	233,891,300
62863	Trustmark Life Ins Co	IL	361,680,502	189,983,406	2,500,000		0	169,197,095
67423	UBS Life Ins Co USA	CA	42,517,580	6,203,778	2,500,000		0	33,813,802
86371	Ullico Life Ins Co	TX	14,292,854	3,366,853	5,682,300		0	5,243,701
80314	Unicare Life & Health Ins Co	IN	1,725,804,981	1,380,869,631	3,000,000		0	341,935,350
11121	Unified Life Ins Co	TX	95,602,140	82,896,753	1,750,000		750,000	10,205,387
91529	Unimerica Ins Co	WI	135,192,042	90,098,142	2,600,000		0	42,493,900
69701	Union Bankers Ins Co	TX	104,521,421	89,978,424	2,668,002		0	11,874,994
80837	Union Central Life Ins Co	OH	7,284,871,050	6,963,812,540	2,500,000		0	318,558,510
62596	Union Fidelity Life Ins Co	IL	18,204,149,019	17,789,714,585	2,903,775		0	411,530,659
69744	Union Labor Life Ins Co	MD	4,058,034,518	3,931,830,426	3,578,700		0	122,625,392
70408	Union Security Ins Co	IA	7,195,167,472	6,756,243,516	5,000,000		0	433,923,956
92916	United American Ins Co	NE	1,309,631,500	1,141,160,614	3,000,000		0	165,470,886
65269	United Benefit Life Ins Co	OH	3,154,064	42,141	2,500,000		0	611,923
91693	United Family Life Ins Co	GA	80,304,763	62,741,726	2,840,000		0	14,723,037
87645	United Fidelity Life Ins Co	TX	609,661,082	383,598,978	4,000,000		0	222,062,104
79413	United Healthcare Ins Co	CT	11,425,483,510	8,320,618,457	3,000,000		0	3,101,865,053
69922	United Home Life Ins Co	IN	59,190,965	43,305,616	2,503,247		0	13,382,102
69930	United Ins Co Of Amer	IL	2,055,249,126	1,851,052,398	10,152,088		0	194,044,640
94099	United Investors Life Ins Co	MO	3,058,371,933	2,668,729,663	3,000,000		0	386,642,270
82694	United Liberty Life Ins Co	KY	27,339,997	25,068,444	1,000,000		0	1,271,553
92703	United Natl Life Ins Co Of Amer	IL	7,199,388	4,715,913	1,000,000		0	1,483,475
69868	United Of Omaha Life Ins Co	NE	13,227,857,612	11,869,797,721	9,000,000		0	1,349,059,891
70106	United States Life Ins Co In NYC	NY	5,314,658,764	4,842,259,406	3,961,316		0	468,438,042
63479	United Teacher Assoc Ins Co	TX	499,286,186	433,634,898	2,500,005		0	63,151,283
72850	United World Life Ins Co	NE	91,903,643	69,347,060	2,530,000		0	20,026,583
63819	Unity Financial Life Ins Co	PA	57,747,401	51,000,657	2,524,502		0	4,222,242
70114	Unity Mut Life Ins Co	NY	320,911,394	301,631,029	0		0	19,280,365
70130	Universal Guaranty Life Ins Co	OH	263,087,901	232,957,184	2,000,000		0	28,130,717
70173	Universal Underwriters Life Ins Co	KS	328,939,851	282,532,128	2,500,000		0	43,907,723
62235	Unum Life Ins Co Of Amer	ME	16,438,518,655	14,948,015,742	5,000,000		0	1,485,502,913
80705	US Br Great West Life Assur Co	MI	145,615,793	108,800,892	0		0	36,814,901
80802	US Br SunLife Assur Co Of Canada	MI	14,719,905,912	14,169,230,774	0		0	550,675,138
80659	US Business of Canada Life Assur Co	MI	3,357,530,973	3,172,844,128	0		0	184,686,845
80675	US Business of Crown Life Ins Co	MI	414,452,847	308,569,540	0		0	105,883,307
84530	US Financial Life Ins Co	OH	543,683,858	498,253,130	4,050,000		0	41,380,728
72613	USAA Direct Life Ins Co	NE	8,943,719	55,483	2,500,000		0	6,388,237
					2,500,000		0	

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for  
2007 Non-Domestic Life Insurers**

NAIC	State	Preferred			Capital		
CODE	Company Name	of	Admitted	Common	Capital	Stock	Surplus
		DOM	Assets	Liabilities	Capital		
						0	
						0	
						0	
69663	USAA Life Ins Co	TX	10,862,262,253	9,897,136,741	2,500,000		0
94358	USAbLe Life	AR	239,530,295	140,221,973	2,500,000		0
68632	Vantislife Ins Co	CT	649,526,441	582,212,758	2,500,100		0
70238	Variable Annuity Life Ins Co	TX	63,998,991,276	61,157,685,672	3,575,000		0
70319	Washington Natl Ins Co	IL	2,473,581,370	2,037,995,843	25,036,850		0
83607	Wellmark Comm Ins Inc	IA	22,231,184	4,693,204	2,750,000		0
70335	West Coast Life Ins Co	NE	3,130,421,068	2,831,043,721	5,000,000		0
70483	Western & Southern Life Ins Co	OH	8,832,318,171	5,126,353,628	1,000,000		0
91413	Western Reserve Life Assur Co of OH	OH	11,768,905,053	11,280,202,528	2,500,000		0
92622	Western Southern Life Assur Co	OH	9,294,093,634	8,600,442,999	2,500,000		0
66133	Wilton Reassurance Company	MN	433,471,351	316,639,169	2,500,000		0
60704	Wilton Reassurance Life Co of NY	NY	1,219,486,267	1,126,124,901	2,502,500		0
79987	World Corp Ins Co	NE	23,198,424	962,619	5,446,696		0
70629	World Ins Co	NE	231,500,679	115,124,879			
88080	XL Life Ins and Annuity Co	IL	736,668,962	710,618,306	5,000,000		0
80586	XL Re Life Amer Inc	DE	57,550,892	8,090,501	2,500,000		0
71323	Zale Life Ins Co	AZ	<u>12,127,567</u>	<u>2,482,573</u>	<u>2,500,000</u>		0
<b>Totals Non-Domestic Life Insurer(s)</b>			<b>4,798,687,677,486</b>	<b>4,507,235,843,612</b>	<b>2,860,702,986</b>		<b>288,328,923,675</b>
						<b>262,207,259</b>	

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2007**

**Grand Totals of All Life Insurers**

Totals for Domestic Life Insurers	0	0	0	0	0	0
Totals for Non-Domestic Life Insurers	<u>449</u>	<u>4,798,687,677,486</u>	<u>4,507,235,843,612</u>	<u>2,860,702,986</u>	<u>262,207,259</u>	<u>288,328,923,675</u>
<b>Grand Totals for All Life Insurers</b>	<b>449</b>	<b>4,798,687,677,486</b>	<b>4,507,235,843,612</b>	<b>2,860,702,986</b>	<b>262,207,259</b>	<b>288,328,923,675</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus  
Domestic Property Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
12372	Brickstreet Mut Ins Co	WV	1,358,951,576	911,977,114	0	0	446,974,462
12611	Farmers & Mechanics Fire & Cas Ins I	WV	3,734,022	1,281,653	1,000,000	0	2,452,369
15342	Farmers Home Fire Insurance Company	WV	4,143,604	20,396	0	0	4,123,208
36315	Farmers Mech Mut Fire Ins Of WV	WV	35,915,740	14,012,480	0	0	21,903,260
40070	Farmers Mut Ins Co	WV	8,993,390	4,112,412	0	0	4,880,978
38504	First Surety Corp	WV	4,952,419	552,057	1,000,000	0	4,400,362
14281	Inland Mut Ins Co	WV	5,845,740	485,933	0	0	5,359,807
14656	Municipal Mut Ins Co	WV	25,940,606	9,092,758	0	0	16,847,849
11057	Mutual Protective Association of WV	WV	1,572,033	139,983	0	0	1,432,050
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	3,736,506	1,785,677	0	0	1,950,829
	Patrons Mutual Fire Ins. Co.	WV	615,117	707	0	0	614,410
	Peoples Mutual Fire Ins. Co.	WV	928,707	109,552	0	0	819,155
15415	Safe Ins Co	WV	6,443,715	2,316,952	0	0	4,126,763
15431	West Virginia Farmers Mut Ins Assoc	WV	4,398,034	918,891	0	0	3,479,143
11972	West Virginia Mut Ins Co	WV	154,214,454	86,028,940	0	0	68,185,515
10911	West Virginia Natl Auto Ins Co	WV	8,742,867	4,247,893	1,001,000	0	4,494,974
11003	Wva Ins Co	WV	<u>34,058,492</u>	<u>8,656,991</u>	<u>0</u>	<u>0</u>	<u>25,401,501</u>
<b>Totals Domestic Property Insurer(s)</b>			<b>1,663,187,022</b>	<b>1,045,740,389</b>	<b>3,001,000</b>	<b>0</b>	<b>617,446,635</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus  
Non-Domestic Property Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
36404	21st Century Cas Co CA	CA	12,289,205	1,103,277	3,300,000	0	11,185,928
12963	21st Century Ins Co CA	CA	1,552,778	564,890	123,070	3,000,000	0
662,655,494	22896						
Aca Fin Guar Corp MD	691,791,549	462,651,493	15,000,000	0	229,140,057	10921	ACA Ins Co AK
39,634,596	24,138,770	3,415,965	0	15,495,521	10349	Acceptance	
Cas Ins Co NE	47,586,804	16,512,947	3,000,000	0	31,073,857	26379	Accredited Surety & Cas Co Inc FL
32,599,788	10,363,998	3,060,000	0	22,235,790	22667	Ace	
Amer Ins Co PA	7,799,063,925	5,822,823,871	5,000,000	0	1,976,240,054	20702	Ace Fire Underwriters Ins Co PA
90,804,997	32,196,820	4,250,000	0	58,608,177	10030		
Ace Ind Ins Co PA	32,410,347	18,208,893	3,500,000	0	14,201,454		
20699	Ace Prop & Cas Ins Co PA	PA	5,965,997,449	4,085,939,771	10,000,000	0	1,880,057,678
19984	ACIG Ins Co IL	IL	288,262,342	210,034,449	4,000,000	0	78,227,894
22950	Acstar Ins Co IL	IL	89,619,104	58,009,198	3,500,000	0	31,609,906
14184	Acuity A Mut Ins Co WI	WI	1,865,024,743	1,159,624,591	0	0	705,400,152
44318	Admiral Ind Co DE	DE	71,494,162	41,293,595	3,506,250	0	30,200,567
33987	Advanta Ins Co AZ	AZ	19,197,223	620,290	5,000,000	0	18,576,933
40517	Advantage Workers Comp Ins Co IN	IN	109,488,518	52,593,268	3,000,000	0	56,895,250
33898	Aegis Security Ins Co PA	PA	78,028,890	39,152,546	3,000,000	0	38,876,344
36153	Aetna Ins Co of CT CT	CT	18,984,981	1,307,092	3,000,000	0	17,677,889
10014	Affiliated Fm Ins Co RI	RI	1,361,223,254	685,718,338	4,000,000	7,250,000	675,504,916
42609	Affirmative Ins Co IL	IL	500,796,865	320,658,344	2,500,000	0	180,138,520
42757	Agri Gen Ins Co IA	IA	601,366,750	144,389,323	16,837,870	0	456,977,427
25232	AIG Advantage Ins Co MN	MN	71,129,633	48,731,336	4,200,000	0	22,398,297
19402	AIG Cas Co PA	PA	4,835,789,903	2,951,765,452	5,000,000	0	1,884,024,451
34789	AIG Centennial Ins Co PA	PA	630,728,830	295,704,307	4,200,000	0	335,024,523
36587	AIG Natl Ins Co Inc NY	NY	50,729,977	32,487,557	6,000,000	0	18,242,420
20796	AIG Premier Ins Co PA	PA	374,283,126	212,140,499	4,200,000	0	162,142,627
19399	AIU Ins Co NY	NY	3,104,196,330	1,705,704,002	8,000,000	0	1,398,492,328
10957	Alamance Ins Co IL	IL	407,044,965	162,051,816	3,500,000	0	244,993,149
24899	Alea North America Ins Co NY	NY	453,690,249	289,470,000	8,425,518	0	164,220,249
13285	Allegheny Cas Co PA	PA	22,171,287	5,910,977	1,500,000	3,200,000	16,260,310
20273	Alliance Assur Co Of Amer NY	NY	7,170,173	0	3,000,000	0	7,170,173
35300	Allianz Global Risks US Ins Co CA	CA	4,707,822,151	1,108,358,843	10,000,000	191,489	3,599,463,308
10690	Allied World Natl Assur Co NH	NH	120,628,379	64,523,091	10,000,000	0	56,105,288
10212	Allmerica Fin Alliance Ins Co NH	NH	16,033,705	30,272	5,000,000	0	16,003,433
41840	Allmerica Fin Benefit Ins Co MI	MI	15,563,104	1,127	4,200,000	0	15,561,977
29688	Allstate Fire & Cas Ins Co IL	IL	16,818,578	243,128	7,000,000	0	16,575,450
19240	Allstate Ind Co IL	IL	77,000,453	3,459,142	4,200,000	0	73,541,311
19232	Allstate Ins Co IL	IL	46,162,434,295	28,127,896,673	4,200,000	0	18,034,537,621
17230	Allstate Prop & Cas Ins Co IL	IL	68,884,359	749,316	4,200,000	0	68,135,043
18708	Ambac Assur Corp WI	WI	10,791,563,779	7,475,421,128	82,000,000	0	3,316,142,651
25402	Amcomp Assur Corp FL	FL	264,687,583	162,619,508	1,800,000	0	102,068,075
12548	American Agri Business Ins Co TX	TX	375,496,088	362,757,839	2,000,000	0	12,738,249
19720	American Alt Ins Corp DE	DE	421,563,437	267,088,657	5,120,000	0	154,474,780
21849	American Automobile Ins Co MO	MO	447,529,524	250,851,319	3,500,000	0	196,678,205
10111	American Bankers Ins Co Of FL FL	FL	1,348,064,515	974,399,490	5,083,164	0	373,665,025
20427	American Cas Co Of Reading PA PA	PA	120,743,364	21,321	4,200,000	0	120,722,043
10391	American Centennial Ins Co DE	DE	37,432,237	10,965,013	6,000,000	0	26,467,224
10807	American Century Cas Co TX	TX	115,827,181	70,019,587	5,150,000	0	45,807,594
19941	American Commerce Ins Co OH	OH	387,941,826	242,294,749	3,226,140	0	145,647,077
10216	American Contractors Ind Co CA	CA	248,800,804	185,403,700	2,100,000	0	63,397,104
19690	American Economy Ins Co IN	IN	1,525,338,883	1,125,004,856	5,000,000	0	400,334,027
37990	American Empire Ins Co OH	OH	51,967,444	26,328,387	3,100,000	0	25,639,057
10819	American Equity Specialty Ins Co CT	CT	78,051,734	48,372,584	3,500,000	0	29,679,150
23450	American Family Home Ins Co FL	FL	447,224,154	308,198,740	4,200,000	139,025,414	24066
American Fire & Cas Co OH	37,032,712	1,344,639	3,374,043	35,688,072	24376	American Gen Ind Co IL	50,952,187
12,155,740	3,000,000	38,796,447	31208	American Gen Prop Ins Co TN	66,311,941	13,793,464	17,574,100
52,518,477	26247	American Guar & Liab Ins NY	339,931,884	186,310,463	5,000,027	153,621,421	43494
American Hallmark Ins Co Of TX TX	253,113,071	167,211,349	4,000,000	85,901,722	13331	American Hardware Mut Ins Co OH	332,854,026
203,779,489	0	129,074,537	39152	American Hlthcare Ind Co DE	112,089,219	71,960,900	5,000,000
40,128,319	19380	American Home Assur Co NY	28,856,269,427	21,559,313,091	25,425,810	7,296,956,336	21857
American Ins Co OH	1,655,051,455	998,638,615	10,501,770	0	656,412,840	32220	American Intl Ins Co NY
1,221,895,014	854,731,128	5,000,000	0	367,163,886	23795	American Intl Pacific Ins CO	34,401,827
446,888	3,000,000	33,954,939	40258	American Intl S Ins Co PA	37,913,030	1,081,028	3,000,000
0	0	36,832,002	30562	American Manufacturers Mut Ins Co IL	10,942,180	60,919	0
0	10,881,261	15911	American Mining Ins Co Inc AL	108,296,819	77,897,316	600,000	1,150,000
30,399,503	23469	American Modern Home Ins Co OH	877,724,844	595,101,757	5,000,000	0	282,623,087
38652	American Modern Select Ins Co OH	OH	82,945,836	60,720,665	3,000,000	0	22,225,171
22918	American Motorists Ins Co IL	IL	23,859,452	658,361	6,449,529	0	23,201,091
39942	American Natl Gen Ins Co MO	MO	99,226,959	28,824,160	2,500,000	0	70,402,799
28401	American Natl Prop & Cas Co MO	MO	1,181,719,127	687,733,323	4,200,000	0	493,985,804
19615	American Reliable Ins Co AZ	AZ	371,216,531	266,676,137	4,200,000	0	104,540,394
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**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers**

NAIC		State		Admitted		Preferred		
CODE	Company Name	DOM	Assets	Liabilities	Capital	Stock	Surplus	
19631	American Road Ins Co	MI	675,244,738	308,876,074	3,000,000	0	366,368,664	39969 American Safety Cas Ins Co OK 181,190,754 98,823,851 3,500,000 0 82,366,903
42978	American Security Ins Co	DE	1,660,438,327	944,653,167			5,052,500	0 715,785,160
19992	American Select Ins Co	OH	172,992,811	112,419,045			2,500,000	0 60,573,766
17965	American Sentinel Ins Co	PA	22,884,297	11,836,150			3,000,000	0 11,048,147
42897	American Serv Ins Co Inc	IL	87,772,545	58,005,411	3,000,004	0	29,767,134	41998 American Southern Home Ins Co FL 89,902,047 65,624,839 3,500,000 0 24,277,208 10235 American Southern Ins Co KS 99,900,837 61,687,711 3,000,000 0 38,213,126 19704 American States Ins Co IN 2,069,992,619 1,557,928,351 5,000,000 0 512,064,268 37214 American States Preferred Ins Co IN 241,124,018 162,578,415 5,000,000 0 78,545,603 31380 American Surety Co IN 15,352,837 2,313,431 2,000,000 0 13,039,406 40142 American Zurich Ins Co IL 263,666,267 85,419,847 5,000,000 0 178,246,420 30872 Amerin Guar Corp IL 223,527,401 234,898,982 5,307,456 0 -11,371,581
12504	Ameriprise Ins Co	WI	48,998,379	340,206			8,000,000	0 48,658,173
23396	Amerisure Mut Ins Co	MI	1,719,367,364	1,124,606,894	0	0	594,760,470	27928 Amex Assur Co IL 232,390,855 86,722,095 4,597,875 0 145,668,760 42390 Amguard Ins Co PA 263,526,254 201,995,143 5,328,000 0 61,531,111
19976	Amica Mut Ins Co	RI	4,077,429,748	1,787,553,695	0	0	2,289,876,053	10984 Ansur Amer Ins MI 55,761,821 25,599,627 15,000,000 0 30,162,194 11150 Arch Ins Co MO 1,464,993,714 924,446,147 5,000,000 0 540,547,567 10348 Arch Reins Co NE 1,114,503,089 395,523,516 5,000,000 0 718,979,573 19860 Argonaut Great Central Ins Co IL 165,524,481 87,359,542 4,318,130 0 78,164,939 19801 Argonaut Ins Co IL 1,567,866,261 1,097,961,206 4,500,000 0 469,905,055 19828 Argonaut Midwest Ins Co IL 74,993,581 27,293,221 3,750,000 0 47,700,359 41459 Armed Forces Ins Exch KS 147,828,181 74,663,591 0 0 73,164,590 24678 Arrowood Ind Co DE 2,998,163,220 2,552,535,982 5,000,000 0 445,627,238
21865	Associated Ind Corp	CA	177,620,305	105,784,133	3,500,000	0	71,836,172	11240 Association Ins Co GA 75,108,025 53,488,489 1,800,000 0 21,619,536 19305 Assurance Co Of Amer NY 91,259,325 71,603,709 5,000,000 0 19,655,616 11558 AssuranceAmerica Ins Co SC 61,111,324 49,149,905 1,500,000 0 11,961,419 30180 Assured Guar Corp MD 1,361,538,502 961,967,238 15,000,480 0 399,571,264
41769	Athena Assur Co	MN	198,335,316	138,662,747			3,500,000	0 59,672,569
20931	Atlanta Intl Ins Co	NY	44,458,519	28,681,538			2,560,932	0 15,776,981
22209	Atlantic Ins Co	TX	35,706,406	1,062,403	3,000,000	0	34,644,002	19895 Atlantic Mut Ins Co NY 428,678,010 389,353,834 0 0 39,324,176 27154 Atlantic Specialty Ins Co NY 67,932,823 17,102,304 9,000,000 0 50,830,519 25422 Atradius Trade Credit Ins Co MD 105,069,136 54,712,125 6,000,000 0 50,357,011 19933 Audubon Ins Co LA 91,631,298 49,245,752 2,000,000 0 42,385,546 11983 Auto Club Prop Cas Ins Co IA 29,474,313 1,125,676 2,500,000 0 28,348,637 19062 Automobile Ins Co Of Hartford CT CT 964,543,776 656,426,479 6,000,000 0 308,117,297
34460	Autoone Ins Co	NY	73,756,518	28,240,728			3,000,000	0 45,515,790
10367	Avemco Ins Co	MD	123,444,564	53,785,652	3,003,000	0	69,658,912	29530 AXA Art Ins Corp NY 69,806,330 32,713,228 3,000,000 0 37,093,102 33022 AXA Ins Co NY 158,152,884 59,895,445 5,000,000 98,257,439 16187 AXA Re Prop & Cas Ins Co DE 62,902,377 34,156,768 4,046,965 28,745,609 37273 Axis Ins Co IL 479,872,338 94,815,157 4,968,600 385,057,181 20370 AXIS Reins Co NY 2,007,378,497 1,400,259,409 5,000,000 607,119,088
24813	Balboa Ins Co	CA	2,175,411,214	1,299,534,598	4,250,000	875,876,616	18538 Bancinsure Inc OK 109,141,319 64,050,961 3,500,000 45,090,358 33162 Bankers Ins Co FL 111,480,713 69,664,828 4,500,000 41,815,884 18279 Bankers Standard Ins Co PA 297,808,031 192,390,709 3,500,000 105,417,322 38245 BCS Ins Co OH 221,832,792 80,542,545 3,000,000 141,290,247 37540 Beazley Ins Co Inc CT 155,059,479 49,633,548 4,200,000 105,425,931 41394 Benchmark Ins Co KS 88,970,145 49,203,848 5,005,000 39,766,297 32603 Berkley Ins Co DE 7,014,516,566 4,804,396,425 43,000,000 10,000 2,210,120,141 29580 Berkley Regional Ins Co DE 2,565,873,584 1,911,643,536 4,000,000 0 654,230,048 20095 Bituminous Cas Corp IL 791,538,671 519,359,548 8,000,000 0 272,179,124 20109 Bituminous Fire & Marine Ins Co IL 527,305,641 401,635,886 5,000,000 0 125,669,754 27081 Bond Safeguard Ins Co IL 43,661,767 25,004,123 2,000,000 0 18,657,644 19658 Bristol W Ins Co OH 167,759,858 134,734,282 3,000,000 0 33,025,576	
13528	Brotherhood Mut Ins Co	IN	314,437,581	178,754,232			0	0 135,683,350
20117	California Cas Ind Exch	CA	611,425,594	293,307,306			0	0 318,118,288
21946	Camden Fire Ins Assoc	NJ	73,951,586	700,262	4,200,000	0	73,251,324	36340 Camico Mut Ins Co CA 167,862,356 116,884,827 0 0 50,977,529
12260	Campmed Cas & Ind Co Inc	MD	33,676,384	23,905,978	1,500,000	0	9,770,406	10464 Canal Ins Co SC 1,377,428,345 846,918,209 15,000,000 0 530,510,136
30589	Capital City Ins Co Inc	SC	136,104,536	97,817,937	3,324,000	0	38,286,599	20877 Capital Markets Assur Corp NY 120,455,943 962,046 17,460,000 0 119,493,897
10472	Capitol Ind Corp	WI	446,842,900	236,765,844	4,201,416	0	210,077,056	
10510	Carolina Cas Ins Co	IA	872,987,503	615,587,610	3,686,551	0	257,399,893	26697 Casualty Underwriters Ins Co UT 4,155,231 22,011 2,000,000 0 4,133,220 11255 Caterpillar Ins Co MO 203,664,383 162,908,351 3,500,000 0 40,756,032 19518 Catlin Ins Co TX 41,094,186 8,993,232 4,000,000 0 32,100,954 20176 Celina Mut Ins Co OH 48,240,701 27,797,753 0 0 20,442,948 10891 CEM Ins Co IL 9,484,929 4,808,003 1,000,000 0 4,676,926 19909 Centennial Ins Co NY 182,974,768 167,820,012 4,204,436 0 15,154,756
34274	Central States Ind Co Of Omaha	NE	259,388,340	48,815,772			2,600,002	0 210,572,568
34649	Centre Ins Co	DE	345,363,809	246,353,342			5,000,000	0 99,010,467
42765	Centurion Cas Co	IA	348,795,333	17,525,995			2,600,000	0 331,269,338



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers**

NAIC CODE	Company Name	State	Admitted		Common	Preferred	Surplus
		of DOM	Assets	Liabilities	Capital	Capital Stock	
							0
							0
20710	Century Ind Co PA 998,943,069 973,943,069 4,250,000 0 25,000,000 36951				Century Surety Co OH 515,917,213 362,462,076 3,000,000 0 153,455,137 25615		
	Charter Oak Fire Ins Co CT 836,143,678 607,758,099 4,200,000 0 228,385,579 10642				Cherokee Ins Co MI 249,313,468 168,331,687 3,000,000 0 80,981,781		
22810	Chicago Ins Co	IL	285,938,430	153,513,980	3,600,000	0	132,424,450
12777	Chubb Ind Ins Co	NY	234,483,968	169,865,740	3,500,000	0	64,618,228
10052	Chubb Natl Ins Co IN 189,134,057 124,382,371 4,500,000 0 64,751,686 10669				Church Ins Co NY 53,909,109 35,045,445 15,000,000 0 18,863,664 18767		
	Mut Ins Co WI 1,178,569,396 789,165,567 0 0 389,403,829 25771				CIFG Assur N Amer Inc NY 204,542,362 138,449,675 19,700,000 0 66,092,687 22004		
	MI 17,418,551 3,783,531 2,500,000 0 13,635,019 28665				Cincinnati Cas Co OH 331,941,900 53,460,076 3,750,000 0 278,481,824		
10677	Cincinnati Ins Co OH 10,019,658,449 5,712,508,439 3,586,355 0 4,307,150,009 20532				Clarendon Natl Ins Co NJ 950,458,111 510,681,820 4,800,000 0 439,776,292 25070		
	Clearwater Ins Co DE 1,326,014,265 655,821,961 7,500,000 0 670,192,304 10019				Clearwater Select Ins Co DE 100,867,913 15,953,889 5,000,000 0 84,914,024 33480		
	Clermont Ins Co IA 24,170,352 1,239,465 4,200,000 0 22,930,887 29114				CMG Mortgage Assur Co WI 9,308,403 2,009,288 2,000,000 0 7,299,115		
40266	CMG Mortgage Ins Co WI 335,861,636 258,849,771 2,750,000 0 77,011,865 30112				CNL Ins Amer Inc GA 28,350,338 8,889,875 2,219,424 0 19,460,462		
31887	Coface N Amer Ins Co MA 94,976,804 44,570,166 2,600,000 0 50,406,638 34347				Colonial Amer Cas & Surety Co MD 37,682,896 13,278,049 5,000,000 0 24,404,847 10758		
	Colonial Surety Co PA 26,919,940 16,527,037 3,000,000 0 10,392,903 40371				Columbia Mut Ins Co MO 348,581,034 163,783,053 0 0 184,797,981		
19410	Commerce & Industry Ins Co	NY	8,622,519,611	5,934,585,626	5,022,500	0	2,687,933,985
43958	Commerce Protective Ins Co PA 6,052,745 3,762,743 1,200,000 0 2,290,002 21296				Commercial Guar Cas Ins Co IN 130,746,411 7,620,315 9,000,000 0 123,126,096		
18732	Commercial Loan Ins Corp WI 11,485,981 431,555 2,000,000 0 11,054,426 10220				Commonwealth Ins Co Of Amer WA 50,063,406 28,459,739 3,000,000 21,603,667 10794		
	Companion Commercial Ins Co SC 12,327,309 3,931,963 3,000,000 8,395,346 12157				Companion Prop & Cas Ins Co SC 456,666,485 305,553,509 4,200,000 151,112,976 21989		
	Compass Ins Co NY 12,858,695 1,814,007 1,253,480 11,044,688 24961				Connie Lee Ins Co WI 173,642,785 26,079,079 15,000,000 147,563,706 32190		
	Constitution Ins Co NY 42,652,258 765,073 4,200,000 41,887,185 20443				Continental Cas Co IL 38,899,575,941 30,551,562,749 39,282,790 8,348,013,192 28258		
	Continental Ind Co IA 37,263,996 22,499,844 4,000,002 14,764,152						
35289	Continental Ins Co PA 4,258,804,305 2,189,046,956 53,566,360 2,069,757,349 10804				Continental Western Ins Co IA 265,923,895 180,134,741 3,000,000 0 85,789,154		
37206	Contractors Bonding & Ins Co WA 214,519,446 127,101,191 2,500,000 0 87,418,255 26492				Courtesy Ins Co FL 431,035,495 294,752,860 3,000,000 0 136,282,635		
31348	Crum & Forster Ind Co DE 35,998,886 23,439,835 3,500,000 0 12,559,051 24660				Cumberland Cas & Surety Co FL 6,028,801 9,974,855 2,000,000 0 -3,946,054		
10847	Cumis Ins Society Inc IA 1,301,742,579 793,376,231 5,831,488 0 508,366,348 10499				DaimlerChrysler Ins Co MI 218,492,687 142,376,784 5,000,000 0 76,115,903		
21164	Dairyland Ins Co WI 1,183,285,026 722,809,352 4,012,000 0 460,475,676						
16624	Darwin Natl Assur Co DE 585,943,013 367,143,139 3,500,000 0 218,799,875 16705				Dealers Assur Co OH 64,032,623 36,055,657 4,200,990 0 27,976,966 37907		
	Deerbrook Ins Co IL 21,312,330 308,670 4,375,000 0 21,003,660 37184				Deerfield Ins Co IL 60,827,114 14,651,143 3,500,000 0 46,175,971		
35408	Delos Ins Co DE 462,981,753 255,220,421 4,200,000 0 207,761,332						
40975	Dentists Ins Co CA 241,650,956 101,186,151 5,000,000 0 140,464,805 12718				Developers Surety & Ind Co IA 129,733,301 65,328,439 3,000,000 0 64,404,862		
10659	Diamond Ins Co IL 66,282,867 48,059,144 2,500,000 0 18,223,723 42048				Diamond State Ins Co IN 184,591,153 63,899,323 5,000,000 0 120,691,829 23736		
	Natl Ins Co AR 16,173,180 9,732,501 2,500,000 0 6,440,679 36463				Discover Prop & Cas Ins Co IL 112,954,277 66,572,593 6,300,000 0 46,381,684 34495		
	An Interins Exch CA 2,099,948,790 1,295,802,976 0 0 804,145,814 33499				Dorinco Reins Co MI 1,938,128,809 1,348,840,930 5,000,000 0 589,287,879 10724		
	Eastern Alliance Ins Co PA 133,846,886 84,097,874 2,100,000 0 49,749,012 14702				Eastguard Ins Co PA 79,438,988 61,255,198 5,000,000 0 18,183,790 22926		
	Economy Fire & Cas Co IL 360,127,518 14,772,383 3,000,000 0 345,355,134						
38067	Economy Preferred Ins Co IL 8,230,641 16,024 3,000,000 0 8,214,616						
40649	Economy Premier Assur Co IL 34,141,445 209,661 3,000,000 0 33,931,783 21261				Electric Ins Co MA 1,246,018,444 874,042,324 3,500,000 0 371,976,119 21326		
	Empire Fire & Marine Ins Co NE 196,843,506 142,195,111 4,000,000 0 54,648,395 20648				Employers Fire Ins Co MA 101,248,632 42,559,060 4,500,000 0 58,689,572		
21458	Employers Ins of Wausau WI 4,077,177,589 2,778,765,619 5,000,000 0 1,298,411,970 21415				Employers Mut Cas Co IA 2,151,774,292 1,255,549,569 0 0 896,224,723		
39845	Employers Reins Corp MO 10,594,632,330 7,532,619,020 6,345,000 0 3,062,013,310 11252				Encompass Home & Auto Ins Co IL 6,236,121 90,704 2,350,000 0 6,145,417 15130		
	Encompass Ind Co IL 22,448,513 501,249 3,021,700 0 21,947,264 10358				Encompass Ins Co IL 25,609,565 12,851,671 5,000,000 0 12,757,893 10071		
	Encompass Ins Co Of Amer IL 20,960,793 196,290 10,000,000 0 20,764,503						
10641	Endurance Amer Ins Co DE 132,579,808 7,163,444 6,000,000 0 125,416,364						
11551	Endurance Reins Corp of Amer NY 1,613,420,593 1,020,557,396 5,000,000 0 592,863,197						
26263	Erie Ins Co PA 622,700,668 407,261,875 2,350,000 0 215,438,793						
16233	Erie Ins Co Of NY NY 51,924,800 33,124,395 2,350,000 0 18,800,405 26271				Erie Ins Exch PA 9,961,848,856 5,194,324,867 0 0 4,767,523,989 26830		
	Prop & Cas Co PA 61,769,489 52,154,196 2,350,000 0 9,615,293 37915				Essentia Ins Co MO 40,159,716 179,113 4,500,000 0 39,980,603 25712		
	Esurance Ins Co WI						0
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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC		State		Admitted		Common		Preferred								
CODE	Company Name	DOM	Assets	Liabilities	Capital	Stock	Surplus									
440,125,532	318,109,605	3,000,000	500,000	122,015,926	30210	Esurance Prop & Cas Ins Co CA	89,392,576	64,239,149	2,600,000	0	25,153,427	20516	Euler Hermes			
Amer Credit Ind Co MD	362,072,586	189,962,968	2,500,000	0	172,109,618	10120	Everest Natl Ins Co DE	448,436,421	269,798,965	5,000,000	0	178,637,455	26921			
Everest Reins Co DE	9,661,761,764	6,775,202,497	10,000,000	0	2,886,559,267											
13722	Excess Reins Co		DE	35,685,056			8,717,394		3,732,920		0		26,967,662			
35181	Executive Risk Ind Inc		DE	2,603,966,536			1,783,357,058		5,000,000		0		820,609,478			
21482	Factory Mut Ins Co RI	9,961,924,333	4,191,416,676	0	0	5,770,507,657	44784	Fairfield Ins Co CT	28,693,378	8,535,223	5,000,000	0	20,158,155	18864	Fairmont	
Ins Co CA	41,188,722	16,884,242	8,340,000	0	24,304,480	25518	Fairmont Premier Ins Co CA	206,927,583	29,768,949	3,808,000	0	177,158,634	24384	Fairmont Specialty		
Ins Co DE	228,131,046	102,979,507	3,100,000	0	125,151,539	13803	Farm Family Cas Ins Co NY	948,402,687	667,557,348	3,606,205	280,845,341					
41483	Farmington Cas Co		CT	981,914,275			709,086,056		6,000,000				272,828,219			
13838	Farmland Mut Ins Co IA	331,323,576	180,201,582	0	151,121,994	20281	Federal Ins Co IN	29,671,057,233	16,793,877,867	20,980,068	12,877,179,366	13935				
Federated Mut Ins Co MN	3,905,197,221	2,120,794,679	0	1,784,402,543	11118	Federated Rural Electric Ins Exch KS	312,997,956	215,389,914	0	97,608,042	28304					
Federated Serv Ins Co MN	363,174,413	241,520,507	3,000,000	121,653,907	43460	FFG Ins Co TX	178,722,823	141,077,420	2,500,000	37,645,403	39306	Fidelity & Deposit Co Of MD MD	315,360,399	114,761,758	5,000,000	200,598,641

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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus	
						0		
						0		
						0		
						0		
35386	Fidelity & Guar Ins Co IA	28,322,909	9,036,568	5,000,000	19,286,340	25879	Fidelity & Guar Ins Underwriters Inc WI 88,404,254 55,831,812 5,000,000	
32,572,442	25180 Fidelity Natl Ins Co CA	281,772,157	150,897,951	3,250,000	130,874,206	16578	Fidelity Natl Prop & Cas Ins Co NY 95,753,057 24,798,872 3,465,564	
70,954,185	35009 Financial Cas & Surety Inc TX	15,924,025	5,055,857	2,600,000	10,868,168	12815	Financial Guar Ins Co NY 4,298,781,176 4,037,872,417 15,000,000	
0	260,908,759	18287	Financial Security Assur Inc NY	4,289,263,705	2,660,324,125	15,000,000	0 1,628,939,580	
22730	Finial Ins Co NJ	57,681,826	11,667,110	5,000,000	0	46,014,716	39136 Finial Reins Co CT 1,323,525,481 927,969,271 3,500,000 0 395,556,210	
21873	Firemans Fund Ins Co CA	9,982,460,921	7,088,251,769	4,200,000	0	2,894,209,152	21784 Firemens Ins Co Of Washington DC DE 112,977,060 80,966,833	
3,500,000	0	32,010,227	10336	First Acceptance Ins Co Inc TX	241,149,029	130,050,824	3,000,000	0 111,098,205
37710	First Amer Prop & Cas Ins Co CA	83,446,786	37,382,597	5,000,000	0	46,064,190	29980 First Colonial Ins Co FL 379,568,851 256,526,162 2,500,000 0	
123,042,688	11177	First Fin Ins Co IL	503,718,942	218,929,367	2,500,000	0	284,789,575 10676 First Guard Ins Co AZ 11,115,342 806,288 1,500,000 0 10,309,054	
33588	First Liberty Ins Corp IA	47,641,180	25,900,584	3,600,000	0	21,740,596	24724 First Natl Ins Co Of Amer WA 254,088,224 179,272,616 5,000,000 0 74,815,608	
33383	First Professionals Ins Co FL	669,092,678	434,015,676	5,000,000	0	235,077,002		
28519	First Sealord Surety Inc PA	12,788,242	959,016	2,022,300	0	11,829,226	27626 Firstcomp Ins Co NE 264,668,974 204,132,734 1,500,000 0 60,536,240	
35585	Flagship City Ins Co PA	16,968,320	7,232,525	2,350,000	0	9,735,794	11185 Foremost Ins Co MI 1,902,835,939 1,287,217,803 4,800,000 0 615,618,136 11800	
Foremost Prop & Cas Ins Co MI	39,517,517	24,075,950	3,525,000	0	15,441,567	41513	Foremost Signature Ins Co MI 56,900,753 39,057,025 3,600,000 0 17,843,728	
10801	Fortress Ins Co IL	49,394,526	28,479,207	9,046,430	0	20,915,319	10985 Fortuity Ins Co MI 12,994,846 71,381 5,000,000 0 12,923,465 14249 Founders Ins Co IL 188,397,962 124,488,534 5,000,000 0 63,909,428	
13986	Frankenmuth Mut Ins Co MI	981,110,916	603,436,711	0	0	377,674,206	21253 Garrison Prop & Cas Ins Co TX 109,348,537 71,012,128 3,500,000 0 38,336,409	
28339	Gateway Ins Co MO	37,135,260	20,790,789	3,815,000	0	16,344,471	41491 Geico Cas Co MD 245,726,724 126,648,915 3,010,000 0 119,077,809 35882 Geico	
Gen Ins Co MD	153,862,251	77,433,739	3,080,000	0	76,428,512	22055	Geico Ind Co MD 4,514,020,517 2,686,777,562 3,000,000 0 1,827,242,955 24414 General Cas	
Co Of WI WI	1,558,130,280	813,506,538	4,000,000	0	744,623,742	30007	General Fidelity Ins Co SC 718,084,766 302,356,031 2,500,000 0 415,728,735 24732 General	
Ins Co Of Amer WA	2,432,373,782	1,838,026,406	5,000,000	0	594,347,376			
22039	General Reins Corp DE	16,414,666,605	6,527,059,905	11,000,000	0	9,887,606,700	39322 General Security Natl Ins Co NY 349,415,745 258,127,713 5,000,000 0	
91,288,032	11967	General Star Natl Ins Co OH	536,820,566	304,487,748	4,000,000	0	232,332,818 11231 Generali Us Branch NY 70,640,283 32,862,230 0 0 37,778,053	
38962	Genesis Ins Co CT	217,517,284	101,595,467	3,500,000	0	115,921,817	37095 Genworth Financial Assur Corp NC 18,225,803 5,744,505 2,500,000 0 12,481,298	
41432	Genworth Home Equity Ins Corp NC	12,285,444	386,034	2,000,000	0	11,899,410	38458 Genworth Mortgage Ins Corp NC 2,817,420,406 2,573,921,381 2,500,000	
0	243,499,025							
16675	Genworth Mortgage Ins Corp Of NC	NC	275,212,575	224,077,114	2,000,000	0	51,135,461	
29823	Genworth Res. Mortgage Ins Co NC	111,054,991	76,571,713	3,000,000	0	34,483,278	10799 Geovera Ins Co CA 117,105,369 63,539,201 5,000,000 0 53,566,168	
41343	Gerling Amer Ins Co	NY	173,854,801	82,908,661	5,000,000	0	90,946,143	
11282	Germantown Ins Co	PA	74,273,722	43,748,653	3,600,000	0	30,525,069	
21032	Global Reins Corp Of Amer	NY	595,978,866	464,017,132	4,200,000	0	131,961,734	
11266	Global Reins Corp US Branch NY	274,452,899	238,053,413	0	0	36,399,486	11054 GMAC Direct Ins Co MO 9,199,807 629,401 4,000,000 0 8,570,406 11044	
GMAC Ins Co Online Inc MO	11,261,016	802,284	4,000,000	0	10,458,732			
22063	Government Employees Ins Co	MD	12,908,294,425	7,803,913,242	33,436,758	0	5,104,381,183	
43265	Gramercy Ins Co TX	32,364,807	17,719,150	3,750,000	14,645,657	23809	Granite State Ins Co PA 45,303,759 11,716,852 5,000,000 33,586,907 36307 Gray Ins	
Co LA	331,734,016	231,776,560	5,000,000	99,957,456	26832	Great Amer Alliance Ins Co OH 26,467,799 17,678 3,501,000 26,450,121 26344 Great Amer Assur Co		
OH	16,385,873	11,383	3,510,000	16,374,490				
16691	Great Amer Ins Co OH	5,358,846,081	3,999,010,283	15,440,600	1,359,835,798	22136	Great Amer Ins Co of NY NY 56,999,564 41,176 3,800,000 56,958,388	
31135	Great Amer Security Ins Co OH	17,028,169	33,866	3,504,000	16,994,303	33723	Great Amer Spirit Ins Co IN 18,641,854 26,869 3,504,000 18,614,985 25224	
Great Divide Ins Co	ND	141,635,703	75,622,000	6,000,000	66,013,703			
18694	Great Midwest Ins Co MI	28,292,390	13,700,957	3,050,000	14,591,433	20303	Great Northern Ins Co IN 1,519,598,704 1,145,323,438 4,166,675 374,275,266	
11371	Great West Cas Co NE	1,595,042,049	1,122,006,272	2,000,000	473,035,777	22187	Greater NY Mut Ins Co NY 813,020,390 488,548,027 0 0 324,472,363 22322	
Greenwich Ins Co DE	816,605,745	449,404,146	3,558,100	0	367,201,599	36650	Guarantee Co Of N Amer USA MI 167,995,812 58,236,979 4,000,008 0 109,758,833	
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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
							0
							0
							0
							0
11398	Guarantee Ins Co FL	108,548,876	93,735,995	3,600,120	0	14,812,880	15032 Guideone Mut Ins Co IA 1,020,087,622 670,926,519 0 0 349,161,103 14559 Guideone Specialty Mut Ins Co IA 228,584,573 161,018,687 0 0 67,565,886 36064 Hanover Amer Ins Co NH 15,352,768 16,468 5,000,000 0 15,336,300
22292	Hanover Ins Co	NH	4,330,777,214	2,664,404,342	5,000,000	0	1,666,372,872
10829	Harbor Point Reins US Inc	CT	523,197,920	15,635,235	5,000,000	0	507,562,685
26433	Harco Natl Ins Co IL	421,386,270	239,946,445	3,500,004	0	181,439,825	14141 Harford Mut Ins Co MD 280,640,816 156,595,920 0 0 124,044,896 23582 Harleysville Ins Co PA 112,013,301 80,776,237 2,612,500 0 31,237,064
14168	Harleysville Mut Ins Co PA	1,559,613,958	833,079,487	0	0	726,534,471	35696 Harleysville Preferred Ins Co PA 678,300,444 505,253,081 4,230,000 0 173,047,363
26182	Harleysville Worcester Ins Co PA	586,552,243	449,283,876	3,500,000	0	137,268,367	22357 Hartford Accident & Ind Co CT 12,046,553,794 8,104,558,319 40,000,000 0 3,941,995,475 29424 Hartford Cas Ins Co IN 2,164,551,152 1,244,331,584 4,800,000 0 920,219,568 19682 Hartford Fire In Co CT 26,570,549,450 12,128,291,261 55,320,000 0 14,442,258,189
37478	Hartford Ins Co Of The Midwest IN	325,940,157	112,429,492	4,200,000	0	213,510,665	11452 Hartford Steam Boil Inspec & Ins Co CT 1,321,168,259 601,391,538 10,000,000 0 719,776,721
29890	Hartford Steam Boil Inspec Ins Co CT	CT	95,497,865	52,246,403	3,000,000	0	43,251,462
30104	Hartford Underwriters Ins Co CT	1,551,801,541	898,943,977	6,504,000	0	652,857,564	31550 Haulers Ins Co Inc TN 47,711,557 17,892,320 2,180,000 0 29,819,237
36781	HCC Ins Co IN	31,727,204	3,802,042	2,660,000	0	27,925,162	
35904	Health Care Ind Inc CO	2,001,123,912	1,246,707,717	1,000,500	250,000	754,416,195	32077 Heritage Cas Ins Co IL 115,662,766 32,979,732 3,000,000 0 82,683,034
39527	Heritage Ind Co	CA	174,138,802	107,271,246	3,000,000	0	66,867,556
35599	Highmark Cas Ins Co PA	208,238,574	121,404,521	2,500,000	0	86,834,053	10200 Hiscox Ins Co Inc IL 60,002,692 9,335,788 2,500,000 0 50,666,904 17221 Homesite Ins Co CT 112,914,168 63,533,972 4,540,000 0 49,380,196 13927 Homesite Ins Co Of The Midwest ND 125,467,754 75,463,870 3,010,000 0 50,003,884
22578	Horace Mann Ins Co IL	392,234,427	243,252,217	3,582,010	0	148,982,210	22756 Horace Mann Prop & Cas Ins Co CA 145,767,804 88,441,176 3,000,000 0 57,326,628 10069 Housing Authority Prop A Mut Co VT 150,617,527 69,558,212 0 0 81,059,315 38849 Houston Gen Ins Co TX 40,787,577 24,668,412 10,000,000 0 16,119,165 28657 HSBC Ins Co of DE DE 507,819,496 109,334,001 4,200,000 0 398,485,495
25054	Hudson Ins Co DE	390,766,359	270,662,954	7,500,000	0	120,103,405	40223 ICM Ins Co NY 11,793,738 5,475,788 5,000,000 0 6,317,950
29068	IDS Prop Cas Ins Co	WI	991,211,450	566,922,196	5,000,000	0	424,289,254
23817	Illinois Natl Ins Co	IL	65,271,147	8,024,830	5,000,000	0	57,246,317
11487	Imperial Cas & Ind Co OK	29,016,918	17,869,052	3,000,000	0	11,147,866	44369 Imperial Fire & Cas Ins Co LA 72,019,875 45,189,651 3,000,000 0 26,830,221
43575	Indemnity Ins Co Of North Amer PA	383,170,359	269,288,094	4,501,500	0	113,882,265	26581 Independence Amer Ins Co DE 73,563,555 32,210,188 3,000,000 0 41,353,367 29831 Independent Mut Fire Ins Co IL 31,446,903 4,630,792 0 0 26,816,111
14265	Indiana Lumbermens Mut Ins Co	IN	129,487,372	80,931,594	0	0	48,555,778
22268	Infinity Ins Co IN	1,541,076,203	1,067,703,154	2,500,000	0	473,373,049	38806 Insura Prop & Cas Ins Co IL 38,243,781 13,040,205 2,500,000 0 25,203,576 22713 Insurance Co of N Amer PA 712,620,871 479,508,026 11,357,109 0 233,112,845 19429 Insurance Co Of The State Of PA PA 4,806,873,596 2,906,500,437 5,005,500 0 1,900,373,159 27847 Insurance Co Of The West CA 874,009,661 418,220,981 4,200,000 0 455,788,680
18341	Insurance Corp Of NY NY	87,329,466	179,284,626	3,900,000	0	-91,955,160	22772 Integon Ind Corp NC 100,301,277 53,789,711 3,000,000 0 46,511,566
29742	Integon Natl Ins Co NC	183,702,385	131,345,442	3,500,000	0	52,356,943	11592 International Fidelity Ins Co NJ 170,693,907 84,361,155 1,500,000 0 86,332,752
22837	Interstate Ind Co IL	147,418,598	75,605,088	2,500,000	0	71,813,510	10749 Intrepid Ins Co MI 41,202,186 16,379,181 10,000,000 0 24,823,005 23647 Ironshore Ind Inc MN 31,087,833 128,771 5,000,000 0 30,959,062
11630	Jefferson Ins Co NY	21,336,041	11,275,059	4,181,500	0	10,060,981	14354 Jewelers Mut Ins Co WI 197,766,868 78,495,274 0 119,271,594 15962 Kansas Bankers Surety Co KS 166,472,030 28,336,363 10,000,000 138,135,666
27138	Kemper Cas Ins Co IL	26,702,923	14,085,455	3,500,000	12,617,468	10885 Key Risk Ins Co NC 73,587,606 50,392,781 1,800,000 23,194,825 26077 Lancer Ins Co IL 615,903,056 490,476,170 3,100,000 125,426,886 35246 Laurier Ind Co WI 26,728,030 9,919,991 3,420,000 0 16,808,037 37940 Lexington Natl Ins Corp MD 45,739,934 32,453,696 2,000,400 0 13,286,238 13307 Lexon Ins Co TX 77,468,824 40,095,281 4,213,226 0 37,373,543 42404 Liberty Ins Corp IL 1,198,834,163 834,837,352 3,500,000 0 363,996,810 19917 Liberty Ins Underwriters Inc NY 148,455,198 62,008,374 3,500,000 0 86,446,824 23035 Liberty Mut Fire Ins Co WI 3,565,128,451 2,603,833,443 10,000,000 0 961,295,008 23043 Liberty Mut Ins Co MA 34,829,204,572 23,005,904,618 10,000,000 0 11,823,299,954 14486 Liberty Mut Mid Atlantic Ins Co PA 15,601,624 1,512,638 0 0 14,088,986 33855 Lincoln Gen Ins Co PA 409,209,434 274,311,758 4,200,000 0 134,897,676 14400 Litz Mut Ins Co PA 256,943,477 95,471,145 0 0 161,472,332 36447 LM Gen Ins Co DE 9,917,009 3,169,191 3,500,000 0 6,747,818 33600 LM Ins Corp IA 71,238,882 51,510,827 3,600,000 0 19,728,055 36439 LM Personal Ins Co DE 8,398,239 1,612,933 3,500,000 0 6,785,306 32352 LM Prop & Cas Ins Co IN 242,741,756 74,778,910 4,400,000 0 167,962,846 14435 Lumber Mut Ins Co MA 41,751,055 37,058,444 0 0 4,692,613 22977 Lumbermens Mut Cas Co IL 1,684,247,514 1,533,583,128 0 0 150,664,386 23108 Lumbermens Underwriting Alliance MO 361,641,423 252,260,636 0 0 109,380,787 35769 Lyndon Prop Ins Co MO 475,549,680 331,111,352 4,000,000 0 144,438,328	
10051	Lyndon Southern Ins Co LA	17,256,849	7,209,569	3,000,000	0	10,047,280	42617 MAG Mut Ins Co GA 1,303,016,466 969,842,840 0 0 333,173,626

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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
						0	
						0	
						0	
						0	
36897	Manufacturers Alliance Ins Co PA	197,303,062	137,249,731	5,970,000	0	60,053,331	28932
104,451,172	38970 Markel Ins Co IL	643,454,318	531,933,553	4,200,000	0	111,520,765	19356
22306	Massachusetts Bay Ins Co NH	45,270,613	572,480	5,000,000	0	44,698,133	12041
23825	MBIA Ins Corp Of IL IL	181,602,136	3,409,925	5,000,000	0	178,192,211	33391
11843	Medical Protective Co IN	1,805,155,499	1,165,452,156	4,800,000	0	639,703,343	12754
	Medmarc Cas Ins Co VT	111,430,803	66,477,854	3,000,000	0	44,952,949	33650
31968	Merastar Ins Co	IN	24,840,658	11,479,278	3,000,000	0	13,361,380
14494	Merchants Bonding Co a Mut	IA	74,775,969	24,198,619	0	0	50,577,350
40169	Metropolitan Cas Ins Co RI	48,711,456	1,107,275	3,000,000	0	47,604,182	25321
24,625,042	39950 Metropolitan Gen Ins Co RI	31,204,857	841,860	3,000,000	0	30,362,998	
34339	Metropolitan Grp Prop & Cas Ins Co RI	390,155,438	112,960,471	3,000,000	0	277,194,966	26298
3,000,000	315,000,000	1,825,829,666					
40150	MGA Ins Co Inc	TX	208,701,797	112,676,038	12,000,000	0	96,025,759
22594	MGIC Assur Corp Gen Account WI	9,425,624	43,893	3,500,000	0	9,381,731	18740
	Gen Ins Corp MI	45,651,519	32,629,991	5,000,000	0	13,021,528	38601
267,681,800	197,026,201	0	0	70,655,599	20451	Midstates Reins Corp IL	146,999,229
82,992,727	800,000	200,000	64,006,503	23612	Midwest Employers Cas Co DE	326,072,294	197,110,287
3,531,000	0	128,962,007	23515	Midwestern Ind Co OH	16,210,713	600,021	3,500,000
0	15,610,692	41653	Milbank Ins Co SD	456,639,312			
279,795,796	2,500,000	0	176,843,516	14575	Millers Capital Ins Co PA	118,476,254	73,580,486
5,000,000	0	44,895,768					
40703	Milwaukee Safeguard Ins Co WI	11,015,474	487,821	3,000,000	0	10,527,653	42234
20362	Mitsui Sumitomo Ins Co of Amer NY	674,579,746	460,510,956	5,000,000	0	214,068,790	22551
5,000,000	0	50,898,115	14613	Montgomery Mut Ins Co MD	49,747,716	8,627,099	0
29858	Mortgage Guar Ins Corp	WI	7,110,368,721	5,851,838,701	5,000,000	0	1,258,530,020
14621	Motorists Mut Ins Co OH	1,213,865,665	678,802,670	0	535,062,995	22012	Motors Ins Corp MI
							6,601,523,161
							4,718,104,677
							5,000,000
							1,883,418,484

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## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
							0
							0
							0
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10227	Munich Reins Amer Inc	DE	17,948,045,778	13,626,411,022	8,235,771		4,321,634,756
11878	MutualAid eXchange	KS	36,949,436	14,112,786	0	22,836,650	23663
	National Amer Ins Co	OK	140,881,643	90,632,108	5,000,000	50,249,535	11991
	National Continental Ins Co	NY	185,470,777	136,037,901	6,429,106	49,432,876	16217
	National Farmers Union Prop & Cas	CO	266,673,373	143,538,288	4,200,000	0	123,135,085
	National Fire Ins Co Of Hartford	IL	221,702,391	34,860,278	5,000,000	0	186,842,113
	National Gen Assur Co	MO	39,571,378	19,406,774	2,500,000	0	20,164,604
	National Gen Ins Co	MO	100,678,448	58,875,624	2,000,000	0	2,500,000
	National Ind Co	NE	74,163,534,479	38,581,576,882	5,500,000	0	35,581,957,597
27944	National Ins Assn	IN	11,145,733	247,993	0	0	10,897,740
32620	National Interstate Ins Co	OH	694,674,348	512,372,746	3,000,000	0	182,301,601
	National Liab & Fire Ins Co	CT	1,203,062,035	573,893,780	5,000,000	0	629,168,255
	National Reins Corp	DE	785,706,383	163,610,455	5,000,000	0	622,095,928
	National Security Fire & Cas Co	AL	70,812,647	36,690,749	1,500,000	0	34,121,898
	National Specialty Ins Co	TX	28,485,174	13,088,154	3,500,000	0	15,397,020
	National Surety Corp	IL	585,417,525	366,435,575	3,500,077	0	218,981,950
32298	National Union Fire Ins Co Of LA	LA	6,862,609	791,421	1,500,000	0	6,071,188
19445	National Union Fire Ins Co Of Pitts	PA	34,575,350,644	22,418,356,518	4,478,750	0	12,156,994,126
	Nationwide Affinity Co of Amer	OH	32,104,571	18,213,914	5,000,000	0	13,890,657
	Nationwide Agribusiness Ins Co	IA	90,015,279	34,760,388	2,849,976	400,000	55,254,891
	Nationwide Assur Co	WI	83,269,468	9,898,103	3,500,000	0	73,371,365
	Nationwide Ins Co Of Amer	WI	134,108,410	47,591,470	3,375,000	0	86,516,940
	Nationwide Mut Fire Ins Co	OH	4,330,933,799	2,270,313,388	0	0	2,060,620,411
23787	Nationwide Mut Ins Co	OH	29,520,738,919	18,159,281,872	0	0	11,361,457,047
	Nationwide Prop & Cas Ins Co	OH	103,617,981	75,161,685	3,000,000	0	28,456,296
	Navigators Ins Co	NY	1,594,942,247	1,016,274,411	5,000,000	0	578,667,836
	NCMIC Ins Co	IA	512,752,071	346,148,304	2,000,000	0	166,603,767
	NCRIC Inc	DC	252,581,573	183,373,084	1,000,000	0	69,208,489
	Netherlands Ins Co The	NH	282,550,278	218,075,724	3,600,000	0	64,474,554
	New England Ins Co	CT	293,044,010	10,096,478	7,200,000	0	282,947,532
23833	New Hampshire Ind Co Inc	PA	303,460,596	201,193,703	3,000,000	0	102,266,893
23841	New Hampshire Ins Co	PA	4,452,304,207	3,083,004,486	5,325,065	0	1,369,299,721
	New South Ins Co	NC	62,468,836	32,307,046	3,000,000	0	30,161,790
	New York Marine & Gen Ins Co	NY	593,599,166	402,457,295	8,827,889	0	191,141,871
	NGM Ins Co	FL	1,817,113,917	1,197,546,102	5,250,000	0	619,567,815
	Nipponkoa Ins Co Ltd	US	227,267,046	161,162,809	0	0	66,104,236
31470	Norguard Ins Co	PA	353,870,224	268,261,223	5,250,000	0	85,609,001
29700	North Amer Elite Ins Co	NH	38,176,989	4,729,720	3,500,000	0	33,447,269
	North Amer Specialty Ins Co	NH	459,892,079	216,354,701	4,800,000	0	243,537,378
	North Pointe Ins Co	MI	107,742,349	69,187,264	3,500,000	0	38,555,085
	North River Ins Co	NJ	971,070,060	517,310,966	4,200,000	0	453,759,094
	North Star Reins Corp	DE	24,228,951	5,141,863	4,000,000	500,000	19,087,088
	Northbrook Ind Co	IL	39,547,597	282,589	4,200,000	0	39,265,008
	Northern Assur Co Of Amer	MA	321,109,435	140,838,414	4,500,000	0	180,271,021
	Northern Ins Co Of NY	NY	61,645,069	32,251,367	9,762,500	0	29,393,702
	Northland Cas Co	MN	100,874,566	67,682,519	3,000,000	0	33,192,048
	Northland Ins Co	MN	1,216,632,016	613,704,682	3,500,000	0	602,927,335
42552	Nova Cas Co	NY	139,944,217	74,384,505	4,200,000	0	65,559,714
23248	Occidental Fire & Cas Co Of NC	NC	256,414,474	97,882,847	2,600,000	5,000,000	158,531,627
	Odyssey Amer Reins Co	CT	6,855,730,711	3,932,972,633	6,982,500	0	2,922,758,078
	Ohic Ins Co	OH	247,475,232	170,247,781	3,591,990	0	77,227,451
	Ohio Cas Ins Co	OH	4,581,054,663	3,224,622,680	4,500,000	0	1,356,431,987
	Ohio Farmers Ins Co	OH	1,588,895,038	323,528,714	0	0	1,265,366,324
	Ohio Ind Co	OH	110,764,578	65,699,539	2,500,497	0	45,065,039
	Ohio Security Ins Co	OH	13,257,805	1,177	3,500,430	0	13,256,629
	Old Guard Ins Co	OH	308,169,558	201,797,766	2,500,000	0	106,371,792
	Old Republic Gen Ins Corp	IL	991,315,714	716,297,397	4,200,000	0	275,018,317
	Old Republic Ins Co	PA	2,427,802,795	1,554,917,432	3,800,004	0	872,885,363
	Old Republic Security Assur Co	AZ	110,495,291	42,480,833	2,600,000	0	68,014,458
	Old Republic Surety Co	WI	99,113,070	53,428,514	2,900,000	0	45,684,556
	Old United Cas Co	KS	365,925,468	220,075,317	3,000,000	145,850,151	34940
	Omni Ind Co	IL	72,042,703	42,487,343	3,000,000	29,555,360	39098
	Omni Ins Co	IL	164,277,547	88,934,061	3,000,000	75,343,486	20621
	OneBeacon Amer Ins Co	MA	904,285,713	471,229,674	6,000,000	433,056,039	21970
	OneBeacon Ins Co	PA	3,494,072,143	1,854,196,865	4,200,000	1,639,875,278	15385
	OneCIS Ins Co	IL	6,760,263	3,885,332	2,000,000	2,874,931	30175
	Oriska Ins Co	NY	18,410,339	14,809,056	1,500,000	3,601,283	0
22748	Pacific Employers Ins Co	PA	2,385,907,661	1,691,382,683	6,000,000	0	694,524,978
	Pacific Ind Co	WI	5,636,175,867	3,793,312,502	5,535,000	0	1,842,863,365
37850	Pacific Specialty Ins Co	CA	257,815,574	120,710,725	3,500,000	0	137,104,849
11835	Paris Re Amer Ins Co	DE	55,752,790	3,773,351	3,000,000	0	51,979,439
	Partnerre Ins Co Of NY	NY	112,805,585	12,968,146	6,000,000	0	99,837,439
	Pathfinder Ins Co	CO	10,656,372	2,003,732	2,500,000	0	8,652,640
	Peachtree Cas Ins Co	FL	10,682,519	4,050,445	2,200,000	0	6,632,074
	Peak Prop & Cas Ins Corp	WI	24,987,288	11,122,356	3,000,000	0	13,864,932
	Peerless Ind Ins Co	IL	196,263,441	29,367,800	3,500,000	0	166,895,641
	Peerless Ins Co	NH	6,025,003,036	4,554,695,451	8,848,635	0	1,470,307,585
	Peninsula Ins Co	MD	67,301,380	30,396,913	2,500,000	0	36,904,467
	Penn Millers Ins Co	PA	183,665,199	132,870,508	5,000,000	0	50,794,691
	Pennsylvania General Ins Co	PA	472,682,136	282,539,554	4,200,000	0	190,142,582
							0
							0
							0

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
							0
							0
							0
							0
41424	Pennsylvania Manufacturers Ind Co PA	PA	205,695,955	137,909,788	4,600,000	0	67,786,167
14990	Pennsylvania Ntl Mut Cas Ins Co PA	PA	1,059,354,947	619,433,959	0	0	439,920,988
37648	Permanent General Assur Corp TN	TN	220,086,491	145,690,831	5,000,000	0	74,395,660
13714	Pharmacists Mut Ins Co	IA	197,395,897	129,228,113	0	0	68,167,784
18058	Philadelphia Ind Ins Co PA	PA	3,328,324,362	2,159,275,247	3,600,000	0	1,169,049,114
12319	Philadelphia Rein Corp PA	PA	150,519,223	74,908,542	3,000,000	0	75,610,681
17337	Philanthropic Mut Fire Ins Co PA	PA	3,443,947	520,198	0	2,923,749	34037
Phoenix Ind Ins Co AZ	170,102,960	123,986,021	3,000,000	0	46,116,939	25623	Phoenix Ins Co CT
3,569,463,726	2,395,810,759	10,000,000	1,173,652,967	26794	Plans Liability Ins Co OH	88,838,160	38,904,818
2,942,436	0	49,933,342	10357	Platinum Underwriters Reins Co. MD	1,466,389,053	918,426,136	5,000,000
0	547,962,917	18619	Platte River Ins Co. NE	156,431,613	116,251,557	4,800,000	0
40,180,056	30945	Plaza Ins Co MO	10,645,206	360,769	3,000,000	0	10,284,437
10287	PMI Ins Co AZ	556,702,219	487,884,130	2,500,000	0	68,818,089	27251
PMI Mortgage Ins Co AZ	3,682,586,137	3,187,128,826	2,000,000	0	495,457,311	14460	Podiatry Ins Co Of Amer A Mut Co IL
266,390,266	185,602,778	0	0	80,787,488	37257	Praetorian Ins Co IL	1,290,261,499
829,239,264	5,000,000	0	461,022,235	36234	Preferred Professional Ins Co NE	305,143,829	186,501,655
5,714,948	0	118,642,174	42226	Princeton Ins Co NJ	1,012,875,372	743,042,766	4,200,000
0	269,832,606	21903	Procentury Ins Co	TX	55,989,639	26,478,427	3,601,000
0	29,511,212	11127	Professional Solutions Ins Co IA	12,474,816	3,304,106	3,000,000	0
9,170,710	29017	Professionals Advocate Ins Co MD	96,605,888	53,044,766	4,379,000	0	43,561,122
25585	Professionals Direct Ins Co MI	44,980,190	30,015,513	11,231,581	0	14,964,677	11851
Progressive Advanced Ins Co OH	147,948,481	101,972,978	3,000,000	0	45,975,503	24260	Progressive Cas Ins Co OH
4,772,594,188	3,518,727,099	3,000,000	1,253,867,089	44288	Progressive Choice Ins Co OH	184,423,416	138,252,082
2,650,000	0	46,171,334	42994	Progressive Classic Ins Co WI	334,356,992	253,900,127	3,008,000
0	80,456,865	16322	Progressive Direct Ins Co OH	2,836,042,274	1,973,645,523	3,000,480	0
862,396,751	24279	Progressive Max Ins Co OH	236,237,003	167,106,584	3,604,824	0	69,130,419
38628	Progressive Northern Ins Co WI	1,167,167,632	852,243,382	3,008,000	0	314,924,250	42919
Progressive Northwestern Ins Co OH	1,140,998,157	820,985,013	3,000,025	0	320,013,144	44695	Progressive Paloverde Ins Co IN
56,582,958	37,492,090	1,500,000	0	19,090,868	37834	Progressive Preferred Ins Co OH	587,010,719
426,936,383	3,003,300	0	160,074,336	32786	Progressive Specialty Ins Co	OH	1,152,639,349
484,184,926	3,500,000	0	668,454,423	38954	Pronational Ins Co MI	1,138,600,579	891,800,563
3,188,145	0	246,800,016	34690	Property & Cas Ins Co Of Hartford IN	209,501,417	111,728,738	4,200,000
0	97,772,679	12416	Protective Ins Co IN	619,784,943	260,152,011	7,650,000	0
359,632,932	24295	Providence Washington Ins Co RI	172,683,292	135,780,134	5,021,200	0	36,903,158
15059	Public Service Mut Ins Co NY	669,338,875	393,394,149	0	0	275,944,726	29807
PXRE Reins Co CT	275,889,240	133,378,926	5,000,000	0	142,510,314	39217	QBE Ins Corp PA
469,671,150	308,087,485	4,387,500	500,000	161,583,665	10219	QBE Reins Corp	PA
1,258,548,789	689,395,540	30,000,000	0	569,153,249	23752	Quanta Ind Co	CO
231,835,213	147,342,208	4,200,000	84,493,005	36250	Radian Asset Assur Inc NY	2,529,830,714	1,392,450,672
15,000,000	1,137,380,043	33790	Radian Guaranty Inc PA	4,067,711,515	3,883,312,022	2,000,000	184,399,493
38512	Rampart Ins Co NY	82,251,170	51,873,158	5,000,000	30,378,012	37303	Redland Ins Co NJ
170,634,752	107,877,228	3,500,000	62,757,524	24449	Regent Ins Co WI	280,617,060	195,006,345
4,000,000	85,610,716	37052	Regis Ins Co PA	17,661,538	10,044,322	2,000,000	7,617,216
22179	Republic Ind Co Of Amer CA	891,223,729	568,179,836	3,500,000	0	323,043,893	43753
Republic Ind Co of CA CA	40,127,933	17,711,102	3,525,000	0	22,416,831	28452	Republic Mortgage Ins Co NC
1,811,359,352	1,690,511,133	2,000,000	0	120,848,219	32174	Republic Mortgage Ins Co Of FL FL	46,019,742
36,605,167	2,533,346	0	9,414,575	31275	Republic Mortgage Ins Of NC NC	618,781,288	512,823,857
2,500,000	0	105,957,431	31089	Republic Western Ins Co AZ	247,648,532	137,451,235	3,300,000
0	110,197,297	43044	Response Ins Co CT	96,160,249	28,145,260	5,000,000	0
68,014,989	26050	Response Worldwide Ins Co CT	68,764,964	46,554,447	15,000,000	0	22,210,517
36684	Riverport Ins Co MN	78,344,251	42,937,489	3,500,000	0	35,406,761	28860
RLI Ind Co IL	41,511,305	4,614,132	4,200,000	0	36,897,173	13056	RLI Ins Co IL
1,351,885,102	599,880,777	10,000,375	0	752,004,325	35505	Rockwood Cas Ins Co PA	245,719,676
164,427,467	3,845,000	0	81,292,209	22314	RSUI Ind Co NH	2,499,798,495	1,415,754,878
4,800,000	0	1,084,043,617	39039	Rural Community Ins Co MN	3,085,387,732	2,770,317,518	3,000,000
0	315,070,214	23132	RVI Natl Ins Co CT	15,285,922	903,520	2,772,000	0
14,382,402	24740	Safeco Ins Co Of Amer WA	4,067,248,117	3,228,637,423	5,000,000	0	838,610,694
11215	Safeco Ins Co Of IN IN	19,130,317	6,559,516	3,300,000	0	12,570,801	24759
Safeco Natl Ins Co MO	257,720,731	159,221,383	2,500,000	0	98,499,348	11123	Safety First Ins Co
IL	15,460,265	2,860,570	3,000,000	0	12,599,695	15105	Safety Natl Cas Corp MO
1,778,544,979	1,315,593,485	5,000,000	25,000,000	462,951,494	12521	Safeway Ins Co IL	370,339,496
107,010,497	3,000,000	0	263,328,999	40460	Sagamore Ins Co	IN	157,610,940
51,436,888	7,500,000	0	106,174,052	30058	Scor Reins Co NY	1,475,427,050	983,772,389
5,000,000	0	491,654,661	15580	Scottsdale Ind Co OH	22,195,240	4,768,971	3,000,000
0	17,426,269	22535	Seaboard Surety Co NY	154,528,452	23,542,094	5,000,000	0
130,986,358	10054	Securian Cas Co MN	53,643,651	5,984,659	3,000,000	0	47,658,992
22233	Select Ins Co TX	64,969,558	343,485	2,500,000	0	64,626,072	12572
Selective Ins Co Of Amer NJ	2,281,064,319	1,745,701,649	4,400,000	0	535,362,670	19259	Selective Ins Co Of SC SC
414,859,442	320,561,070	5,000,000	0	94,298,372	39926	Selective Ins Co Of The Southeast NC	322,346,033
244,513,920	3,650,000	0	77,832,113	0	0	0	0



## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
							0
							0
							0
							0
10936	Seneca Ins Co Inc NY	NY	318,435,422	190,712,851	4,800,000	0	127,722,571
11000	Sentinel Ins Co Ltd CT	CT	369,702,005	67,001,361	4,200,000	0	302,700,644
21180	Sentry Cas Co WI	WI	157,264,822	101,707,720	4,700,000	0	55,557,102
22985	Sentry Ins A Mut Co WI	WI	5,525,349,588	2,510,234,125	0	0	3,015,115,462
21180	Sentry Select Ins Co WI	WI	654,865,660	435,135,922	5,000,000	0	219,729,738
22985	Sequoia Ins Co CA	CA	185,487,551	116,920,825	3,000,000	0	68,566,726
22985	Sequoia Ins Co CA	CA	185,487,551	116,920,825	3,000,000	0	68,566,726
22985	Sequoia Ins Co CA	CA	185,487,551	116,920,825	3,000,000	0	68,566,726
11126	Sampo Japan Ins Co of Amer NY	NY	770,799,110	420,951,493	12,057,800	0	349,847,617
19216	Southern Ins Co TX	TX	10,208,464	1,859,222	2,050,000	0	8,349,242
22861	Southern Pilot Ins Co WI	WI	21,772,450	13,399	2,000,000	60,000	21,759,052
15709	Southern States Ins Exch VA	VA	36,321,076	20,821,076	0	0	15,500,000
12294	Southwest Marine & Gen Ins Co AZ	AZ	33,633,699	7,135,817	3,000,000	0	26,497,882
20613	Sparta Ins Co MA	MA	257,737,009	2,103,387	4,500,000	0	255,633,622
24767	St Paul Fire & Marine Ins Co MN	MN	19,842,695,554	12,961,588,288	20,000,000	0	6,881,107,266
24775	St Paul Guardian Ins Co MN	MN	76,423,237	50,480,540	4,200,000	0	25,942,697
41750	St Paul Medical Liability Ins Co MN	MN	198,415,804	138,778,340	3,500,000	0	59,637,465
24791	St Paul Mercury Ins Co MN	MN	261,366,150	202,003,345	4,230,000	0	59,362,805
19224	St Paul Protective Ins Co IL	IL	510,243,219	277,899,850	4,200,000	0	232,343,369
19070	Standard Fire Ins Co CT	CT	3,750,201,302	2,328,122,163	5,000,000	0	1,422,079,139
42986	Standard Guaranty Ins Co DE	DE	192,934,763	104,065,269	3,547,500	0	88,869,494
18023	Star Ins Co MI	MI	524,580,928	336,200,355	5,040,000	0	188,380,573
40045	Starnet Ins Co DE	DE	163,575,204	57,706,082	6,000,000	0	105,869,122
38318	Starr Ind & Liab Co TX	TX	277,870,588	59,745,211	5,000,000	0	218,125,377
19530	State Auto Natl Ins Co OH	OH	106,627,631	33,405,685	2,400,000	0	73,221,946
25127	State Auto Prop & Cas Ins Co IA	IA	1,604,496,398	988,534,351	3,173,260	0	615,962,047
25135	State Automobile Mut Ins Co OH	OH	1,845,151,826	651,388,312	0	0	1,193,763,514
25143	State Farm Fire And Cas Co IL	IL	26,187,616,433	16,026,153,021	10,000,000	0	10,161,463,413
25151	State Farm General Ins Co IL	IL	4,360,181,312	2,496,661,285	10,000,000	1,863,520,027	25178
25178	State Farm Mut Auto Ins Co IL	IL	104,842,398,449	41,265,129,346	63,577,269,103	12831	State Natl Ins Co Inc TX
175,470,188	71,599,013	3,500,000	103,871,176	10952	Stonebridge Casualty Ins Co OH	289,832,880	169,688,046
8,724,386	120,144,834	10340	Stonington Ins Co TX	384,124,045	259,254,386	3,500,000	124,869,659
40436	Stratford Ins Co NH	NH	174,035,875	118,826,058	3,000,000	55,209,817	40134
SUA Ins Co IL	303,028,470	213,183,373	4,200,000	89,845,097			
10909	Sun Surety Ins Co SD	SD	12,137,702	6,154,472	2,500,250	0	5,983,230
24047	Surety Bonding Co Of Amer SD	SD	9,268,898	1,809,620	1,500,000	0	7,459,278
25364	Swiss Rein America Corp NY	NY	14,245,829,463	10,180,802,597	6,002,850	0	4,065,026,866
12866	T.H.E. Ins Co LA	LA	174,050,582	119,472,600	4,501,020	0	54,577,982
22683	Teachers Ins Co IL	IL	311,367,645	193,438,239	3,000,000	0	117,929,406
29513	The Bar Plan Mut Ins Co MO	MO	62,260,246	38,820,859	0	0	23,439,387
23280	The Cincinnati Indemnity Co OH	OH	77,505,672	11,648,086	3,600,000	0	65,857,586
25496	TIG Ind Co CA	CA	26,051,019	3,602,602	3,290,000	0	22,448,417
25534	TIG Ins Co CA	CA	2,061,585,008	1,323,166,373	4,329,920	0	738,418,635
13242	Titan Ind Co TX	TX	133,701,918	36,171,788	4,319,951	0	97,530,130
32301	TNUS Ins Co NY	NY	58,226,845	9,387,131	5,000,000	0	48,839,714
12904	Tokio Marine & Nichido Fire Ins Co NY	NY	1,685,125,738	1,169,510,257	0	0	515,615,481
44300	Tower Ins Co Of NY NY	NY	661,013,565	445,761,738	3,705,000	0	215,251,827
43702	Tower National Ins Co MA	MA	35,617,417	25,198,743	3,995,000	0	10,418,674
37621	Toyota Motor Ins Co IA	IA	306,521,018	221,344,403	3,000,000	0	85,176,615
41238	Trans Pacific Ins Co NY	NY	59,828,926	15,213,092	5,000,000	0	44,615,834
19453	Transatlantic Rein Co NY	NY	12,633,236,131	9,264,434,780	6,041,655	0	3,368,801,351
28886	Transguard Ins Co Of Amer Inc IL	IL	207,402,544	126,356,199	5,000,000	0	81,046,345
33014	Transport Ins Co OH	OH	45,560,150	29,322,417	3,525,000	0	16,237,733
20494	Transportation Ins Co IL	IL	91,954,944	624,435	4,200,000	0	91,330,509
28188	Travco Ins Co CT	CT	196,799,167	129,332,146	6,000,000	0	67,467,020
19038	Travelers Cas & Surety Co CT	CT	15,376,976,596	9,968,392,334	25,000,000	0	5,408,584,262
31194	Travelers Cas & Surety Co Of Amer CT	CT	3,555,971,086	2,265,324,801	6,000,000	0	1,290,646,286
36170	Travelers Cas Co Of CT CT	CT	306,333,146	225,688,478	6,000,000	0	80,644,668
19046	Travelers Cas Ins Co Of Amer CT	CT	1,740,100,646	1,307,653,622	6,000,000	0	432,447,024
40282	Travelers Commercial Cas Co CT	CT	320,449,960	233,019,810	4,500,000	0	87,430,150
36137	Travelers Commercial Ins Co CT	CT	307,861,356	225,150,288	6,000,000	0	82,711,069
27998	Travelers Home & Marine Ins Co CT	CT	196,797,359	129,014,062	5,000,000	0	67,783,297
25658	Travelers Ind Co CT	CT	21,284,346,648	12,813,703,001	10,770,000	0	8,470,643,647
25666	Travelers Ind Co Of Amer CT	CT	502,787,650	368,436,688	5,250,000	0	134,350,962
25682	Travelers Ind Co Of CT CT	CT	987,959,041	658,952,952	5,000,000	0	329,006,089
36161	Travelers Prop Cas Ins Co CT	CT	210,201,688	143,616,769	3,000,000	0	66,584,918
25674	Travelers Property Cas Co Of Amer CT	CT	263,501,709	172,070,332	5,040,000	0	91,431,376
34894	Trenwick Amer Reins Corp CT	CT	168,217,345	129,969,373	25,000,000	0	38,247,972
31003	Tri State Ins Co Of MN MN	MN	31,756,556	-740,070	5,000,000	0	32,496,626
24350	Triad Guaranty Ins Corp IL	IL	962,256,098	764,543,043	3,500,000	0	197,713,054
41211	Triton Ins Co TX	TX	587,237,915	285,889,988	3,400,000	0	301,347,927
41106	Triumphe Cas Co PA	PA	14,607,016	487,728	3,000,000	0	14,119,289
21709	Truck Ins Exch CA	CA	1,773,137,935	1,269,051,544	0	0	504,086,390
27120	Trumbull Ins Co CT	CT	420,211,599	111,560,059	4,000,000	0	308,651,540
29459	Twin City Fire Ins Co IN	IN	637,635,566	334,420,536	4,200,000	0	303,215,030
37893	Ullico Cas Co DE	DE	150,631,761	92,035,130	5,000,000	0	58,596,632
41050	Underwriter For The Professions Ins CO	CO	273,978,691	185,418,839	7,500,000	0	88,559,852
25747	Unigard Ins Co WA	WA	723,821,143	495,416,597	3,000,000	0	228,404,546
25844	Union Ins Co IA	IA	84,258,221	57,599,431	3,000,000	0	26,658,790
38911	Union Standard Ins Co OK	OK	21,076,061	145,108	5,500,000	0	20,930,953
11142	United Cas Ins Co Of Amer IL	IL	19,774,764	6,277,976	1,800,000	0	13,496,788
13021	United Fire & Cas Co IA	IA	1,254,220,957	605,769,299	90,652,900	0	648,451,658
11770	United FncI Cas Co OH	OH	1,764,001,051	1,347,925,691	3,008,000	0	416,075,360
15873	United Gty Residential Ins Co NC	NC	1,907,961,281	1,412,449,338	5,997,300	0	495,511,943
							0
							0
							0

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common Capital	Preferred Capital Stock	Surplus
			Assets	Liabilities			
						0	
						0	
						0	
						0	
16667	United Gty Residential Ins Co Of NC	NC	734,094,673	539,924,867	2,000,000	0	194,169,806
26999	United Guaranty Mtg Indem Co	NC	229,289,293	173,847,630	2,000,000	0	55,441,663
11445	United Natl Cas Ins Co	IN	38,026,318	12,572,861	5,000,000	0	25,453,456
41335	United Natl Specialty Ins Co	WI	82,986,934	23,423,249	4,200,000	0	59,563,686
21113	United States Fire Ins Co	DE	3,694,722,840	2,533,793,031	4,586,262	0	1,160,929,809
25895	United States Liability Ins Co	PA	481,398,209	185,302,827	4,100,000	0	296,095,381
10656	United States Surety Co	MD	57,854,803	25,999,759	2,100,000	0	31,855,044
16063	Unitrin Auto & Home Ins Co	NY	165,934,522	136,923,317	5,000,000	29,011,204	25909
25909	Unitrin Preferred Ins Co	NY	47,052,391	31,857,230	5,000,000	15,195,160	42862
42862	Universal Cas Co	IL	96,215,528	66,858,264	4,000,000	29,357,264	

0  
0  
0

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Non-Domestic Property Insurers

NAIC	State	Admitted	Common	Preferred												
CODE	Company Name	of DOM	Assets	Liabilities	Capital	Stock Surplus										
32867	Universal Fire and Cas Ins Co	IN	7,562,012	1,724,920	2,000,000	250,000	5,837,092	32972	Universal Ins Co	NC	23,168,353	13,023,861	1,800,000	0	10,144,492	13200
	Universal Surety Of Amer TX		24,348,445	11,557,329	4,200,000	0	12,791,116	41181	Universal Underwriters Ins Co	KS	418,321,599	75,388,800	14,960,700	0	342,932,799	40843
	Universal Underwriters Of TX Ins		TX	14,361,344	5,371,437	4,500,000	0	8,989,907								
25887	US Fidelity & Guaranty Co	MD	4,079,567,049	2,151,063,995	35,214,075	0	1,928,503,054	29599	US Specialty Ins Co	TX	945,514,546	668,450,823	4,000,000	0	277,063,723	
25941	USAA TX		18,401,816,176	5,505,253,475	0	0	12,896,562,700									
25968	USAA Cas Ins Co	TX	6,040,601,742	3,191,238,757	4,500,000	0	2,849,362,985	18600	USAA General Ind Co	TX	358,339,161	206,319,172	4,500,000	0	152,019,989	25976
	Utica Mut Ins Co	NY	2,187,614,360	1,423,132,568	0	0	764,481,792									
26611	Valiant Ins Co	DE	51,544,727	1,071,552	5,000,000	0	50,473,175	20508	Valley Forge Ins Co	PA	58,840,129	11,962	4,200,000	0	58,828,167	21172
	Vanliner Ins Co	MO	479,807,970	361,253,390	3,000,000	0	118,554,580	18759	Verex Assure Inc	WI	27,394,725	12,079,476	3,425,000	0	15,315,249	
	Verlan Fire Ins Co	MD					26,212,226									
42889	Victoria Fire & Cas Co	OH	180,878,011	138,483,242	2,250,000	0	42,394,769	20397	Vigilant Ins Co	NY	392,431,088	242,114,518	4,500,000	0	150,316,570	16632
	Vinings Ins Co	SC	42,119,610	27,365,568	1,986,540	0	14,754,042	40827	Virginia Surety Co Inc	IL	1,135,059,769	884,687,587	5,000,000	0	250,372,183	
	Voyager Property & Cas Ins Co	SC					80,058,047									
26085	Warner Ins Co	CT	30,949,814	9,219,343	2,000,000	0	21,730,471	32778	Washington Intl Ins Co	AZ	100,062,534	46,198,636	4,200,000	0	53,863,898	26069
	Wausau Business Ins Co	WI	176,625,394	126,415,536	10,900,000	0	50,209,858	26042	Wausau Underwriters Ins Co	WI	233,032,611	142,235,501	4,500,000	0	90,797,110	25011
	Wesco Ins Co	DE	97,938,003	66,134,648	5,000,000	0	31,803,355	44393	West American Ins Co	IN	271,633,241	57,756,818	3,100,000	0	213,876,422	21121
	Westchester Fire Ins Co	NY	2,542,889,887	1,739,957,367	4,503,671	0	802,932,520	30830	Western Diversified Cas Ins Co	NE	21,108,987	157,704	5,000,000	0	20,951,283	27502
	Western General Ins Co	CA	103,037,469	71,343,884	3,105,000	7,640,000	31,693,585	13188	Western Surety Co	SD	1,083,774,330	641,549,457	4,000,000	0	442,224,873	
37770	Western United Ins Co	CA	122,224,571	48,254,970	3,000,000	0	73,969,601	24112	Westfield Ins Co	OH	2,235,508,685	1,508,233,813	8,220,000	0	727,274,872	24120
	Westport Ins Corp	MO	1,110,639,562	817,131,599	5,000,000	0	293,507,963	25780	Williamsburg Natl Ins Co	MI	89,306,419	67,460,648	3,000,000	0	21,845,771	23272
	Woodbrook Cas Ins Inc	AL	35,585,692	19,647,806	1,000,000	0	15,937,886	31232	Work First Cas Co	DE	24,025,514	13,350,268	3,000,000	0	10,675,246	
40193	X L Ins Co	NY	155,575,380	98,593,860	6,000,000	0	56,981,520	20311	XL Capital Assurance Inc	NY	653,987,182	462,003,684	15,000,000	0	191,983,498	24554
	XL Reins America Inc	NY					5,027,624,663									
37885	XL Specialty Ins Co	DE	555,492,269	403,897,138	5,812,500	0	151,595,131	24325	York Ins Co	RI	24,655,934	18,447,046	3,100,000	0	6,208,888	26220
	Yosemite Ins Co	IN	558,607,533	93,313,891	5,000,000	0	465,293,642	30325	Zale Ind Co	TX	14,498,074	3,966,321	3,000,000	0	10,531,753	
16535	Zurich American Ins Co	NY	31,808,017,253	25,063,304,962	5,000,000	0	6,744,712,291	27855	Zurich American Ins Co	Of IL	<u>63,392,037</u>	<u>19,594,224</u>	<u>5,000,000</u>	<u>0</u>	<u>43,797,814</u>	

**Totals Non-Domestic Property Insurer(s)** **1,228,699,218,100** **746,462,574,502** **3,612,342,730** **369,996,689** **482,236,643,297**

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus Grand Totals of All Property Insurers

	Admitted	Common	Capital			
	Assets	Liabilities	Capital	Stock	Surplus	
Totals for Domestic Property Insurers	17	1,663,187,022	1,045,740,389	3,001,000	0	617,446,635
Totals for Non-Domestic Property Insurers	751	<u>1,228,699,218,100</u>	<u>746,462,574,502</u>	0	<u>369,996,689</u>	<u>482,236,643,297</u>
Grand Totals for All Property Insurers	768	1,230,362,405,122	747,508,314,891	3,615,343,730	369,996,689	482,854,089,932

## Non-Domestic Risk Retention Groups Total Direct Written Premiums for 2007

NAIC	State	of	Medical	Other	Products	Comm.	Comm.	Other Multiple	Peril	Total for
Company Name	DOM	Malpractice	Liability	Liability	Auto	All Lines	Auto	No-Fault	(Liability	Portion)
10023	Alliance Of Nonprofits For Ins RRG	VT	0	0	0	0	0	0	0	10232
	American Assoc Of Orthodontists RRG	VT	8,584	0	0	0	0	0	0	12300
	American Contractors Ins Co RRG	TX	0	926	0	0	25	0	951	10903
	American Excess Ins Exch RRG	VT	577,320	101,880	0	0	0	0	0	679,200
	American Safety RRG Inc	VT	0	68,698	0	0	0	0	0	68,698
11598	Applied Medico Legal Solutions RRG	AZ	42,024	0	0	0	0	0	0	42,024
	Architects & Engineers Ins Co RRG	DE	0	0	0	0	0	0	0	11064
	Atlas RRG Inc	DC	0	14,812	0	0	0	0	0	14,812



10639 Attorneys Liab Assur Society Inc RRG VT 0 1,752,130 0 0 0 0 1,752,130 32450 Attorneys Liab Protection Soc RRG MT 0 3,648,306 0 0 0 0 3,648,306 11033 Automotive Underwriters Ins Co A RRG NV 0 -18 0 0 0 0 -18									
11825 Care RRG Inc	DC	124,784	0	0	0	0	0	0	124,784
11259 Community Hospital RRG VT 106,369 6,789 0 0 0 0 113,158 10075 Consumer Specialties Ins Co RRG VT 0 42,070 0 0 0 0 42,070 10164 Cpa Mut Ins Co Of Amer RRG VT 0 20,034 0 0 0 0 20,034									
38466 Evergreen USA RRG Inc	VT	0	0	0	0	0	0	0	0
12836 Financial Advisors Assur Select RRG NV 0 0 0 0 0 0 10102 Financial Institutions Reserve RRG VT 0 0 0 0 0 0 10991 Global Intl Ins Co Inc A RRG DC 0 9,770 0 0 0 0 9,770 26797 Housing Authority RRG Inc VT 0 34,874 0 0 505 0 35,379 11947 Lewis & Clark LTC RRG Inc NV 0 0 0 0 0 0 12627 Liberty First RRG Ins Co UT 0 0 0 0 0 0 44237 Mental Hlth RRG VT 0 0 0 0 0 0 0									
11999 Midwest Ins Grp Inc RRG AZ 0 257,086 0 0 0 0 257,086 36072 National Guardian RRG Inc HI 307,423 0 0 0 0 0 307,423 44016 National Home Ins Co RRG CO 0 1,457 0 0 0 1,457 10234 National Serv Contract Ins Co RRG DC 0 2,050 0 0 0 0 2,050 44121 Oms Natl Ins Co Rrg IL 207,189 0 0 0 0 0 207,189 10353 Ooida RRG Inc VT 0 1,648 0 0 212,478 0 214,126									
44105 Ophthalmic Mut Ins Co RRG VT 1,147,974 3,925 0 0 0 0 1,151,899 44130 Paratransit RRG Grp Ins Co TN 0 0 0 0 61,576 0 61,576 11513 Physicians Specialty Ltd RRG SC 999,159 0 0 0 0 999,159									
11858 Pinnacle RRG Inc	DC	0	0	0	0	0	0	0	0
44083 Preferred Physicians Medical RRG	MO	325,239	0	0	0	0	0	0	325,239
10101 Premier Ins Exchange RRG VT 0 0 0 0 0 0 10691 Residential Ins Co Inc A RRG HI 0 0 0 0 0 0 12907 Southwest Physicians RRG Inc SC 0 0 0 0 0 0 10754 Spirit Mountain Ins Co RRG Inc DC 0 19,053 0 0 0 0 19,053 10476 STICO Mut Ins Co RRG VT 0 19,621 19,090 0 0 0 38,711 10113 Terra Ins Co RRG VT 0 2,164 0 0 0 0 2,164									
10020 United Educators Ins RRG Inc	VT	0	316,179	0	0	0	0	0	316,179
12923 US Rail Ins Co A RRG	VT	0	0	0	0	0	0	0	0
40940 Western Pacific Mut Ins Co RRG	CO	0	16,033	0	0	0	0	0	16,033
<b>Totals Non-Domestic Risk Retention Group(s)</b>		<b>3,846,065</b>	<b>6,339,487</b>	<b>19,090</b>	<b>0</b>	<b>274,584</b>	<b>0</b>	<b>10,479,226</b>	

**Total Direct Written Premiums for 2007  
Grand Totals of All Risk Retention Groups**

Totals for Domestic Risk Retention Group	0	0	0	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	43	3,846,065	6,339,487	0	0	274,584	0	10,479,226
<b>Grand Totals for All Risk Retention Groups</b>	<b>43</b>	<b>3,846,065</b>	<b>6,339,487</b>	<b>19,090</b>	<b>0</b>	<b>274,584</b>	<b>0</b>	<b>10,479,226</b>

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007 Non-Domestic Risk Retention Groups**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus	
28380	Agri Ins Exch Rrg	IN	10,930,685	1,566,256	0	9,364,429	
10023	Alliance Of Nonprofits For Ins RRG VT 35,092,536 20,072,905 0 15,019,631 10232 American Assoc Of Orthodontists RRG VT 24,560,952 19,624,313 1,037,920 4,936,639						
12300	American Contractors Ins Co RRG TX 11,146,656 5,805,517 1,000,000 5,341,139 10903 American Excess Ins Exch RRG VT 363,241,491 226,494,669 0 136,746,822 25448						
	American Safety RRG Inc VT 20,139,409 16,152,565 0 3,986,844						
11598	Applied Medico Legal Solutions RRG AZ 42,618,445 26,539,624 7,441,507 16,078,821 44148 Architects & Engineers Ins Co RRG DE 18,675,317 10,074,282 315,622 8,601,035						
11064	Atlas RRG Inc DC 1,566,704 637,503 250,000 929,201 22670 Attorneys Ins Mut RRG Inc HI 29,644,836 22,361,647 0 7,283,189						
10639	Attorneys Liab Assur Society Inc RRG VT 137,314,652 96,764,131 1,000,000 40,550,521 32450 Attorneys Liab Protection Soc RRG MT 83,245,998 55,512,472 500,000 27,733,526						
11033	Automotive Underwriters Ins Co A RRG NV 26,367,791 20,035,556 7,652 6,332,235 10174 Bar Vermont RRG Inc VT 20,484,002 7,677,230 200,000 12,806,772						
44504	California Hlthcare Ins Co Inc RRG	HI	93,513,072	68,036,693	2,033,738	25,476,379	
11825	Care RRG Inc DC 39,158,625 34,914,414 1,000,000 4,244,211 10808 Cassatt RRG Inc VT 7,813,258 4,180,430 200,000 3,632,828 43770 Clinic Mut Ins Co RRG HI 5,374,980 692,290 128 4,682,690 44598 College Liab Ins Co Recip RRG HI 11,659,259 3,539,917 0 8,119,341 10803 Columbia Natl RRG Inc VT 3,618,063 1,206,005 206,000 2,412,058 13893 Community Blood Cntr Exch RRG IN 20,057,589 12,257,321 0 7,800,268 11259 Community Hospital RRG VT 121,507,179 78,131,655 0 43,375,524 10075						
	Consumer Specialties Ins Co RRG VT 7,276,242 3,180,339 47,430 4,095,903 10341 Controlled Risk Ins Co Of VT RRG VT 45,023,053 24,183,335 200,000 20,839,718 10164 Cpa Mut Ins Co Of Amer RRG VT 23,305,044 12,191,821 0 11,113,223						
10115	Eastern Dentists Ins Co RRG VT 34,187,469 26,039,711 0 8,147,758 38466 Evergreen USA RRG Inc VT 13,370,117 7,659,957 0 5,710,160 12836 Financial Advisors Assur Select RRG NV 1,315,745 228,309 0 1,087,436 10102 Financial Institutions Reserve RRG VT 36,625,270 43,634,900 20 36,581,636 10842 Franklin Cas Ins Co RRG VT 22,606,003 21,303,271 500,000 1,302,732						
10163	General Eastern Ski Ins RRG Inc VT 4,869,491 1,169,449 401,951 3,700,042 10991 Global Intl Ins Co Inc A RRG DC 15,578,901 678,258 12,761 14,900,643						
10080	Health Providers Ins Recip RRG	HI	65,445,210	32,034,430	0	33,410,780	

26797 Housing Authority RRG Inc VT 261,611,499 178,735,871 0 82,875,628 41246 How Ins Co A RRG VA 130,409,406 75,837,052 1,000,000 54,572,355 11947 Lewis & Clark LTC RRG Inc NV 9,678,869 6,331,077 20,521 3,347,792 12627 Liberty First RRG Ins Co UT 2,170,417 892,154 10 1,278,262 10697 MCIC VT Inc RRG VT 40,442,834 30,024,673 200,000 10,418,161

26257 Medamerica Mut RRG Inc HI 36,402,423 22,096,858 0 14,305,565

44237 Mental Hlth RRG VT 15,538,784 9,393,090 200,029 6,145,694 11999 Midwest Ins Grp Inc RRG AZ 9,471,278 7,938,082 1,000 1,533,196 10083 National Catholic RRG VT 73,512,549 50,064,795 299,962 23,447,755

36072 National Guardian RRG Inc HI 16,816,468 13,762,500 600,000 3,053,968

44016 National Home Ins Co RRG CO 71,268,766 52,297,106 411,898 18,971,660 10234 National Serv Contract Ins Co RRG DC 18,181,294 4,286,746 30,113 13,894,548

10967 Newport Mut Ins RRG Inc HI 1,126,306 831,745 0 294,561 44121 Oms Natl Ins Co Rrg IL 272,730,067 189,779,139 7,580 82,950,928

10353 Ooida RRG Inc VT 60,403,256 46,590,175 200,000 13,813,080 44105 Ophthalmic Mut Ins Co RRG VT 187,226,481 106,620,745 0 80,605,736 10171 Ordinary Mut RRG Corp VT 44,142,943 28,162,642 0 15,980,301 44130 Paratransit RRG Grp Ins Co TN 20,880,214 13,588,066 0 7,292,148 10934 Physicians Reimbursement RRG VT 23,874,496 15,334,160 1,200,000 8,540,336

11513 Physicians Specialty Ltd RRG SC 11,673,752 5,821,069 0 5,852,683 11858 Pinnacle RRG Inc DC 2,079,290 953,830 250,000 1,125,460

44083 Preferred Physicians Medical RRG MO 144,230,934 91,189,148 800,000 53,041,786 10101 Premier Ins Exchange RRG VT 25,084,123 6,159,993 0 18,924,130 10840 Professional Medical Ins RRG Inc HI 350,465 25,179 51 325,286 10691 Residential Ins Co Inc A RRG HI 3,082,044 1,314,952 5,004 1,767,092

12907 Southwest Physicians RRG Inc SC 14,087,205 8,128,520 3,679,000 5,958,685 10754 Spirit Mountain Ins Co RRG Inc DC 4,936,730 3,664,113 501,000 1,272,617 44075 States Self-Insurers RRG VT 19,234,051 11,118,448 1,507,968 8,115,603 10476 STICO Mut Ins Co RRG VT 20,153,290 9,792,410 0 10,360,880 10113 Terra Ins Co RRG VT 29,954,061 9,920,779 125,091 20,033,282

### Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007 Non-Domestic Risk Retention Groups

Company Name	State of DOM	Admitted		Capital and	
		Assets	Liabilities	Stock	Surplus
Title Industry Assur Co RRG	VT	9,699,519	6,221,768	132,538	3,477,751
United Educators Ins RRG Inc	VT	503,934,906	327,044,714	0	176,890,192
United Home Ins Co A RRG	VT	10,311,267	7,078,681	249,254	3,232,586
US Fidelis Ins Co RRG Inc	MT	4,230,646	173,432	0	4,057,214
US Rail Ins Co A RRG	VT	1,881,676	450,928	1,540,862	1,430,748
Virginia Hlth Systems Alliance RRG	VT	85,508,020	40,641,250	0	44,866,770
Western Pacific Mut Ins Co RRG	CO	138,343,895	61,134,151	0	77,209,744
<b>Non-Domestic Risk Retention Group(s)</b>		<b>3,721,998,268</b>	<b>2,304,389,950</b>	<b>29,406,610</b>	<b>1,417,608,317</b>

### Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2007

#### Grand Totals of All Risk Retention Groups

Domestic Risk Retention Group	0	0	0	0	0
Non-Domestic Risk Retention Groups	<u>70</u>	<u>3,721,998,268</u>	<u>2,304,389,950</u>	<u>0</u>	<u>1,417,608,317</u>
<b>Totals for All Risk Retention Groups</b>	<b>70</b>	<b>3,721,998,268</b>	<b>2,304,389,950</b>	<b>29,406,610</b>	<b>1,417,608,317</b>

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums  
Non-Domestic Title Insurers**

NAIC	State of	Admitted	Surplus As	Direct			
CODE	Company Name	DOM	Assets	Liabilities	Capital	to	Premiums
						Policyholders	Earned
411	American Guar Title Ins Co	OK	14,283,946	2,776,365	2,000,000	11,507,581	1,041
0636	Censtar Title Ins Co	TX	29,562,039	4,420,438	6,000,000	25,141,601	65,327
0229	Chicago Title Ins Co	NE	1,578,158,243	1,303,675,705	2,000,000	274,482,538	2,312,877
0026	Commerce Title Ins Co	CA	22,292,662	13,480,750	1,500,000	8,811,912	0
0083	Commonwealth Land Title Ins Co	NE	745,238,011	491,145,534	1,649,306	254,092,477	1,148,316
0586	Fidelity Natl Title Ins Co	CA	860,789,383	623,107,279	35,826,800	237,682,104	2,259,234
0814	First Amer Title Ins Co	CA	1,873,280,555	1,446,753,312	200,000,000	426,527,243	6,826,179
0369	Investors Title Ins Co	NC	105,684,657	55,581,895	2,000,000	50,102,762	1,950,049
0024	Lawyers Title Ins Corp	NE	614,576,148	485,289,739	5,311,685	129,286,409	3,512,506
0101	Nations Title Ins Of NY Inc	NY	20,799,494	8,172,302	1,268,162	12,627,192	0
0377	Northeast Investors Title Ins Co	SC	6,143,241	602,766	1,000,000	5,540,475	829
0330	Ohio Bar Title Ins Co	OH	26,981,319	17,954,477	1,000,000	9,026,842	0
0520	Old Republic Natl Title Ins Co	MN	484,403,894	368,402,069	1,526,434	116,001,825	2,150,989
0784	Security Title Guarantee Corp Bltmre	MD	13,992,506	10,228,415	1,507,693	3,764,091	84,182
0857	Security Union Title Ins Co	CA	83,985,606	37,420,423	30,250,000	46,565,183	-224
0792	Southern Title Ins Corp	VA	23,386,522	15,670,916	1,001,123	7,715,606	227,034
0121	Stewart Title Guaranty Co	TX	1,082,024,546	566,123,531	8,500,000	515,901,015	3,510,455
0067	Ticor Title Ins Co	CA	237,995,198	170,308,285	30,000,000	67,686,913	103,605
0535	Ticor Title Ins Co of FL	NE	120,872,364	95,285,888	2,000,000	25,586,476	71,753
0012	Transnation Title Ins Co	NE	159,577,693	137,242,911	10,000,000	22,334,782	78,071
0152	TransUnion Natl Title Ins Co	SC	15,575,501	5,526,969	1,500,000	10,048,532	0
0624	United General Title Ins Co	CA	<u>115,295,014</u>	<u>90,383,868</u>	<u>2,010,000</u>	<u>24,911,146</u>	<u>107,025</u>

**Totals Non-Domestic Title Insurer(s)** **8,234,898,542** **5,949,553,837** **347,851,203** **2,285,344,705** **24,409,248**

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums  
Grand Totals of All Title Insurers**

Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	<u>22</u>	<u>8,234,898,542</u>	<u>5,949,553,837</u>	<u>347,851,203</u>	<u>2,285,344,705</u>	<u>24,409,248</u>
Grand Totals for All Title Insurers	22	8,234,898,542	5,949,553,837	347,851,203	2,285,344,705	24,409,248