

# West Virginia Offices of the Insurance Commissioner



## 2016 Annual Report

Allan L. McVey  
Insurance Commissioner

The information in this report reflects the current financial condition and economic importance of the overall insurance industry in West Virginia.



STATE OF WEST VIRGINIA

# Offices of the Insurance Commissioner

**Jim Justice**  
Governor

**Allan L. McVey**  
Insurance Commissioner

August 22, 2017

The Honorable Jim Justice  
Governor of the State of West Virginia  
State Capitol  
Charleston, WV 25305

Dear Governor Justice:

The Annual Report of the Insurance Commissioner of the state of West Virginia for the calendar year 2016 is hereby submitted 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, 2016 annual statements filed with this agency by the insurance companies licensed in this state.

Respectfully submitted,

Allan L. McVey  
CPCU, ARM, AAI, AAM, AIS  
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 \$197.6M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and then 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, the state high-risk health insurance pool, was terminated as of April 1, 2014.
- The **Agents Licensing and Education Division** presides over licensing, processing and maintaining records for over 129,000 licensees transacting insurance business in WV. In 2016, over 205,000 company appointments and appointment cancellations were processed and monitored by this unit.
- The **Board of Review** (Workers' Compensation) exercises exclusive jurisdiction over all appeals from decisions issued by the Workers' Compensation Office of Judges pursuant to West Virginia Code §23-5-11. During 2016, the Board held monthly hearings and issued written rulings on Petitions to Stay, motions, appeals, and Petitions for Award of Claimant's Attorney Fees and Costs.
- The **Claims Services Division** (Workers' Compensation) oversees management of the workers' compensation "Old Fund". As of June 30, 2017, there were 12,694 open claims. There have been over 73.5% old fund claims closed since January 31, 2008.
- The **Office of Consumer Advocacy** assisted consumers with complaints during 2016, which yielded financial awards totaling \$119,199.61. The Office of Consumer Advocacy also participated in the review of 97 Certificate of Need applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,000 written complaints from insurance consumers in 2016. Over the course of the year, the Division responded to an average of 84 consumer inquiries per day.
- The **Employer Coverage Unit** (Workers' Compensation) reviews and grants requests for exemptions from statutory workers' compensation coverage as well as serving as the contact point for injured workers of uninsured employers. In 2016, the Unit reviewed 2,183 applications for exemption and granted 1,820 of the same.

- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, the budget, management and administration of federal grant funds, daily cash management and investment processing which includes accounts payable and all agency cash receipts processing through the state's accounting system. The unit also calculates workers' compensation maximum medical reimbursement rates, evaluates workers' compensation managed health care plans, and calculates the claim liability associated with employers who self-insure their workers' compensation risk exposure. In 2016, the unit received its eleventh consecutive unmodified or "clean" opinion on the Audited Financial Statements.
- The **Financial Conditions Division** monitors insurance company financial stability and collects premium taxes and surcharges. They oversaw a total of 2,631 separate insurance entities transacting business in West Virginia during 2016.
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating 68 employers that currently self-insure their workers' compensation coverage in West Virginia and the ~110 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No companies were approved for self-insured status in calendar year 2016.
- The **Fraud Unit (Office of the Inspector General)** is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 732 referrals of insurance fraud in 2016 from the industry and public. The Fraud Unit completed over 350 investigations in 2016 turning investigative reports over to State and Federal Prosecutors identifying over 500 victims of insurance fraud with over \$5,000,000.00 of identified fraud in the last quarter of 2016 alone.
- The **Health Policy Division** works toward the implementation of a Health Insurance Marketplace in West Virginia in conjunction with the Patient Protection and Affordable Care Act (ACA). In February 2013, WV announced it would become a Partnership state, meaning that West Virginia consumers could utilize 'The Marketplace' as an online portal at [www.Healthcare.gov](http://www.Healthcare.gov) to compare information on available health plan options, enroll in health plans, and receive subsidies, if financially eligible.
- 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 2016, the Division was involved with 18 new statutes or regulations directly impacting insurance; 304 matters of litigation, Administrative, or Circuit Court Hearings; and 781 investigations by the regulatory compliance unit including 138 orders.
- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia for the purpose of determining statutory compliance. In 2016 the unit conducted 52 level one and 23 level two analyses on licensed companies concerning compliance. Five Agreed Orders were entered by the Insurance Commissioner with penalties totaling \$38,750 being assessed as a result of violations discovered during examinations. The unit also participated in 10 multi-state collaborative actions which resulted in \$46,283.37 in penalties and other assessments. The Market Conduct Unit completed twenty-one (21) comprehensive compliance examinations on employers which are self-insured for workers' compensation, resulting in penalties of \$11,500.

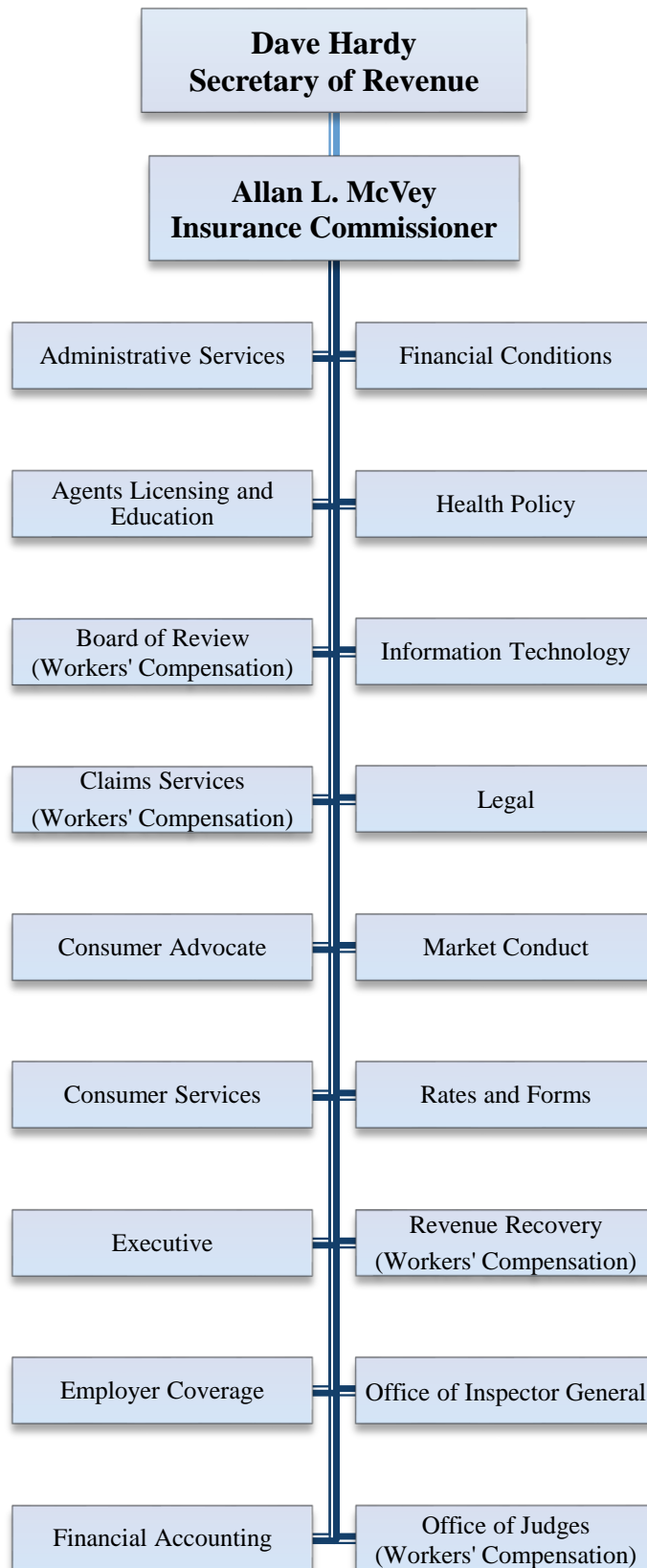
- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2016, the unit collected \$654,725 from businesses in default.
- The **Office of Judges** (Workers' Compensation) provides the first level of judicial review in workers' compensation litigation by processing appeals from initial workers' compensation claim management decisions. During 2016, this unit ruled upon 7,224 written motions and rendered 2,182 decisions.
- 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 2016, the division received a total of 6,094 filings for all lines of insurance. Of the 6,094 new filings received, 53% (3,231) were property and casualty filings and 47% (2,863) were life and health filings.
- The **State Agency Workers' Compensation (SAWC) Program** is a combined insurance policy providing workers' compensation coverage for 108 state agencies and boards. The program includes over 900 locations throughout the state and provides coverage for approximately 25,000 state employees.

**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 identify the top 10 carriers or the total number of carriers writing a combined total of at least 75% market share premium by line, and further identifies their admitted assets and liabilities for several lines of insurance.

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**SECTION 1: GENERAL  
ORGANIZATIONAL CHART**



## WEST VIRGINIA INSURANCE COMMISSIONERS

<b>D. S. Butler</b>	July 1, 1947 to April 30, 1948
<b>Robert A. Crichton</b>	May 1, 1949 to June 30, 1952
<b>Hugh N. Mills</b>	July 1, 1952 to June 30, 1953
<b>Thomas J. Gillooly</b>	July 1, 1953 to September 30, 1956
<b>Louis Miller, Jr.</b>	October 1, 1956 to June 30, 1957
<b>Harold E. Neely</b>	July 1, 1957 to February 5, 1958
<b>C. Judson Pearson</b>	February 7, 1958 to January 15, 1961
<b>Hugh N. Mills</b>	January 16, 1961 to May 16, 1961
<b>Virginia Mae Brown</b>	May 17, 1961 to September 3, 1962
<b>Harlan Justice</b>	September 4, 1962 to January 15, 1966
<b>Frank Montgomery</b>	January 16, 1966 to September 30, 1968
<b>Robert J. Shipman</b>	October 1, 1968 to January 30, 1969
<b>Samuel H. Weese</b>	January 31, 1969 to January 16, 1975
<b>Donald W. Brown</b>	January 16, 1975 to January 14, 1977
<b>Richard G. Shaw</b>	January 17, 1977 to January 11, 1985
<b>Fred L. Wright</b>	February 21, 1985 to June 30, 1988
<b>Hanley C. Clark</b>	July 1, 1988 to January 17, 1989*
<b>Hanley C. Clark</b>	January 18, 1989 to January 15, 2001
<b>Jane L. Cline</b>	January 15, 2001 to June 30, 2011
<b>Michael D. Riley</b>	July 1, 2011 to January 8, 2012*
<b>Michael D. Riley</b>	January 9, 2012 to January 31, 2017
<b>Andrew R. Pauley</b>	February 1, 2017 to March 31, 2017*
<b>Allan L. McVey</b>	April 1, 2017 to Present

*\*Acting Insurance Commissioner during interim period*



## FINANCIAL STATEMENTS

### FEES AND TAXES COLLECTED DURING THE LAST 5 FISCAL YEARS

	FY 2013	FY 2014	FY 2015	FY 2016	FY 2017
<b>GENERAL REVENUE</b>					
INSURER EXAMINATION ASSESSMENT FEE	\$668,200	\$491,369	\$552,850	\$562,525	\$571,125
PENALTY FEE	\$1,212,349	\$536,344	\$545,762	\$288,810	\$538,560
<b>TOTAL FOR GENERAL REVENUE</b>	<b>\$1,880,549</b>	<b>\$1,027,713</b>	<b>\$1,098,612</b>	<b>\$851,335</b>	<b>\$1,109,685</b>
<b>SPECIAL REVENUE</b>					
*INSURANCE TAX FUND	\$112,684,800	\$115,168,647	\$115,208,951	\$116,588,197	\$119,635,733
INSURER EXAMINATION ASSESSMENT FEES	\$1,194,130	\$848,900	\$927,200	\$993,300	\$1,001,050
FEES & CHARGES	\$37,992,827	\$38,141,383	\$37,443,566	\$36,138,127	\$33,541,878
FIRE MARSHAL	\$1,840,929	\$1,884,594	\$1,648,009	\$1,298,879	\$609,178
MUN. PENSION & PROTECTION FUND	\$25,892,051	\$26,475,290	\$27,340,083	\$27,724,028	\$28,190,439
VOL. FIREMEN & TEACHERS RETIREMENT	\$12,508,591	\$12,452,996	\$13,216,445	\$13,328,521	\$13,539,015
<b>TOTAL FOR SPECIAL REVENUE</b>	<b>\$192,113,328</b>	<b>\$194,971,810</b>	<b>\$195,784,254</b>	<b>\$196,071,053</b>	<b>\$196,517,293</b>
<b>GRAND TOTAL COLLECTED</b>	<b>\$193,993,877</b>	<b>\$195,999,523</b>	<b>\$196,882,866</b>	<b>\$196,922,388</b>	<b>\$197,626,978</b>

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

**APPROPRIATED EXPENDITURE SCHEDULE**  
**INSURANCE COMMISSION FUND 7152**  
 FISCAL YEAR 2016  
 JULY 1, 2015 - JUNE 30, 2016

**APPROPRIATED**

Personal Services	16,497,396	
Increment	490,142	
Employee Benefits	7,964,349	
Other Expenses	11,048,113	
		<b>\$ 36,000,000</b>

**ACTUAL EXPENDITURES**

Personal Services	11,771,608	
Increment	260,394	
Employee Benefits	4,281,520	
Other Expenses	7,138,160	
TOTAL EXPENDITURES		23,451,682

**APPROPRIATION BALANCE**

Personal Services	4,725,788	
Increment	229,748	
Employee Benefits	3,682,829	
Other Expenses	3,909,953	
TOTAL FUNDS		
REMAINING		12,548,318
		<b>\$ 36,000,000</b>

**ASSESSMENT FEES COLLECTED**

JULY 1, 2015 THROUGH JUNE 30, 2016	<b>\$ 36,138,127</b>
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**Statement of Revenues, Expenses, and Changes in Fund Net Position (Deficit)**  
**Proprietary Funds**  
**For the Year Ended June 30, 2016**  
**(In Thousands)**

	<u>Workers'</u> <u>Compensation</u>	<u>AccessWV</u>	State Entities <u>Workers'</u> <u>Compensation</u>	<u>Total</u>
<b>Operating Revenues:</b>				
Assessments	\$105,651	\$-	\$-	\$105,651
Premium Revenue, Net	249	-	13,630	13,879
Other Operating Revenue	52	-	-	52
Total Operating Revenue	<u>105,952</u>	<u>-</u>	<u>13,630</u>	<u>119,582</u>
Operating Expenses and Claims				
Provisions				
Claims and Claim Adjustment Provisions				203,653
General and Administration	191,360	(24)	12,317	
	11,046	-	1,455	12,501
Total Operating Expenses and Claims Provisions	<u>202,406</u>	<u>(24)</u>	<u>13,772</u>	<u>216,154</u>
Operating Income (Loss)	<u>(96,454)</u>	<u>24</u>	<u>(142)</u>	<u>(96,572)</u>
<b>Nonoperating Revenues:</b>				
Investment Earnings	19,940	6	-	19,946
Lottery Revenue	6,735	-	-	6,735
Personal Income Tax	42,400	-	-	42,400
Severance Tax	73,119	-	-	73,119
Total Nonoperating Revenues	<u>142,194</u>	<u>6</u>	<u>-</u>	<u>142,200</u>
Change in Net Position before transfers	45,740	30	(142)	45,628
Reappropriation to State of WV General Revenue	(8,477)	(4,800)	-	(13,277)
Interfund Transfers	-	-	(5,000)	(5,000)
Total Net Position (Deficit) - Beginning of Year	<u>44,163</u>	<u>4,800</u>	<u>28,209</u>	<u>77,172</u>
Total Net Position (Deficit) - End of Year	<u>\$81,426</u>	<u>\$30</u>	<u>\$ 23,067</u>	<u>\$104,523</u>

**Schedule of Net Position (Deficit)  
Workers' Compensation Information  
June 30, 2016  
(In Thousands)**

	<u>WC Old Fund</u> <u>Debt Reduction</u>	<u>Coal Workers'</u> <u>Pneumoconiosis</u>	<u>Uninsured</u> <u>Fund</u>	<u>Self-Insured</u> <u>Funds</u>	<u>Total</u>
<b><u>Assets:</u></b>					
Current Assets:					
Cash and Cash Equivalents	\$1,291,038	\$246,857	\$11,892	\$87,714	\$1,637,501
Receivables, Net:					
Statutory Allocations	10,951	-	-	-	10,951
Assessments	-	-	75	-	75
Employer Surcharge	6,957	-	-	-	6,957
Premiums	15	-	-	-	15
<b>Total Assets</b>	<b>1,308,961</b>	<b>246,857</b>	<b>11,967</b>	<b>87,714</b>	<b>1,655,499</b>
<b><u>Liabilities:</u></b>					
Current Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	155,700	15,101	300	8,800	179,901
Accrued Expenses and Other Liabilities	652	73	-	47	772
<b>Total Current Liabilities</b>	<b>156,352</b>	<b>15,174</b>	<b>300</b>	<b>8,847</b>	<b>180,673</b>
Noncurrent Liabilities:					
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,203,700	135,900	1,200	52,600	1,393,400
<b>Total Noncurrent Liabilities</b>	<b>1,203,700</b>	<b>135,900</b>	<b>1,200</b>	<b>52,600</b>	<b>1,393,400</b>
<b>Total Liabilities</b>	<b>1,360,052</b>	<b>151,074</b>	<b>1,500</b>	<b>61,447</b>	<b>1,574,073</b>
<b><u>Net Position:</u></b>					
Restricted for:					
Coal Workers' Pneumoconiosis	-	95,783	-	-	95,783
Uninsured Fund	-	-	10,467	-	10,467
Self-Insured Fund	-	-	-	26,267	26,267
Unrestricted (Deficit)	(51,091)	-	-	-	(51,091)
<b>Total Net Position (Deficit)</b>	<b>\$(51,091)</b>	<b>\$95,783</b>	<b>\$10,467</b>	<b>\$26,267</b>	<b>\$81,426</b>

**Statement of Net Position (Deficit)**  
**Proprietary Funds**  
**June 30, 2016**  
**(In Thousands)**

	<u>Workers'</u> <u>Compensation</u>	<u>AccessWV</u>	<u>State Entities</u> <u>Workers'</u> <u>Compensation</u>	<u>Total</u>
<b><u>Assets:</u></b>				
Current Assets-				
Cash and Cash Equivalents	\$1,637,501	\$30	\$18,967	\$1,656,498
Receivables, Net-				
Statutory Allocations	10,951	-	-	10,951
Assessments	75	-	-	75
Employer Surcharge	6,957	-	-	6,957
Premiums	15	-	-	15
Prepaid Assets	-	-	1,959	1,959
Loss Reserve Fund	-	-	18,041	18,041
<b>Total Current Assets</b>	<b>1,655,499</b>	<b>30</b>	<b>38,967</b>	<b>1,694,496</b>
<b>Total Assets</b>	<b>1,655,499</b>	<b>30</b>	<b>38,967</b>	<b>1,694,496</b>
<b><u>Liabilities:</u></b>				
Current Liabilities-				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	179,901	-	5,600	185,501
Accrued Expenses and Other	772	-	-	772
<b>Total Current Liabilities</b>	<b>180,673</b>	<b>-</b>	<b>5,600</b>	<b>186,273</b>
Non-Current Liabilities-				
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,393,400	-	10,300	1,403,700
<b>Total Non-Current Liabilities</b>	<b>1,393,400</b>	<b>-</b>	<b>10,300</b>	<b>1,403,700</b>
<b>Total Liabilities</b>	<b>1,574,073</b>	<b>-</b>	<b>15,900</b>	<b>1,589,973</b>
<b><u>Net Position:</u></b>				
Restricted for-				
Coal Workers' Pneumoconiosis	95,783	-	-	95,783
Uninsured Fund	10,467	-	-	10,467
Self-Insured Funds	26,267	-	-	26,267
AccessWV	-	30	-	30
State Entities Workers' Compensation Program Fund	-	-	23,067	23,067
Unrestricted (Deficit)	(51,091)	-	-	(51,091)
<b>Total Net Position (Deficit)</b>	<b>\$81,426</b>	<b>\$30</b>	<b>\$23,067</b>	<b>\$104,523</b>

**APPROPRIATED EXPENDITURE SCHEDULE  
 CONSUMER ADVOCATE FUND 7151  
 FISCAL YEAR 2016  
 JULY 1, 2015 - JUNE 30, 2016**

**APPROPRIATED**

Personal Services	383,295	
Increment	7,800	
Employee Benefits	159,089	
Other Expenses	267,746	
		<b><u>\$817,930</u></b>

**ACTUAL EXPENDITURES**

Personal Services	206,401	
Increment	2,940	
Employee Benefits	64,954	
Other Expenses	4,204	
TOTAL EXPENDITURES		278,499

**APPROPRIATION BALANCE**

Personal Services	176,894	
Increment	4,860	
Employee Benefits	94,135	
Other Expenses	263,542	
TOTAL FUNDS REMAINING		539,431
		<b><u>\$817,930</u></b>

**APPROPRIATED EXPENDITURE SCHEDULE**  
**EXAMINATION FUND 7150**  
 FISCAL YEAR 2016  
 JULY 1, 2015 - JUNE 30, 2016

**APPROPRIATED**

Personal Services	518,696	
Increment	8,812	
Employee Benefits	191,017	
Other Expenses	1,463,882	
	<hr/>	<b><u>\$2,182,407</u></b>

**ACTUAL EXPENDITURES**

Personal Services	376,457	
Increment	5,400	
Employee Benefits	122,006	
Other Expenses	515,909	
TOTAL EXPENDITURES	<hr/>	1,019,772

**APPROPRIATION BALANCE**

Personal Services	142,239	
Increment	3,412	
Employee Benefits	69,011	
Other Expenses	947,973	
TOTAL FUNDS	<hr/>	
REMAINING		1,162,635
		<b><u>\$2,182,407</u></b>

**ASSESSMENT FEES COLLECTED**

JULY 1, 2015 THROUGH JUNE 30, 2016	<b>\$993,300</b>
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## SECTION 2: DIVISION REPORTS

### AccessWV

**AccessWV**, the state high-risk health insurance pool, was terminated on April 1, 2014.

### 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 for 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, Surplus Lines Licensees, Business Entities, Viatical Settlement Brokers, Viatical Settlement Business Entities and Travel Insurance Business Entities.

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, letters of certification and letters of clearance are deposited into the Offices of the Insurance Commissioner'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 following are current statistics on the various aspects of Agents Licensing and Education Division.



LICENSING ACTIVITY

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<b>NEW LICENSES ISSUED</b>	<b><u>2015</u></b>	<b><u>2016</u></b>
Resident Agent	1,104	1,095
Non-Resident Agent	16,599	15,753
Surplus Lines	159	170
Adjuster	5,118	26
Viatical Settlement Broker	1	1
Business Entities (Includes all Types)	576	736
<b>TOTAL</b>	<b>23,557</b>	<b>22,755</b>

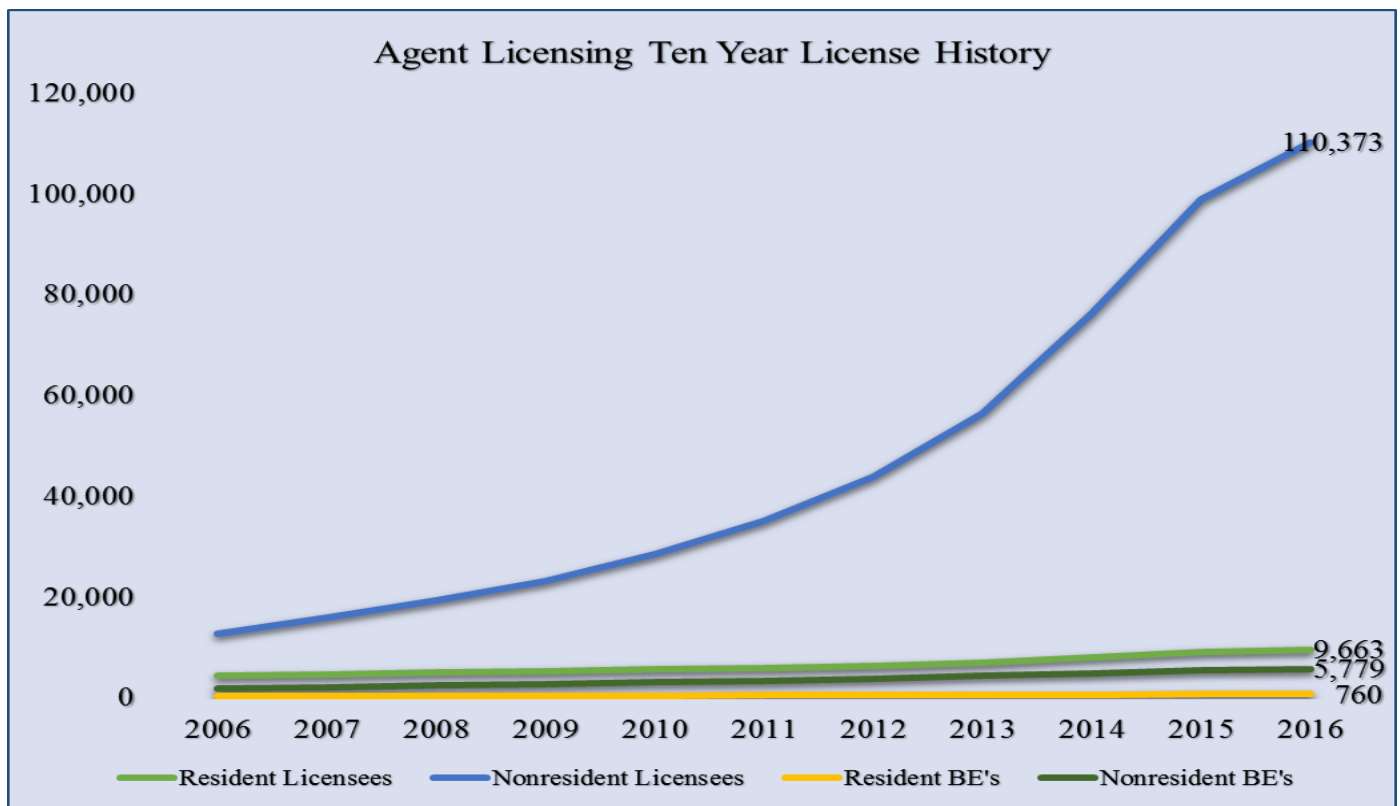
<b>LICENSING TRANSACTIONS</b>	<b><u>2015</u></b>	<b><u>2016</u></b>
Renewed Licenses	52,805	46,155
Companies' Appointments of Agent	164,808	147,837
Cancellation of Agents' Appointments	120,542	57,180
Licenses Denied	192	215
Revocations	31	29
<b>TOTAL</b>	<b>338,378</b>	<b>251,416</b>

<b>LICENSING CONTACT</b>	<b><u>2015</u></b>	<b><u>2016</u></b>
Telephone Activity	9,985	8,408
Office visits	166	91
<b>TOTAL</b>	<b>10,151</b>	<b>8,499</b>

<b>CONTINUING EDUCATION</b>	<b><u>2015</u></b>	<b><u>2016</u></b>
Total Required to be Compliant	3,915	2,347
Total Suspended	979	789
Total Compliant	2,936	1,558

LICENSING EXAMINATION SUMMARY

Type of Exam	2015 Count		2016 Count	
	Tested	Passed	Tested	Passed
LIFE	1,933	1,339	1,986	1,456
ACCIDENT & SICKNESS	1,373	1,053	1,192	992
PROPERTY-CASUALTY	1,690	1,032	1,412	937
PROPERTY	4	4	6	6
CASUALTY	2	2	8	6
COMPANY ADJUSTER	949	540	812	350
SURPLUS LINES	2	0	1	1
PUBLIC ADJUSTER	0	0	0	0
PERSONAL LINES	0	0	6	4
<b>TOTAL</b>	<b>5,953</b>	<b>3,970</b>	<b>5,423</b>	<b>3,752</b>



## BOARD OF REVIEW (WORKERS' COMPENSATION)

The statutory role of the Workers' Compensation Board of Review is set forth in [West Virginia Code § 23-5-12](#), which provides as follows: "Any employer, employee, claimant or dependent who shall feel aggrieved at any final action of the administrative law judge taken after a hearing held in accordance with the provisions of section nine of this article shall have the right to appeal to the board created in section eleven of this article for a review of such action. The Workers' Compensation Commission, the successor to the commission, other private insurance carriers and self-insured employers, whichever is applicable, shall likewise have the right to appeal to the board any final action taken by the administrative law judge." Our goal is to resolve these appeals in a fair, efficient, and timely manner. The Board of Review is governed by procedural rules found in 102 CSR 1, Rules of Practice and Procedure.

During the course of the appeal, motions are submitted by the parties, and the Board issues timely rulings in response to the motions. In addition to motions, the parties submit briefs and may present oral argument to the Board in accordance with [West Virginia Code § 23-5-12\(b\)](#). At the conclusion of the appeal process, the Board issues a written decision, which may be appealed to the Supreme Court of Appeals as set forth in [West Virginia Code § 23-5-15](#).

When the claimant is successful in an appeal involving denied medical benefits, the claimant's attorney may file a Petition for Award of Claimant's Attorney Fees and Costs if the claimant meets the criteria in [West Virginia Code § 23-5-16\(c\)](#). The Petition is submitted to the Board of Review if the final decision on the issue is entered by the Board. At the appropriate time, the Board issues a ruling on the Petition.

A statistical report is provided to the Workers' Compensation Industrial Council every month. This report includes information regarding incoming appeals, such as the issues being appealed and the parties filing the appeals. Additionally, the report provides data regarding the Board's decisions.

The Board and staff are committed to adapting the appeal process to provide a fair and efficient system to resolve appeals. In the past, each appeal generally involved one issue in a claim. However, in more recent practice, a large percentage of appeals include several claims administrator's orders that are addressed by the Office of Judges as individual protests but are consolidated on appeal to the Board. Similarly, the Board of Review at times consolidates appeals for decision purposes to promote quicker resolution of claims for the parties and to provide consistent decisions. When this happens, the Board issues one order addressing multiple issues involved in a single injury.

## CLAIMS SERVICES DIVISION (WORKERS' COMPENSATION)

The Claims Services Division is comprised of seventeen employees that provide oversight of the Old Fund Program; the legacy claims liability that existed upon the privatization of workers' compensation. In addition, this Division provides claims oversight of the Uninsured Employer Fund (UEF), the Federal Black Lung Program with dates of last exposure prior to January 1, 2006, Guarantee and Security Funds, and the State Agency Workers' Compensation (SAWC) Program. Primary objectives ensure the claims are properly reserved and administered to the Best Claims Practice standards, and are in compliance with statutory and regulatory provisions. The Claims Services Division is responsible for additional internal controls assuring proper management of these claims which include the Best Claims Practice Reviews conducted on-site, on-going quality assurance reviews, large loss review staffing with each third party administrator (TPA), indemnity payment approval threshold of \$25,000.00 or greater, and the settlement initiative. Regulatory duties of this Division include maintaining the Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets, the Claims Index, and the Electronic Data Interchange (EDI) program. The Claims Services Division also coordinates with the West Virginia State Auditor's Office and the TPAs to establish Electronic Fund Transfers (EFTs) for injured workers or their dependents who receive benefits.

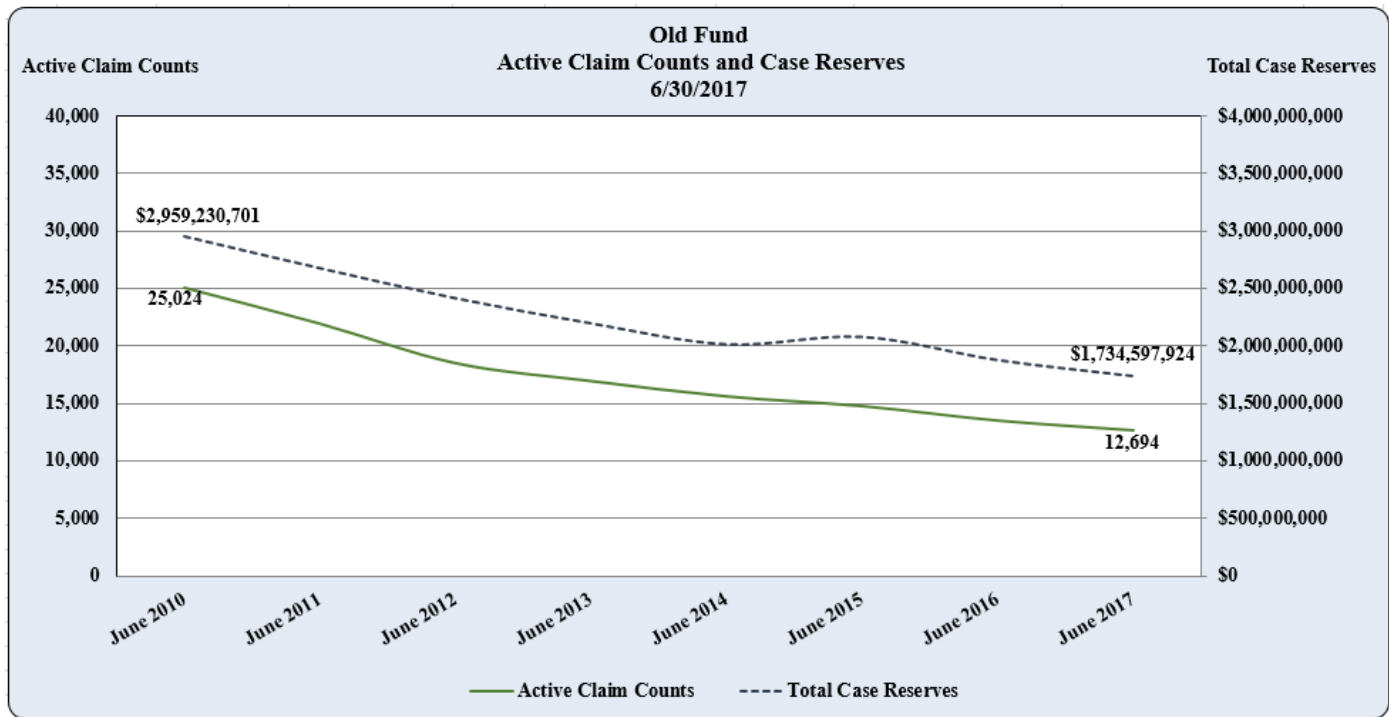
### CLAIMS STATISTICS

On December 1, 2007, the OIC officially began managing 47,961 active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards and a focused settlement initiative, approximately 73.53% of the active caseload has been closed.

Active old fund claim counts for the TPAs as of June 30, 2017, are as follows:

Count as of:	Sedgwick	HealthSmart	American Mining	Totals	Closed
1/31/2008	39,227	4,750	3,984	47,961	-
6/30/2008	25,484	3,455	3,792	32,731	31.75%
6/30/2009	22,425	2,894	3,237	28,556	40.46%
6/30/2010	19,837	2,373	2,814	25,024	47.82%
6/30/2011	17,346	2,188	2,381	21,915	54.31%
6/30/2012	15,451	1,871	1,179	18,501	61.42%
6/30/2013	14,075	1,775	1,101	16,951	64.66%
6/30/2014	13,114	2,512	-0-	15,626	67.42%
6/30/2015	12,376	2,406	-0-	14,782	69.18%
6/30/2016	11,236	2,298	-0-	13,534	71.78%
6/30/2017	10,485	2,209	-0-	12,694	<b>73.53%</b>

A graphical representation of the Old Fund claim changes and total reserves is shown below.



## OCCUPATIONAL DISEASE CLAIMS

Please note that there are new occupational disease claims, such as Occupational Pneumoconiosis (OP) and Hearing Loss (HL) that are submitted to Claims Services for entry and establishment of a new claim. The claim(s) is then assigned to a TPA for administration. These applications have a date of last exposure prior to July 1, 2005. The State OP claims are part of the Old Fund liability. We have two other separate and distinct funds in which we receive new claim filings. The Uninsured Employer Fund (UEF), as previously indicated, commenced as of January 1, 2006. We enter and establish these claims and assign to a TPA for administration. In addition, new claims are filed for Federal Black Lung (FBL), and the date of last exposure must be prior to January 1, 2006. The FBL claims are paid via the Coal Workers' Pneumoconiosis Fund (CWPF).

New Claim Filings	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017
State OP	81	70	28	79	66	116	<b>134</b>
HL & OD	17	10	8	7	11	8	<b>11</b>
Uninsured Employer Fund	23	16	16	20	11	12	<b>11</b>
FBL	625	316	217	460	328	385	<b>400</b>

## REGULATORY BOARDS

As stated previously, regulatory duties of the Claims Services Division include maintaining the Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets. We have one full-time designated occupational pneumoconiosis (OP) employee who is responsible for OP applications. This individual prepares the files and maintains the docket for the OP Board, and prepares the files for hearings before the Office of Judges. In FY2017, there were 1,064 examinations scheduled before the OP Board, and 46 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY2017, the PTDRB had 23 reviews; including initial, remands, and final reviews. Applications are received for the old fund, new carriers and self-insured employees.

<b>Regulatory Board</b>	<b>FY2011</b>	<b>FY2012</b>	<b>FY2013</b>	<b>FY2014</b>	<b>FY2015</b>	<b>FY2016</b>	<b>FY2017</b>
OP Board Examinations	495	519	515	582	383	724	<b>1,064</b>
OP Board Fatal Reviews	113	128	143	94	33	66	<b>46</b>
PTDRB Reviews	212	76	183	209	38	17	<b>23</b>

## ELECTRONIC DATA INTERCHANGE (EDI) PROGRAM

The implementation of the Electronic Data Interchange (EDI) program resulted from the passage of §Title 85, Series 2, Workers' Compensation Claims Index. The purpose of EDI is to provide a consistent way of reporting claims to the OIC. Any workers' compensation claim that is filed in the state of West Virginia is captured on our Claims Index System. Pursuant to our regulations, the First Report of Injury (FROI) and Second Report of Injury (SROI) must be submitted electronically within 10 days of notification that an injury has occurred, using the Release 3 EDI standards as adopted by the International Association of Industrial Accident Boards and Commissions (IAIABC). The OIC's website contains information and links to our EDI Implementation Guide. In addition, we provide the procedural steps on how to apply for a trading partner profile and become eligible to file as a Carrier/TPA/Self-Insured Employer through the EDI. The program has continued to develop and trend downward with EDI errors. We are now at the phase in which we are exploring the Report Card component, this would promote further education amongst the reporting entities and enable consistent trending of the data.

## CLAIMS INDEX

The Claims Services Division also reviews applications for access to the Workers' Compensation Claims Index. The Claims Index is a legislative mandated uniform system of gathering workers' compensation claim information through EDI, and allows the information to be accessible to approved participants. 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. Applications are approved or denied by a WC System Specialist III within this Division.

## NURSE PROGRAM

The RN III monitors the monthly pharmacy reports that provide for a high expenditure in the Old Fund claims, in particular the claimants that are receiving opioids. In addition, the RN III closely reviews and monitors the Lung Transplants and complicated pneumoconiosis claims. The RN III also participates in the on-site large loss staffings, round-table claim discussions, and provides needed assistance with complicated medical issues identified by the specialists during their ongoing quality assurance reviews on all programs. The RN III coordinates and participates in the Wellness Programs, maintains the AED Machines, and validates the Independent Medical Examiner list. The RN III serves on the ICC-Early Intervention Birth to 3, as appointed by the Commissioner. In addition, was recently appointed by the Commissioner to serve on the board that provides oversight of the West Virginia Traumatic Brain and Spinal Cord Injury Rehabilitation Fund Act, pursuant to §18-10K-2. This resource has allowed medical reviews of greater detail in the areas indicated above, which is a significant contribution to the programs.

## CONSUMER ADVOCATE

In 2016, the Office of Consumer Advocate 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. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings.

During 2016, the efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$119,199.61 which go directly into the pocket of the consumer as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

During the undersigned's entire tenure, the Office of the Consumer Advocate has been involved in obtaining financial settlements totaling \$3,756,865.94 on behalf of West Virginia insurance consumers. These awards go directly to the consumer. The Office of the Consumer Advocate is very proud of this accomplishment.

In the health care arena in 2016, the Office of the Consumer Advocate reviewed 97 Certificate of Need Applications. The Office of the Consumer Advocate was previously charged with reviewing Rate Review Applications before the West Virginia Health Care Authority. Subsequent to passage of SB 68, the WV Health Care Authority's ability to establish and regulate hospital rates ceased in 2016. As such, the Office of the Consumer Advocate does not review Rate Review Applications any longer. Furthermore, the Office of the Consumer Advocate continues to investigate 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 Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended in 2016 include the West Virginia Festival, The State Fair, the Pumpkin Festival, the West Virginia Forest Festival, and the WV Hunting Show. This participation continues our progress toward the ongoing long term goal of consumer outreach and education.

Further, the Office of the Consumer Advocate participated in telephonic conferences with numerous state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers. In addition, the Office of the Consumer Advocate, along with other members of the West Virginia Offices of the Insurance Commissioner (WVOIC), participated in telephonic conferences with other states and federal officials regarding the Affordable Health Care Act.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education.

The Office of the Consumer Advocate kept abreast of any legislation that would affect West Virginia Consumers. Representatives from the Office of the Consumer Advocate reviewed legislation and attended legislative hearings in both the House of Representatives and the Senate.

The Office of the Consumer Advocate also kept abreast of any cases before the West Virginia Supreme Court of Appeals regarding insurance law issues. The Consumer Advocate read any pertinent opinions and attended oral arguments at the Supreme Court chambers when insurance related cases were on the Court's docket.

## REPRESENTING CONSUMERS IN FIRST AND THIRD PARTY ADMINISTRATIVE HEARINGS

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In 2016, the Office of the Consumer Advocate provided formal representation to insurance consumers in 27 consumer complaints before the West Virginia Insurance Commission. Nineteen (19) of these complaints were third party complaints and the remaining eight (8) were first party complaints. 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. In addition to formal representation, it should be noted that the Office of the Consumer Advocate also assisted and advised hundreds of West Virginia consumers throughout the year be it via email inquiries, telephonic inquiries, office visits, or other means. This assistance has directly benefited those consumers and, in many cases, has resolved the consumers' insurance issues or queries without requiring the filing of an actual consumer complaint with the WVOIC.

Whenever a case is received by the Office of the Consumer Advocate, it is evaluated carefully. A number of different things can occur at this time including, but not limited to; the consumer can opt to not request representation; a consumer can request representation, but after careful review of the case the Office of the Consumer Advocate can decline to represent; the consumer can request representation and the Office of the Consumer Advocate can accept; or the Office of the Consumer Advocate can assist the consumer in finding and obtaining private counsel because the damages in the matter merit a civil lawsuit.

The Office of the Consumer Advocate is proud of the representation that it has provided to consumers. Further, the Office of the Consumer Advocate is also proud of the countless hours that have been spent assisting consumers in evaluating their claims and assisting them in exploring all options including possible retaining private counsel when it is in their best interests. This assistance has directly benefited hundreds of consumers every year and in many cases, has resolved the consumer's insurance issuers or queries without requiring the filing of a formal consumer complaint. A detailed breakdown of the work performed by the Office of the Consumer Advocate each week is available for review, if requested.

### **First Party Complaints**

A total of \$69,375.00 was awarded directly to West Virginia consumers in the form of settlements in six (6) of the eight (8) first party complaints that the Office of the Consumer Advocate worked on in 2016.

In two (2) consumer complaint cases, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act. In nine (9) consumer complaint cases, the consumers failed, for whatever reason, to request representation after they were contacted by the Office of the Consumer Advocate. In six (6) consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or appealed to Circuit Court.



### **Third Party Complaints**

A total of \$49,824.61 was awarded directly to West Virginia consumers in the form of settlements in seven (7) of the 19 third party complaints that the Office of the Consumer Advocate worked on in 2016.<sup>1</sup>

In one (1) consumer complaint case, the Office of the Consumer Advocate either declined to represent after conducting a full investigation of the case and finding no Unfair Trade Practices Violations and/or the consumer withdrew their claim after the Office of the Consumer Advocate conducted a full investigation and could find no violations of the Unfair Trade Practices Act.

In four (4) consumer complaint cases, the consumer opted to obtain private counsel for representation.

In four (4) consumer complaint cases, the matter went to a full hearing before the Insurance Commissioner and the Commissioner ruled against the consumer.

In three (3) consumer complaint cases, the matters are still pending and are either awaiting hearing or are awaiting final order or have been appealed to Circuit Court.

### **2016 First Party Complaints Summary**

<b>RESPONDENT</b>	<b>RESOLUTION</b>
Nationwide Insurance Company of America	Settlement - (confidential)
American Family Home Insurance Company	Settlement - \$3,625.00
Allstate Insurance Company	Settlement - \$14,000.00
GEICO Choice Insurance Company	Declined to represent after full investigation
Encompass Insurance Company of America	Settlement – (confidential)
W. Va. Insurance Company	Settlement - \$4,000.00
American Modern Select Insurance Company	Declined to represent after full investigation
Transamerica Premier Life Insurance Company	Settlement - \$250.00

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<sup>1</sup> Some settlements were made in conjunction with private counsel and were confidential. The grand total of all settlements is reflected. Specific settlement amounts in some of the cases are not listed due to the confidentiality requirements.

**2016 Third Party Complaints Summary**

<b>RESPONDENT</b>	<b>RESOLUTION</b>
Atlantic Specialty Insurance Company	Hearing - Commissioner ruled against the consumer
Atlantic Specialty Insurance Company	Hearing - Commissioner ruled against the consumer
Atlantic Specialty Insurance Company	Hearing - Commissioner ruled against the consumer
National Union Fire Insurance Company of Pittsburgh, PA	Settlement - \$5,000.00
National Liability & Fire Insurance	Settlement – (confidential)
Atlantic Specialty Insurance Company	Settlement - \$25,000.00
Atlantic Specialty Insurance Company	Hearing - Commissioner ruled against the consumer
Grange Mutual Casualty Company	Settlement - \$7,381.33
Safeco Insurance Company of America	Settlement - \$2,693.28
Permanent General Assurance Corporation	Consumer withdrew complaint
Government Employees Insurance Company	Settlement - \$4,000.00
Progressive Max Insurance Company	Settlement - \$5,000.00
Progressive County Mutual Insurance Company	Pending
Amerisure Mutual Insurance Company	Private Counsel
Dairyland Insurance Company	Private Counsel
HARCO National Insurance Company	Private Counsel
Old Republic Insurance Company	Private Counsel
GEICO	Pending
Safeco Insurance Company of America	Pending

## 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 Office of 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 Office of the Consumer Advocate carefully reviewed and considered the following 97 CON applications:

### **CERTIFICATE OF NEED - January 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
WO Holdings, LLC	15-9-10677-X	Exemption application for Blue Ridge Nursing, LLC	< \$2,000,000.00
Bio-Medical Applications of West Virginia, Inc. d/b/a FMC Charles Town	15-9-10687-R	Add four dialysis stations to FMC Charles Town facility	\$1,292,694.00
Change, Inc.	15-11-10639-X/P	Family Medical Care Community Health Center - Newell	\$1,000,000.00
Camden-Clark Physician Corporation	15-5-10629-X/P	Primary Care Services at Westbrook	\$10,000.00
Pinnacle Treatment Centers, Inc.	15-6-10700-A	Acquisition of Valley-Alliance Treatment Services, Inc.	\$3,470,000.00
Buckthorn Holdings, LLC	15-6-10694-NH	Bridgeport Health Care Center, LLC replacement facility	\$11,000,000.00
Monongalia County General Hospital Company	15-6-10632-P	Primary Care Fairmont	\$25,000.00
Bio-Medical Applications of West Virginia, Inc d/b/a Fresenius Medical Care Roane County	16-5-10718-R	Dialysis facility	\$800,000.00
Seneca Health Services, Inc.	16-4-10719-P	Seneca Primary Care Center	\$30,000.00
United Physicians Care, Inc.	16-6-10722-H	ER and Hospitalist Services at Grant Memorial Hospital	\$10,000.00

### **CERTIFICATE OF NEED – February 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
West Virginia Home Health LLC	15-9-10685-Z	Home Health Agency for Berkeley and Jefferson Counties	\$47,750.00
South Charleston Center LLC Vine Properties LLC	16-3-10738-NH	Post-Acute Care Facility on Thomas Memorial Hospital Campus	\$16,500,000.00
Monongalia County General Hospital	16-6-10736-P	Ambulatory Care Center Harrison County	\$25,000.00

**CERTIFICATE OF NEED – March 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Stonerise Reliable Healthcare LLC	16-6/10-10720-X	Home health agency operated by Reliable Healthcare Solutions	\$950,000.00
Stonerise at Home Holdings LLC Stonerise Home Health Services LLC	16-3-10732-X	Acquisition of home health agency operated by Thomas Memorial Hospital	\$1,560,000.00
Wheeling Hospital	16-10-10573-NH	CCC Replacement Facility	\$33,710,000.00
West Virginia United Health System, Inc.	16-10-10751-A	Acquisition of Reynolds Memorial Hospital	\$15,000,000.00

**CERTIFICATE OF NEED – April 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Westbrook Health Services, Inc.	16-5-10778-P	Primary Care Services at Westbrook	\$10,000.00
New Life Clinics Inc.	15-3-10708-BH	Behavioral Health Center	\$44,000.00
New Life Clinics, Inc.	15-9-10710-BH	Behavioral Health Center	\$0.00
New Life Clinics, Inc.	15-5-10709-BH	Behavioral Health Center	\$50,000.00
Capital Caring, Inc.	16-6-10783-A	Acquisition of Hospice Care Corporation	\$7,400,000.00

**CERTIFICATE OF NEED - May 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Genesis Eldercare Rehabilitation Services, LLC	16-1/2/3/4/5/6/7-10782-P	Professional Outpatient Therapy Services	\$25,000.00
Genesis Eldercare Rehabilitation Services, LLC	16-9-10781-P	Professional Outpatient Therapy Services Berkeley & Jefferson Counties	\$25,000.00
Mobile Diagnostic Imaging, Limited Liability Company	15-10-10590-PV/A	Ownership transfers	\$103,000.00
Reynolds Memorial Hospital	15-10-10519-P	Wetzel County Physicians	\$10,000.00
GE Bariatric & Anti-Aging Solutions, Inc.	16-1-10749-X/P	In Shape WV	\$442,756.00 \$2,015 monthly

**CERTIFICATE OF NEED – June 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Total Renal Care, Inc.	16-10-10823-A	Wheeling Dialysis Center and New Martinsville Dialysis Facility	\$23,500,000.00
Cabell Huntington Hospital, Inc.	16-2/3-001	Ownership interests of St. Mary's Medical Center	\$0.00

**CERTIFICATE OF NEED - July 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
United Hospital Center, Inc.	16-7-10831-Z	Home Health Expansion Gilmer & Tucker Counties	\$10,000.00
United Hospital Center, Inc.	16-6-10830-A	MOB Acquisition 2016	\$16,500,000.00
CHANGE, Inc.	16-11-10826-X	Addition of satellite facility	\$1,000,000
VJL Health Services, LLC	16-9-10739-Z	Medicare-certified home health agency	\$37,575.00
Somatus, LLC	16-3-10838-R	Dialysis facility	\$689,567.00
Highland-Clarksburg Hospital, Inc.	16-6-10827-X	Adult inpatient psychiatric unit	\$20,000.00
Cabell Huntington Hospital, Inc.	16-2-10840-X	Parking facility on main campus of CHHI	\$10,900,000.00
Wheeling Hospital, Inc.	16-10-10835-X	Replacement /relocation of cath labs	\$3,500,000.00
Open Minds Recovery Services, Inc.	16-4-10834-X	Residential treatment facility in Mt. Hope, WV	\$100,000.00
Somatus, LLC	16-4-10844-R	Dialysis facility	\$236,211,000.00
Berkeley Medical Center	16-9-10841-X	Ambulatory health care facility	\$105,000.00

**CERTIFICATE OF NEED - August 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Ohio Valley Home Health Services, Inc.	16-11-10817-X/PV	Member substitution of existing home health care facility	\$6,500.00
Southwestern Regional Day Report Center	16-2-10845-X	Development of alcohol and drug facility	\$1,000.00
Charleston Area Medical Center, Inc.	16-1-10854-X	Deveopment of ambulatory health care facility	\$1,000.00
Lily's Place	16-2-10856-X	Observation, therapeutic and pharmacologic care to infants	\$0.00
Lewisburg AID II PROPCO LLC Lewisburg AID II OPCO, LLC	16-3-10849-x	Assisted living residence known as The Seasons	\$3,500,000.00
Charleston AID II PROPCO LLC Charleston AID II OPCO, LLC	16-3-10847-X	Assisted living residence known as Quarry Manor	\$8,000,000.00
Oak Hill AID II PROPCO LLC Oak Hill AID II OPCO, LLC	16-4-10848-X	Assisted living residence known as The Summit	\$1,500,000.00
Scott Depot AID II PROPCO LLC	16-3-10850-X	Assisted living residence known as Regency Place	\$8,175,000.00
Charleston Area Medical Center, Inc.	16-3-10855-X	Conversion of 2 medical/surgical beds into 2 intensive care unit beds	\$1,000.00

**CERTIFICATE OF NEED - August 2016 (Cont.)**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Reynolds Memorial Hospital	16-10-10858-X	Development of infusion center	\$550,000.00
Roy's Care Home, LLC	16-3-10860-X	Development of 5 bed assisted living facility	\$50,000.00
Rainelle Medical Center	16-4-10857-X	New clinic location	\$0.00
United Hospital Center, Inc.	16-5/6/7-10869-Z	Home Health Expansion	\$1,500.00
Serenity Place ALF, LLC	16-1-10870-X	Change of ownership	\$0.00
Addixion Recovery of Kentucky, LLC d/b/a SelfRefind	16-5-10862-X	Behavioral and physical health physicians' office	\$50,000.00

**CERTIFICATE OF NEED - September 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
New Life Clinics, Inc.	16-9-10877-X	Development of behavioral health services in Berkeley County	\$30,000.00
New Life Clinics, Inc.	16-3-10875-X	Development of behavioral health services in Kanawha County	\$45,000.00
New Life Clinics, Inc.	16-5-10876-X	Development of behavioral health services in Jackson County	\$30,000.00
Cabell Huntington Hospital, Inc.	16-2-10880-X	Renovation of hospital for long term care beds	\$3,000,000.00
Ohio Valley Medical Center	16-10-10882-X	Outpatients behavioral health services on hospital's campus	\$15,000.00
United Hospital Center, Inc.	16-6-10881-X	Enclosure of hospital's main entrance bridge	\$400,000.00
West Virginia University Hospitals	16-6-10878-X	Conversion of 21 licensed beds from psychiatric to medical/surgical	\$102,000.00

**CERTIFICATE OF NEED - October 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Beckley Vascular Associates and Vein Care Institute, PLLC	16-1-10893	Installation of x-ray equipment and ultrasound machines	\$1,600,000.00
LG-OHI Holdings GP LLC	16-1/2/3/4/5/6/11-10894-X	Acquisition of real property of 11 skilled nursing facilities	248,291,311
Milestone Senior Living, LLC	16-5-10909-X	Exemption for establishment of assisted living facility	\$0.00
New Beginnings Drug Treatment Center, Inc.	16-3-10897-X	Provision of behavioral health services	\$10,000.00
Braley & Thompson, Inc.	16-WV-10883-X	Expansion of outpatient services	\$10,000.00
Community Health Systems, Inc.	16-1-10884-X	Acquisition of Raleigh Psychiatric Services	\$500,000.00

**CERTIFICATE OF NEED - October 2016 (Cont.)**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Community Health Systems, Inc. d/b/a AccessHealth	16-1-10885-X	Acquisition of Northern Greenbrier Health Clinic	\$750,000.00
Community Care of West Virginia, Inc.	16-6-10887-X	Development of School Based Health Center	\$18,000.00
Mercer Nursing & Rehabilitation Center, LLC	16-1-10904-X	Acquisition of 10 licensed nursing home beds from Holbrook Nursing Home, Inc.	\$0.00
The Village Network	16-10/11-10896-X	Provision of behavioral health services to head start programs	\$15,200.00
Weirton Health Care, Inc.	16-11-10908-X	14 bed addition to Serra Manor in Hancock Co.	\$0.00
West Virginia University Hospitals, Inc.	16-6-10879-X	Heart and vascular institute within existing hospital facility of Ruby Memorial Hospital	\$80,000.00
New Beginnings Drug Treatment Center, Inc.	16-3-10913-X	Inpatient and outpatient substance abuse services	\$0.00
Cabell Huntington Hospital, Inc.	16-2-10910-X	Renovation of 3 <sup>rd</sup> floor to accommodate 9 beds	\$0.00
Community Care of West Virginia, Inc.	16-6-10886-X	Development of School Based Health Center	\$18,000.00
Weirton Medical Center	16-11-10919-P	Allison school-based primary care services	\$15,000.00

**CERTIFICATE OF NEED - November 2016**

FACILITY	CON NO.	REQUEST	CAPITOL EXPENDITURE
Wood County Commission	16-5-10911	Licensed behavioral programs for substance use disorder	\$0.00
AAA Behavioral Health Services	16-1-10922-X	Behavioral health services provider in McDowell and Wyoming Counties	\$0.00
Lifeline Addiction Specialists, PLLC	16-4-10924-X	Office Based Medication-Assisted Treatment Program	\$0.00
CBYW Shepherdstown PropCo LLC	16-9-10927-X	Ownership transfer of Canterbury Center	\$0.00
CBYW Shepherdstown PropCo LLC	16-4-10926-X	Ownership transfer of Ansted Center	\$0.00
Charleston Surgical Hospital	16-3-10932-X	Addition of a fifth operating room	\$0.00
Fairmont Regional Medical Center	16-6-10920-X	Replacement of cardiac catheterization lab equipment	\$0.00
Greenbrier County Day Report Center	16-4-10941-X	Alcohol and drug outpatient treatment facility	\$0.00
CBYW Parkersburg PropCo LLC	16-5-10931-X	Transfer of ownership of The Willows Center	\$0.00
CBYW Marmet PropCo LLC	16-3-10930-X	Transfer of ownership of Marmet Center	\$0.00
Camden-on-Gauley Medical Center, Inc.	16-4-10944-X	School based health center at Panther Elementary School	\$0.00
Bridgeport Center LLC	16-3-10938-X	Acquisition of licensed operations of Meadowview Manor Health Care Center, Inc.	\$0.00

**CERTIFICATE OF NEED - November 2016 (Cont.)**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
CBYW Sissonville PropCo LLC	16-3-10929-X	Transfer of ownership of Cedar Ridge Center	\$0.00
CBYW Martinsburg PropCo LLC	16-9-10928-X	Transfer of ownership of Care Haven Center	\$0.00
Charleston Area Medical Center	16-3-10943-X	Replacement of 3 computed tomography scanners	\$0.00
Chappell Holding Company LLC	16-3-10939-X	Acquisition of real property and equipment of Meadowview Manor Health Care Center, Inc.	\$0.00
Anchor Medical, LLC	16-1-10940-X	Office Based Assisted Treatment Program	\$0.00

**CERTIFICATE OF NEED - December 2016**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
New Beginnings Drug Treatment Center, Inc.	16-3-10937	Provision of behavioral health services	\$0.00
United Physicians Care, Inc.	16-9-10953-P	Acquisition of Internal Medicine of WV	\$75,000.00



## CONSUMER SERVICE DIVISION

The Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies, adjusters 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. We try 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 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 insurance consumers.

### ORGANIZATION AND ACTIVITIES

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

We receive consumer inquiries by mail, webmail, email, telephone, an online complaint form, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,000 written inquiries were received by the division in 2016. In addition, we received 125 walk-in clients and 20,968 telephone calls of which the clerical staff handled 7,786. On average, the division handles 84 consumer inquiries per day. In 2016, complaint files were concluded in an average of 38 days.

The Consumer Service Division handled 241 third party liability complaints during 2016, 125 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 fairs, festivals, presentations and other events reaching more than 300,000 consumers.

**CONSUMER SERVICE DIVISION  
COMPLAINTS  
CALENDAR YEAR 2016**

<b>Files Opened</b> .....	2,000
Life, Accident & Sickness .....	940
Property & Casualty .....	665
Workers' Compensation .....	395
<b>Telephone Activity</b> .....	20,968
Life, Accident & Sickness .....	5,167
Property & Casualty .....	4,712
Workers' Compensation .....	3,303
Clerical .....	7,786
<b>Office Visits</b> .....	125
Life, Accident & Sickness .....	66
Property & Casualty .....	40
Workers' Compensation .....	19

**CONSUMER SERVICE COMPLAINTS  
CALENDAR YEAR 2016**

**PROPERTY & CASUALTY COMPANIES WITH TEN OR MORE COMPLAINTS**

<b>COMPANY NAME</b>	<b># COMPLAINTS</b>
State Farm Mutual Automobile Insurance Company	61
Erie Insurance Property and Casualty Company	43
State Farm Fire and Casualty Company	36
Allstate Insurance Company	19
State Auto Property & Casualty Insurance Company	16
Allstate Property & Casualty Insurance Company	14
Nationwide Mutual Insurance Company	14
Progressive Max Insurance Company	14
Liberty Mutual Fire Insurance Company	13
Erie Insurance Company	11
National Union Fire Insurance Company of Pittsburgh, PA	11
Nationwide Insurance Company of America	10
Safeco Insurance Company of America	10
13 Companies	272 Complaints

**LIFE, ACCIDENT & SICKNESS COMPANIES AND HEALTH MAINTENANCE  
ORGANIZATIONS WITH TEN OR MORE COMPLAINTS**

<b>COMPANY NAME</b>	<b># COMPLAINTS</b>
Highmark West Virginia, Inc.	198
Transamerica Premier Life Insurance Company	39
PEIA	34
Humana Insurance Company	32
American General Life Insurance Company	29
Bankers Life & Casualty Company	22
Aetna Life Insurance Company	17
Washington National Insurance Company	15
Centers for Medicare & Medicaid Services (CMS)	14
United Healthcare Insurance Company	14
Cigna Health and Life Insurance Company	13
Healthsmart Benefit Solutions, Inc.	12
Caresource West Virginia Co.	11
Metropolitan Life Insurance Company	11
United of Omaha Life Insurance Company	11
Prudential Insurance Company of America	10
Transamerica Life Insurance Company	10
17 Companies	492 Complaints

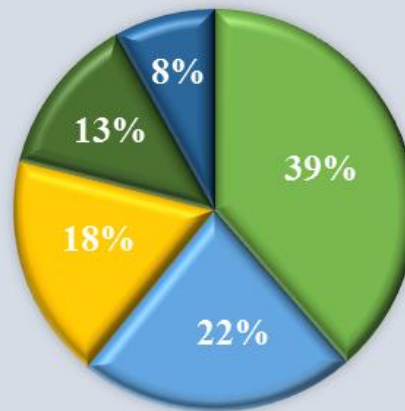
**WORKERS' COMPENSATION COMPANIES AND  
THIRD PARTY ADMINISTRATORS WITH TEN OR MORE COMPLAINTS**

<b>COMPANY NAME</b>	<b># COMPLAINTS</b>
Sedgwick Claims Management Services, Inc.	52
New Hampshire Insurance Company	27
BrickStreet Mutual Insurance Company	24
HealthSmart Benefit Solutions, Inc.	13
4 Companies	116 Complaints

**TOP FIVE INSURANCE COVERAGE TYPES FOR COMPLAINTS**

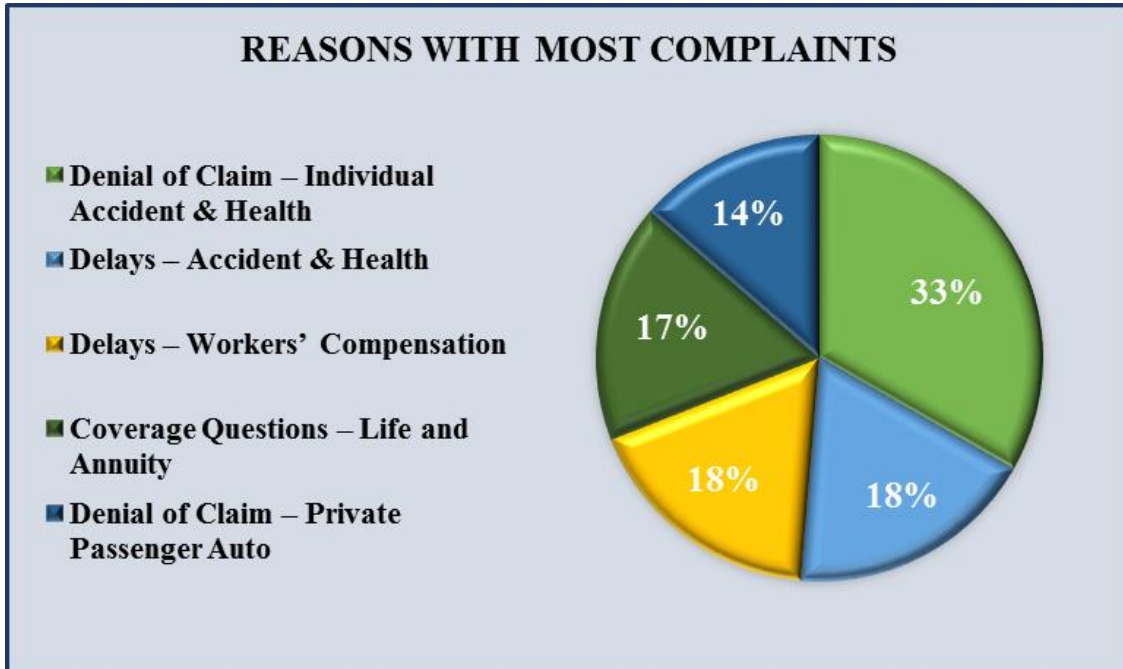
<b>COVERAGE TYPES</b>	<b># COMPLAINTS</b>
Individual Accident & Health	706
Workers' Compensation	408
Private Passenger Auto	331
Individual Life & Annuity	237
Homeowners	148
5 Coverage Types	1,830 Complaints

**INSURANCE TYPES WITH MOST COMPLAINTS**



- Individual Accident & Health
- Workers' Compensation
- Private Passenger Auto
- Individual Life & Annuity
- Homeowners

COMPLAINT REASONS	# COMPLAINTS
Denial of Claim – Individual Accident & Health	225
Delays – Accident & Health	122
Delays – Workers’ Compensation	120
Coverage Questions – Life and Annuity	117
Denial of Claim – Private Passenger Auto	92
5 Complaint Reasons	676 Complaints



## EMPLOYER COVERAGE UNIT (WORKERS' COMPENSATION)

The Employer Coverage Unit consists of a team of six. This unit works with WV employers to insure they are compliant with current workers' compensation laws as they relate to requirements for coverage.

The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to insure all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance (NCCI) and comparing to other agency information to determine if coverage is needed. If an employer is found to be non-compliant, the unit sets up a rogue account to assess the employer a fine. In 2016, the unit was responsible for setting up 715 of these accounts. These fines are related to [WV Code 23-2C-8\(d\)\(3\)](#) Workers' Compensation Uninsured Employers Fund.

The unit also has the task of carrier compliance with the Proof of Coverage (POC) system. Carriers that fail to report timely as required by the POC guidelines are maintained and reported to OIC Legal for further review.

The second primary function relates directly to the Uninsured Employers' Fund. The unit serves as the entry point of contact for the processing of 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 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 responsible for reimbursement to the fund for all monies paid on their behalf.

The third function 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 but many do because of local governments, individuals or contractors requiring proof that an employer has coverage or meets the criteria for being exempt before they begin a job. In these cases, the Employer Coverage unit issues letters of opinion to employers to present verifying they are not required to carry workers' compensation insurance under current law. This function relates directly to Title 85, Series 8 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2016, the Unit processed 2,183 exemption applications of which there were 1,820 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. In addition to being the public's contact for coverage verification, the Unit is responsible for maintaining the POC system which is widely used for statutory coverage verification.

The unit works hand in hand with the Revenue Recovery Unit and the OIC Legal Department to recognize and fine employers that are not carrying the mandatory coverage.

<b>Employer Exemption Statistics</b>			
<b>CY2016</b>	<b>New Exemptions Issued</b>	<b>Renewals Granted</b>	<b>Total Exemptions Issued</b>
Jan-16	42	68	110
Feb-16	43	111	154
Mar-16	61	123	184
Apr-16	54	104	158
May-16	46	119	165
Jun-16	38	146	184
Jul-16	34	120	154
Aug-16	57	119	176
Sep-16	26	117	143
Oct-16	38	83	121
Nov-16	53	90	143
Dec-16	34	94	128
<b>Total</b>	<b>526</b>	<b>1,294</b>	<b>1,820</b>

<b>CY2016 Exemption Summary</b>	
Total Exemptions Issued	1,820
Total Denials	363
Number of Applications Received	2,183

<b>Statistics for Calendar Year 2016</b>	
<b>Activity</b>	<b>Total</b>
Compliance Requests Completed	2,309
Phone Calls	3,262
Walk-Ins	302
Uninsured Claims Received	18
DOL Reports Investigated	1,093
Uninsured Employer Account Set-ups	715

## FINANCIAL ACCOUNTING UNIT

The Financial Accounting (FA) Unit is responsible for the preparation of the annual audited financial statements for the OIC which includes preparation of the trial balance, footnotes, required supplementary information, and other disclosures as required by Generally Accepted Accounting Principles (GAAP.) The FA Unit works closely with consulting actuaries to assist with the annual reserve study of the OIC's claims liabilities. Work performed includes the preparation and coordination of data and the preliminary review and analysis of actuarial indications. The FA Unit coordinates the information for the independent auditors and provides all supporting documentation for the financial statement.

The FA Unit performs all daily cash management and investing activities of the Offices of the Insurance Commissioner (OIC), and serves as the liaison with the Treasurer's Office, the Auditor's Office, the WV Investment Management Board, and the Board of Treasury Investments. The FA Unit monitors investment performance and performs monthly investment analysis for all invested assets held by the OIC.

Daily operations of the FA Unit include accounts payable processing through the state's accounting system. The FA Unit coordinates with the OIC's contracted Third Party Administrators and claims services to disburse the claims payments to beneficiaries of the insurance programs administered by the OIC, including the Workers' Compensation related funds. The FA Unit is also responsible for handling and processing all agency cash receipts processing for all units of the OIC through the state accounting system and for depositing all non-lockbox checks with the Treasurer's Office.

The FA Unit prepares and submits the OIC annual budget and budget narrative, as well as the appropriation and expenditure schedules as required by the State of WV for all OIC funds. The FA Unit prepares and monitors budgets for fourteen separate OIC funds. An analysis of budget to actual expenditures is also prepared and analyzed.

The FA unit prepares and distributes monthly financial reports to Executive Management. The OIC funds reported on a monthly basis consist of the Old fund, the State Entities Workers' Compensation fund, the Coal Workers' Pneumoconiosis fund, the Self-Insured Guaranty fund, the Self-Insured Security fund, the Uninsured fund, the Operating fund, the AccessWV fund, the Consolidated Federal funds, and the Closed Estate fund. These reports are used for internal analysis and for use at the legislative interim meetings.

The FA unit is responsible for the management and administration of federal funds for the agency including preparation of required reports and the drawing down of funds on the federal payment management system.

The FA unit calculates the claims liabilities of all self-insured employers of the State of WV in order to provide the OIC's Self-Insurance unit with a reasonable estimate of the magnitude of workers' compensation risk exposure.

The FA unit calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In accordance with WV code, the workers' compensation maximum allowable medical reimbursements are set by the OIC. These 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 FA unit also reviews and approves bi-annually all workers' compensation managed health care plans operating in WV.



## FINANCIAL ACCOUNTING ACCOMPLISHMENTS FOR 2016

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- Received an eleventh consecutive unmodified or “clean” opinion on the OIC’s financial statements.
- Performed year end work on an interim basis when possible to do so and greatly reduced the amount of time necessary for the completion of the annual financial statement preparation.
- Prepared and distributed monthly financial reports for all OIC funds on a timely basis.
- Prepared the annual budget and all related documents on a timely basis.
- Recommended to the Commissioner seven (7) managed health care plans for renewal.
- Recommended to the Commissioner one (1) new managed health care plan network only for certificate of approval.
- Currently eleven (11) workers’ compensation managed health care plans and three (3) managed health care plan networks are approved to operate in WV.
- Achieved all formal staff training goals and objectives.
- Implementation of payroll utilizing WVOASIS, the state accounting system which replaced WVFIMS.

## FINANCIAL CONDITIONS DIVISION

The Financial Conditions Division (“Division”) is responsible for the licensing and financial monitoring of the insurance companies/entities admitted to do business in West Virginia; ensuring policyholders are obtaining insurance products from financially solvent and compliant insurance companies. Additionally, the Division is also responsible for the administration of the state insurance tax laws and the financial monitoring of employers who chose to self-insure their workers compensation risks in West Virginia.

The primary functions of the Division include, but are not limited to:

- Licensing/Registration of Insurance Risk-Bearing Entities
- Financial Analysis/Surveillance of Admitted Insurance Companies
- Financial Examinations of Domestic Insurance Companies
- Insurance Premium Tax and Fee Administration

The types of insurance companies/entities licensed and monitored include, but are not limited to, traditional Life & Health and Property & Casualty insurers as well as health care corporations such as Blue Cross/Blue Shield Plans and Health Maintenance Organizations. The Division is also responsible for registering, licensing and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans, Professional Employer Organizations, Charitable Gift Annuities and Surplus Lines Insurers planning to do business in the State of West Virginia.

Prior to being admitted, companies must file an application with the West Virginia Offices of the Insurance Commissioner. The Division utilizes the National Association of Insurance Commissioners (NAIC) Uniform Certificate of Authority Application (UCAA) process; which is designed to allow insurers to file copies of the same application for admission in numerous states. These applications, either foreign or domestic, are reviewed by the Division to ensure that all applicable insurance laws and regulations have been satisfied in regard to the companies’ general corporate organization and financial strength. Recommendations are then made to the Commissioner as to the admissibility of these applicant companies.

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

The Division is also responsible for processing various corporate amendments submitted by a licensed entity. Corporate amendments include but are not limited to: name changes, redomestications, mergers, and amendments to Articles of Incorporation or Bylaws.

The OIC’s website provides a link to search for Companies licensed in the State. <https://sbs-wv.naic.org/Lion-Web/jsp/sbsreports/CompanySearchLookup.jsp>. From the search results, the company demographics can be viewed including the address, contact information and history.

This Division is responsible for ensuring that insurance companies and brokers 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 surplus lines market. 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 a licensed insurance broker that has obtained an excess lines broker's license from the Agents Licensing and Education Division. The surplus lines licensee must provide reports to the tax audit section of the 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 summary 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.

## SELF-INSURANCE (WORKERS' COMPENSATION)

The Workers' Compensation Self-Insurance Unit is responsible for regulating 68 employers that currently self-insure their workers' compensation coverage in West Virginia and the ~ 110 employers who no longer self-insure but continue to administer claims incurred during their period of self-insurance. No companies were approved for self-insured status in calendar year 2016.

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. Self-administration provides the self-insured employer with a greater degree of control over the claim management process than participation in guaranty cost or deductible programs.

Regulation of the self-insured employers focuses primarily on two areas: maintenance of the risk pools and annual financial condition reviews.

[W. Va. Code St. R. § 85-19-1](#) et seq. establishes two risk pools in which the self-insured employers participate: the Security Risk Pool that covers claims with dates of injury, last exposure or death prior to July 1, 2004 (the date self-administration began) and the Guaranty Risk Pool that covers claims with dates of injury, last exposure or death on or after July 1, 2004. Active and inactive self-insured employers participate in the pools dependent upon each employer's exposure base since self-insured employers are joint and severely 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 whether the employer's financial condition has declined 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 Risk Pool in the case of a default.

## OFFICE OF INSPECTOR GENERAL FRAUD UNIT

The Fraud Unit was created under legislation passed by the West Virginia Legislature during the 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 tasked with investigating 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:

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

The geographic locations of the 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. Two (2) West Virginia State Troopers are currently assigned to work full time with the Fraud Unit.

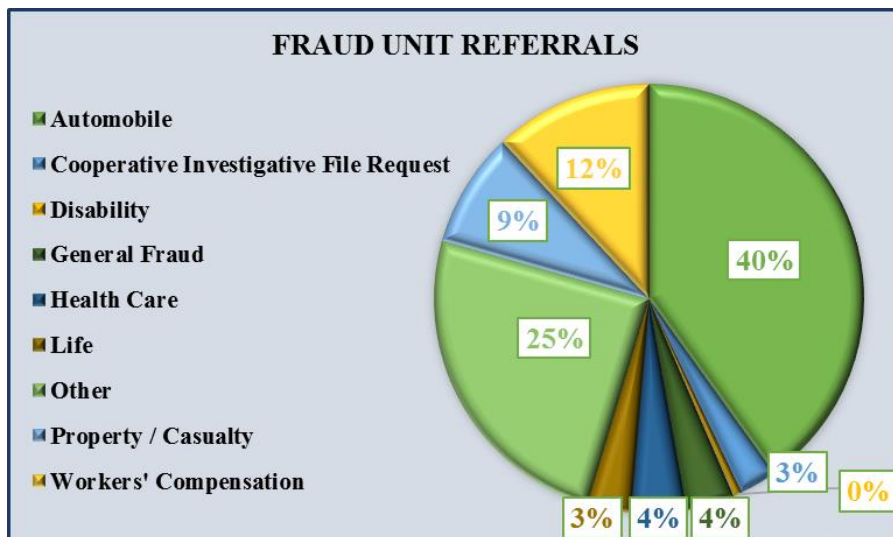
There are three (3) ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free at 1-800-779-6853, online reporting at [Report Insurance Fraud](#); and by correspondence at P.O. Box 2901, Charleston, WV, 25301-2901. The Fraud Unit's 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. 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 West Virginia State Police Detachment. Additionally, representatives from the Unit appeared at various functions, events and statewide meetings taking the message to the general public that insurance fraud is not a victimless crime, but one that victimizes everyone in the form of higher costs for goods and services.

The West Virginia Insurance Commission Fraud Unit received 845 referrals or reports of suspected insurance fraud in 2016 from industry, public and law enforcement.

The breakdown of types of referrals is shown below in the following charts:

Fraud Unit Referrals		
Type of Referral	Count	Percentage
Automobile	339	40.1%
Cooperative Investigative File Request	24	2.8%
Disability	5	0.6%
General Fraud	31	3.7%
Health Care	35	4.1%
Life	28	3.3%
Other	209	24.7%
Property / Casualty	73	8.6%
Workers' Compensation	101	12.0%
<b>Total</b>	<b>845</b>	<b>100%</b>



## 2016 ACCOMPLISHMENTS

The Fraud Unit completed over 320 investigations with reports submitted to State and Federal Prosecutors with identified fraudulent dollars totaling over \$5,300,000. Some of these cases took multiple years of investigations, and identified over 500 West Virginians victimized by Insurance Fraud Crimes.

The Fraud Unit Investigators maintained an average of 250 open investigations throughout 2016. Sixteen (16) of those cases totaled over \$20,000,000 in suspected fraud.

The Fraud Unit opened 24 cooperative investigations with, and at the request of, Federal and State agencies on various insurance fraud cases including arson, public corruption, falsified claims, staged accidents (crash rings), workers' compensation fraud and health care fraud. Cooperative investigations often expand the parameters of criminal investigations to include parallel insurance frauds.

## HIGHLIGHTED 2016 CASES

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A cooperative worker's compensation investigation between the Fraud Unit and Federal agencies led to a West Virginia citizen pleading guilty in the fall of 2016 to failing to pay employment taxes. The citizen owned and operated a private security business in West Virginia that provided services to businesses and individuals throughout the state. The citizen admitted to withholding more than \$400,000.00 from employees' paychecks for employment income taxes, Social Security and Medicare taxes, but he never turned the money over to the Internal Revenue Service. They also admitted to pocketing more than \$230,000, representing their share of additional taxes as an employer. The citizen told the court that they kept more than \$630,000 that should have been turned over to the IRS.

November 1<sup>st</sup>, 2016, another West Virginia citizen pled guilty to knowingly and willfully misrepresenting and defrauding PEIA by submitting seven annual materially false State of West Virginia Retired Employees Premium Assistance Forms, thereby receiving \$331,054.83 of fraudulent medical and pharmaceutical payments while they were ineligible for benefits between the dates of September 1<sup>st</sup>, 2007 and October 30<sup>th</sup>, 2015.

An investigation conducted by the Fraud unit was opened by the West Virginia Northern District US Attorney's office, that led to a West Virginia citizen pleading guilty to one count of bank fraud in the spring of 2016. The individual, an insurance agent who worked in West Virginia, began receiving payments and premiums for commercial and private property insurance from numerous victims (14). The individual received over \$82,223.19 from the victims placing the funds in numerous banks and accounts opened in various business names. The funds were not used for insurance premiums but were used by the individual for living expenses. The individual pled guilty to one count of bank fraud 18 U.S.C. 1344. During the plea hearing the individual admitted to this crime and was sentenced in the fall of 2016 to one year and a day in federal prison. Part of the sentencing required the individual to pay restitution to the victims in the amount of \$82,223.19.

## FRAUD UNIT GOALS FOR 2017

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Calendar year 2017 goals include our continuation to work with and to maintain our working relationship with federal, state and local agencies to grow our contact base that is essential in obtaining and building a working information base that allows the unit to accomplish its goals.

The Fraud Unit will continue to look for ways to upgrade, improve and maintain IT related technology that best postures it for IT investigative documentation and recordings and aids in keeping up with related crimes.

The Fraud Unit will continue to strengthen and train its investigative team through in-service training, qualifications and industry related training academies and schooling. When vacancies occur within, the unit will strive to select, and subsequently employ, the absolute best qualified candidate available. The current methods of filling investigative vacancies have worked extremely well throughout the entire process, from the established qualifications to the final selection process. Current measures ensure that the unit is staffed with personnel that will meet the criteria that are mandated by the statutorily responsibilities given to the unit as a criminal justice agency in Chapter 33 of the state code. Any changes of the minimum qualifications background requirements or training would greatly affect the functions of the unit and its abilities to effectively investigate and bring to prosecution producers, providers, employers and individuals who cheat and scam the state's insurance laws through workers' compensation, agent fraud, medical fraud and insurance fraud.

## HEALTH POLICY DIVISION

The Health Policy Division of the West Virginia Offices of the Insurance Commissioner (OIC) was formed in 2009 to begin research for a Health Insurance Exchange. In September 2009, West Virginia was awarded the State Health Access Program (SHAP) grant by Health Resources and Services Administration (HRSA). The SHAP grant gave the state its initial ability to utilize resources for research and concept development for the state's health reform plans.

The Patient Protection and Affordable Care Act (ACA) was signed into law on March 23, 2010. Its stated purpose was to increase quality and affordability of health insurance, lower the uninsured rate by expanding public and private insurance coverage. The law introduced mandates, subsidies and insurance marketplaces. Each state was required to establish a Federal, a Partnership or a State Based Exchange.

The state pursued additional funding for the development of an Exchange Model. The OIC was awarded funding through the State Planning and Establishment Grant (PEG) by the Department of Health and Human Services (HHS) Office of Consumer Information and Insurance Oversight (CIIO). Offering additional support to states, Notices of Funding Availability (NOFA's) were then issued through HHS for funding to perform essential planning and development activities. On behalf of the state, the OIC was awarded Establishment Grant Level 1, funds were available through 12/31/2015; and, Establishment Grant Level 1 - # 2 funds were available through 7/8/2015. The state received a total of four (4) grants.

The grants required public participation through monthly meetings and conference calls with Stakeholder groups to add public transparency to the private insurance market. Insurance carriers, health care providers, consumer advocates and insurance agents participated in these key informational meetings. The meetings have been successful in bringing groups together to dedicate efforts on informing the community about the developing Health Insurance Marketplace and to coordinate outreach and communication activities.

### FEDERALLY FACILITATED EXCHANGE PARTNERSHIP

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In February 2013, West Virginia announced it would become a Partnership State, meaning that the state has chosen to take on the functionalities of Consumer Assistance (through education and outreach) and Plan Management (prior approval on rates and forms) related to the Marketplace.

As a Partnership State, West Virginia consumers experience "The Marketplace" through the federal online portal at [www.Healthcare.gov](http://www.Healthcare.gov) to compare information on available health plan options, enroll in health plans, and receive advanced premium tax credits (APTC) and cost sharing reductions (CSR), if financially eligible.

### CONSUMER ASSISTANCE

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The Consumer Assistance function required the state to develop an In-Person Assistance (IPA) program to help individuals with the enrollment process. The IPA/Entity/Navigator is an impartial and free service to consumers. Primarily functioning as community based outreach and education, the focus is to ensure a smooth and seamless Marketplace experience. The IPA activities included marketplace account creation, eligibility and enrollment processing, inRoads applications (the West Virginia application system for Medicaid), managing complaints, initiating education and referral to additional services.

Through the State Purchasing Process, a vendor was selected to develop, manage and maintain these service requirements throughout the first and second open enrollment periods. A regional model was utilized to effectively manage and monitor IPA staff in seven (7) supervisory areas. Each region had 6 - 9 IPAs managed by one supervisor; all of which were vetted, hired and trained by the vendor with OIC support in training. The vendor utilized leased office space in 53 of the 55 county WV Department of Health and Human Resource buildings. After the end of the first enrollment period, the IPAs' schedules were adjusted based on the need determined during the first open enrollment.

The vendor's contract also included the management of entities. Entities were selected through an application process with the OIC. Five organizations were selected to receive grant funds to perform in-person assister functions, plus education and outreach activities at schools, libraries, social service agencies, health clinics, hospitals and community centers: WV Bureau of Senior Services State Health Insurance Assistance Program (SHIP), Community Care of WV, Partners in Health Network, WV Primary Care Association and Valley Health (Huntington).

Another group that supports the enrollment and education of health insurance is the Certified Application Counselor (CAC). CMS established the CAC program for organizations that are community health centers or other health care provider, hospital, non-federal governmental or non-profit social service agency that would like to help by training their staff and volunteers to assist consumers.

Additional support provided directly to West Virginia from CMS/HHS included Navigators. Through a review and application process at the federal level, various organizations competed for consideration as a state based Navigator. Those selected for the 2014 and 2015 enrollment process were: TSG Consultants, WVU HAPI Program and Advanced Patient Advocates. In 2016 two organizations were awarded the Navigator contract: WVU HAPI Program and First Choice Services. The contract was awarded for one (1) year, with up to three renewals available.

Through the Stakeholder meetings, a very successful IPA/Entity/Navigator/CAC/Agent 'communities of interest group' was formed to create a consistent Marketplace message, share information and coordinate scheduling of activities to maximize time and resources to help meet the consumers' needs.

Licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage through the Marketplace. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace. The OIC supplements the federal training with West Virginia state specific training.

## PLAN MANAGEMENT

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When the federal ACA was passed in 2010, the National Association of Insurance Commissioners (NAIC) membership and the health industry further collaborated to ensure that System for Electronic Rate and Form Filing (SERFF) would continue to be the primary filing mechanism for health product filings, including new rate review and Qualified Health Plan (QHP) submissions.

As stated in the ACA Section 1321(c) (1) (B), beginning January 1, 2014, states provided consumers that do not have employer-provided insurance the ability to purchase insurance through a marketplace. Significant changes were made to SERFF to facilitate an efficient filing and review process for a health insurance marketplace binder filing(s). The system is effectively used for rate review of Qualified Health Plan submissions.



A Qualified Health Plan (QHP) has a guaranteed issue provision (coverage cannot be denied due to pre-existing conditions), as well as insurance companies are required to offer the same premium price to all applicants of the same ages and geographical location without regard to gender. The only condition on which a policy can be additionally rated is tobacco use. The QHP must include the ten (10) Essential Health Benefits (EHBs)<sup>2</sup> and meet all guidelines of the ACA.

The OIC has established a certification “checklist” or set of standards against which the QHP application is evaluated. The review of the QHP application is performed by the Rates and Forms Division, who reach out to other Divisions within the OIC, e.g. Market Conduct, Consumer Services, and Financial Conditions, as necessary. SERFF is the primary IT system used to manage all steps in these business processes, including communications between the OIC and issuers during the evaluation and revisions to the plan.

Once the plans are reviewed and approved at the OIC level then QHPs being offered “Off Marketplace” receive final approval from the state. The QHP plans to be offered “On Marketplace” are sent to CMS/HHS via transmission from the SERFF binder through the Health Insurance Oversight System (HIOS). CMS/HHS then reviews the plan and finalizes it as a “Certified QHP” to be a Marketplace plan listed on [www.Healthcare.gov](http://www.Healthcare.gov). Upon certification contracts are sent from CMS to each issuer to sign to have their plans on the Marketplace.

The certified QHPs offered through the Marketplace at [www.Healthcare.gov](http://www.Healthcare.gov), enable individuals that qualify to receive APTCs and cost sharing reductions. QHPs purchased “Off” Marketplace are available for individuals to purchase, but do not allow for APTCs or cost sharing.

For the first two Open Enrollments (OE1 and OE2) in 2014 and 2015, West Virginia had one (1) issuer, Highmark West Virginia, offering individual and Small Business Option Plans (SHOP) on the Marketplace. Off the Marketplace five (5) issuers offered individual plans and nine (9) issuers offered small group plans. For the third Open Enrollment (OE3) in 2016, CareSource, an Ohio insurance company, entered the Marketplace in West Virginia and began by offering only individual coverage in ten (10) counties while Highmark continued offering individual and small group in all 55 counties.

The Health Policy Division (HP) is a resource to assist other OIC Divisions in communications with the Federal government, interpretation of Federal statute and regulations, QHP review and certification decisions throughout the process. HP conducts annual training for agents and assisters on West Virginia QHP products offered each year. HP is an available resource for QHP questions and training.

#### WEST VIRGINIA MARKETPLACE ENROLLMENT FOR 2014 - 2016

West Virginia Marketplace Enrollment Summary									
Enrollment Year	Total	Age Band						Financial Assistance	
		<18	18-25	26-34	35-44	45-54	55-64	With	Without
2014	19,856	5%	6%	13%	15%	23%	38%	86%	14%
2015	33,421	6%	7%	13%	15%	21%	37%	86%	14%
2016	37,284*	6%	7%	13%	15%	21%	38%	86%	14%

\*(2016 Approximate Enrollment breakdown: CareSource 1,500; Highmark 36,000)

<sup>2</sup> EHBs are: ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance use disorder services, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventative and wellness services and chronic disease management, Pediatric services- including dental and vision care.

## TIMELINE FOR HEALTH POLICY DIVISION

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### 2009

- Established the Health Policy Division
- Continued AccessWV that was launched July 2005

### 2010

- March 23, 2010 the Patient Protection and Affordable Care Act (ACA) became law
  - Some provisions that went into effect in 2010
    - Children could stay on their parent's health plans to age 26
    - Prohibition on Preexisting Condition Exclusions for children
    - Prohibition against rescissions once an enrollee is covered under a group or individual plan
    - No lifetime limits
    - First dollar coverage of preventive services
    - Disclosure of justifications for premium increases
    - Small business tax credits available
- September 20, 2010 received the Planning and Establishment Grant (PEG) for \$1,000,000
  - Contracted with outside companies to help with research to establish a state exchange
  - Health Policy staff included: Director, research specialist, two (2) policy analysts and a secretary

### 2011 – 2012

- Medical loss ratios with rebates
- August 13, 2011 received the Level 1 Establishment Grant for \$9,667,694
  - Continued research for an exchange, policy provisions, loss ratios, community rating, etc.
- Consumer Assistance - research to set up an In-Person Assistance program to help enroll and educate West Virginia consumers. Continue Stakeholder Meetings to receive input from all stakeholders
- Plan Management – SERFF updates made, work with issuers on QHP certification and SERFF enhancements

### 2013

- May 2, 2013 Governor Tomblin signed into law Medicaid Expansion starting January 2014
- July 9, 2013 received Level 1, Grant II for \$10,165,134 to fund the IPA program for WV
- Issued RFP for administration of IPA program
  - Selected Maximus for IPA contract
    - Total of 160 IPAs were hired, some under Maximus direct management and others from six (6) entities that were selected to receive funding
- CMS awarded Navigator Organization contracts which employed eight (8) Navigators
- 90 Organizations registered to be Certified Application Counselors (CACs)
- Health Policy worked with Maximus to train the IPAs
- Health Policy held training conferences for insurance agents in Charleston and Huntington
- October 1, 2013 Open Enrollment 1 (OE1) started with an effective date of January 1, 2014

## **2014**

- OE1 continued through March 31, 2014
- Medicaid Expansion started
- Provision effective January 2014
  - Guaranteed Issue
  - No Pre-Existing condition exclusions for adults
  - Rating rules
  - Essential benefits
  - Advanced Premium Tax Credits (APTCs) for individuals
  - Individual Mandates
  - Risk Adjustment, Reinsurance, Risk Corridors
- Additional changes
  - Subsidies for small businesses (under 25 employees)
  - Employer mandates
  - Co-Op Plans and Multistate Plans
- April 1, 2014 - all AccessWV policyholders moved to other programs (Medicare, Medicaid or ACA plan) and AccessWV closed
- November 15, 2014 OE2 began

## **2015**

- OE2 continued through February 15, 2015
- Contract with Maximus continued through July 1, 2015 for IPA management
- CareSource received their Certificate of Authority (COA) to sell in ten (10) counties in West Virginia
- Funding was provided to the IPA entities that wished to extend their contract through December 31<sup>st</sup>
- Training was provided to the agents and assisters before OE3 began
- November 1, 2015 OE3 began

## **2016**

- OE3 continued through January 31, 2016
- Navigators and CACs continued assisting consumers in West Virginia
- November 1, 2016 OE4 began with Highmark WV in all counties and CareSource in 32 counties

## LEGAL DIVISION

The Legal Division of the West Virginia Offices of the Insurance Commissioner (OIC) performs many functions including providing legal counsel to the Insurance Commissioner and all associated divisions thereof, as well as carrying out many day to day legal responsibilities entrusted to the Insurance Commissioner by the West Virginia Legislature. Responsibilities of the Legal Division include:

**LEGAL SUPPORT FOR ASSOCIATED DIVISIONS** - The Legal Division provides general legal support for all other divisions of the Insurance Commissioner, including all insurance and workers' compensation related regulatory functions. This involves attending meetings with the directors and staff of other divisions, consulting on legal issues relating to activities of other divisions, and assisting with legal interpretations of statutes, case law, etc. as appropriate.

**LEGISLATION AND RULES** - The Legal Division consults, researches and drafts proposed legislation and legislative rules that are submitted for Legislative approval. Some bills and rules are based on models promulgated by the National Association of Insurance Commissioners ("NAIC") and others are custom drafted. Further, the Legal Division drafts exempt legislative workers' compensation rules that are submitted to the Industrial Council for review and approval.

During the legislative session, Legal Division attorneys attend committee meetings to respond to questions relating to the proposed bills and legislative rules. During the rule-making process, Legal Division attorneys receive and respond to public comments and staff ensures that all steps in the process are correctly performed.

**INFORMATIONAL LETTERS** - When the Insurance Commissioner needs to provide information to the public and to regulated entities, an informational letter is drafted by the Legal Division.

Informational letters are issued for many reasons, among them the provision of guidance for compliance with laws or rules, or the introduction of clarity to an area that may be subject to differing legal interpretations.

Other means of dissemination of policy and legal guidance from the Insurance Commissioner may also be drafted in the Legal Division.

**ADMINISTRATIVE HEARINGS** - The Legal Division is responsible for reviewing and ascertaining need for administrative hearings in First and Third Party Unfair Trade Practice issues or other issues as required by the West Virginia Code. The process is described respectively in W.Va. Code of State R. §114-13-1, et seq. (First & Third Party) & §114-76-1, et seq. (Third Party supplemental rule).

The Legal Division schedules hearings, engages court reporters and hearing examiners, and provides the venue for hearings relating to consumer complaints that were not resolved in the Insurance Commissioner's Consumer Service Division. The Legal Division also investigates complaints relating to alleged violations of unfair claims settlement practices provisions of the Unfair Trade Practices Act or other alleged violations of the West Virginia Code, and determines whether merit exists to proceed with hearing on the complaint. In addition, the Legal Division attorneys provide general legal support to the Consumer Service Division.

**INVESTIGATIONS** - The Legal Division investigates complaints dealing with all aspects of insurance compliance contained in Chapters 33 and 23 of the West Virginia Code. The Legal Division receives referrals from various sources including the public, the insurance industry, and other divisions within the Insurance Commission, relating to possible misconduct by insurance industry representatives, insurance producers, and unauthorized insurers. These allegations are investigated to determine if West Virginia insurance laws or rules have been violated, and if so, the investigation will result in administrative action against the target of the investigation.

**ADMINISTRATIVE ACTIONS** - At the conclusion of an investigation in which it has been determined that there has been a violation of insurance laws, or when the Insurance Commissioner is informed that an insurer is in hazardous financial condition, the Legal Division files an administrative complaint against insurance companies seeking penalties and/or suspension or revocation of the Certificate of Authority, as appropriate. Administrative complaints may also be filed before the Insurance Commissioner to penalize an unauthorized insurer, or injunctive relief may be sought in Circuit Court to end the illegal operations of these entities. Administrative action may also be taken against an insurance producer when violations of statutes or rules have been committed.

**LICENSURE ACTIONS** - The Legal Division assists in license suspensions, revocations and/or fines regarding insurance producers and other licensees including but not limited to insurers that are found to be financially insolvent or found to be in such hazardous financial condition as to render the further transaction of insurance business hazardous to their policyholders or the people of West Virginia.

**APPEALS AND LITIGATION** - On some occasions, an order entered by the Insurance Commissioner in either a consumer complaint proceeding or other administrative proceeding is appealed.

When this occurs, the Legal Division sends the record of the administrative proceeding to the Kanawha County Circuit Court. If the administrative proceeding was being pursued by the Insurance Commissioner, a Legal Division attorney may appear to defend the actions taken before the Insurance Commissioner. Otherwise, support will be given to outside counsel.

**MARKET CONDUCT** - The Legal Division houses the Market Conduct Unit that performs market wide research and analysis as well as examines insurance entities regulated by the West Virginia Offices of the Insurance Commissioner.

The market conduct examiners are charged with auditing insurers on a regular basis as well as reacting to developments in the market place with targeted examinations relating to one or more distinct issues. These examinations ensure that insurers are complying with all applicable laws and rules relating to rates, forms, agent appointments and other agent issues, claims handling, policy cancellations and nonrenewals, discrimination, and many others.

**MARKET ANALYSIS** - The Legal Division's market conduct examiners and other Insurance Commission staff also engage in Market Analysis. This consists generally of gathering large volumes of data from insurers that reveals how the insurer is behaving in our market place, and from that data determining which companies may need further analysis or review. West Virginia cooperates with other states in this process so that any compliance issues are addressed on a country-wide basis.

**FRAUD PROSECUTION** - The Legal Division has attorneys who directly represent the OIC in regard to prosecution of fraudulent insurance activity or who provide support in an advisory role with other state and federal prosecutors on similar criminal issues.

When called upon to assist as special assistant prosecutors, these attorneys will perform various functions depending upon the level of assistance requested by the local county prosecuting attorney.

**REVENUE RECOVERY (Workers' Compensation)** - The Legal Division houses Revenue Recovery which endeavors to seek compliance with employers who have been in default with the West Virginia Code by either failing to obtain workers' compensation coverage or allowing their coverage to terminate. Revenue Recovery in conjunction with in-house collection and enforcement attorneys may obtain fines, collect monies owed and enjoin companies in non-compliance.

**WORKERS' COMPENSATION PRIVATIZATION** - The Legal Division has attorneys who support the "Old Fund" as created by privatization legislation in 2005 as well as open market issues. Assistance includes working with claimants and their counsel, defense counsel, third party administrators in all tribunals and courts including West Virginia Circuit Courts, the Office of Judges, the Board of Review and the West Virginia Supreme Court of Appeals. Further, OIC Legal directly consults with the actions of the Attorney General Defense Unit concerning Old Fund claims.

**CONSUMER, INDUSTRY AND OTHER STAKEHOLDER INQUIRIES** - While the Legal Division can generally not give personal legal advice concerning any matter to outside parties, it does endeavor to point inquiries into the appropriate direction where possible or provide analysis for the market as a whole or opines on issues of broad importance.

**FREEDOM OF INFORMATION ACT (FOIA) REQUESTS** - All FOIA requests are directed to and processed by the LEGAL DIVISION. LEGAL DIVISION staff gathers all public records that are responsive to the request and provides it to the person making the request, pursuant to and in compliance with the Act.

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

## LEGISLATION

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The following is a brief synopsis of the significant legislation enacted during the 2016 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.

### **Bills**

#### ***Senate Bill 7 – Relating to Comparative Fault (Effective May 24, 2016)***

This legislation requires that a defendant in a civil action give notice to the plaintiff within one hundred eighty days after service of process upon the defendant that a nonparty to the suit was wholly or partially at fault. The bill clarifies that when a plaintiff has settled with a party or nonparty before verdict, the plaintiff's recovery is reduced in proportion to the percentage of fault assigned to the settling party or nonparty and not by the amount of the party's or nonparty's settlement. It also provides a plaintiff may not recover damages from a defendant if the damages suffered were the proximate result of the plaintiff's commission, attempted commission, or immediate flight from the commission or attempted commission of the felony. The burden of proving when a plaintiff's illegal conduct bars recovery is upon the person who seeks to assert such a defense unless the court determines as a matter of law that the person's damages were suffered as a proximate result of the felonious conduct to which the plaintiff has pleaded guilty or no contest, or upon which the plaintiff was convicted. It further provides that a civil action must be stayed by the court on the motion of a defendant during the pendency of any criminal action that forms the basis of the defense, including appeals, unless the court finds that a conviction in the criminal action would not constitute a valid defense. The bill defines "damages" to include all amounts that may be recoverable for personal injury, death, or loss of or damage to property. The legislation also prohibits the filing of a civil action under the Medical Professional Liability Act and relating to prescription or dispensation of controlled substances when a person's damages are a proximate result of the person's commission of a felony, a violent crime that is a misdemeanor, or a violation of any law related to controlled substances. An exception to this prohibition exists if the health care provider that prescribed or dispensed the controlled substance was in violation of law proximately causing injury.

***Senate Bill 14 – Relating to Successor Corporation Asbestos-Related Liabilities (Effective May 22, 2016)***

This bill limits the liability of successor corporations in asbestos-related civil actions. It sets forth guidelines for the establishment of fair market value of total gross assets and requires the inclusion of intangible assets in the calculation of fair market value. The bill further provides how liability insurance is to be valued and discontinues the adjustment of fair market value of total gross assets once certain conditions are met.

***Senate Bill 15 – Relating to the Liability of Manufacturers and Sellers of Prescription Drugs and Medical Devices (Effective May 17, 2016)***

This legislation provides that a manufacturer or seller of a prescription drug or medical device may not be held liable in a product liability action for a claim based upon inadequate warning or instruction unless the claimant proves that: (1) the manufacturer or seller acted unreasonably in failing to provide reasonable instructions or warnings regarding foreseeable risks of harm to prescribing or other health care providers who are in a position to reduce the risks of harm in accordance with the instructions or warnings; and (2) the failure to provide reasonable instructions or warnings was a proximate cause of harm.

***Senate Bill 270 – Relating to Liability of Landowners (Effective June 9, 2016)***

This bill repealed W. Va. Code § 19-25-7, which relates to the impact of insurance policies on the liability of landowners, or insurers of landowners, who open their property for use by others for military, law-enforcement or homeland-defense training or recreational or wildlife propagation purposes.

***Senate Bill 278 – Relating to Physicians’ Mutual Insurance Company (Effective March 12, 2016)***

This law clarifies that the Physicians’ Mutual Insurance Company is not a state actor or a quasi-state actor, allowing the Mutual Insurance Company to operate as any other commercial insurance company licensed in West Virginia.

***Senate Bill 330 – Relating to Automobile Liability Insurance (Effective June 8, 2016)***

This legislation requires an automobile liability insurer to provide fourteen days’ notice to a policyholder of the insurer’s intent to cancel an automobile liability insurance policy where the reason for cancellation is nonpayment of a premium. If the nonpayment of premium concerns the initial installment, the insurer may void the policy from the effective date that the policy was issued as long as the insurer provides the policyholder with written notice that the policy will be voided absent payment within ten days of any amounts due under the terms of the insurance contract.

***Senate Bill 419 – Relating to Workers’ Compensation Debt Reduction Act (Effective February 26, 2016)***

This bill terminates taxes imposed under the Workers’ Compensation Debt Reduction Act of 2005 and reallocates deposits of revenue in relation to the Old Fund.

***Senate Bill 429 – Relating to the Financial Condition of Health Organizations (Effective June 7, 2016)***

This bill adopted a National Association of Insurance Commissioners’ model to establish standards for minimum capital and surplus to be maintained by a health organization and provides for the early detection of a potentially hazardous or otherwise dangerous financial condition of a health organization in order to protect its enrollees and the general public. A “health organization” includes a health maintenance organization licensed under Article 25A of Chapter 33; limited health service organizations licensed under Article 25D of Chapter 33; provider-sponsored networks licensed under Article 25G of Chapter 33; hospital,

medical and dental indemnity or service corporations licensed under Article 24 of Chapter 33; and other managed care organizations licensed under Article 25 of Chapter 33. The definition does not include an organization that is licensed under Article 3 of Chapter 33 as either a life or health insurer or a property and casualty insurer and that is otherwise subject to either the life and health or property and casualty risk-based capital requirements.

***Senate Bill 465 – Relating to Professional Employer Organizations (Effective June 10, 2016)***

This legislation provides that if a professional employer organization offers to its covered employees any health benefit plan that is not fully insured by an authorized insurer, the professional employer organization must comply with the provisions of Article 31 of Chapter 33 pertaining to captive insurance.

***Senate Bill 517 – Relating to PEIA Plans (Effective June 9, 2016)***

This bill clarifies that the Public Employees Insurance Agency and any plan it establishes or administers is exempt from Chapter 33, except where those provisions are made expressly applicable.

***Senate Bill 621 – Relating to Workers’ Compensation Coverage for Taxicab Companies (Effective June 10, 2016)***

This legislation exempts taxicab companies, whose drivers are independent contractors, from providing workers’ compensation coverage for the drivers.

***House Bill 4038 – Relating to Insurance Requirements for the Refilling of Topical Eye Medication (Effective June 10, 2016)***

This bill provides that a health plan which covers prescription topical eye medication may not deny coverage for the refilling of such medication when: (1) the medication is to treat a chronic condition of the eye; (2) the refill is requested by the insured prior to the last day of the prescribed dosage period and after at least seventy percent (70%) of the predicted days of use; and (3) a person licensed under Chapter Thirty of the West Virginia Code and authorized to prescribe topical eye medication indicates on the original prescription that refills are permitted and that the early refills requested by the insured do not exceed the total number of refills prescribed.

***House Bill 4040 – Relating to Step Therapy Protocols in Health Benefit Plans (Effective June 10, 2016)***

This law provides for the regulation of step therapy protocols in health benefit plans. “Step therapy protocol” means a protocol or program that establishes the specific sequence in which prescription drugs for a specified medical condition, and medically appropriate for a particular patient, are covered by a health plan issuer or health benefit plan.

***House Bill 4146 – Relating to Insurance Coverage for Abuse-Deterrent Opioid Analgesic Drugs (Effective June 10, 2016)***

This bill requires health benefit plans to provide coverage for abuse-deterrent opioid analgesic drugs.



### ***House Bill 4228 – Relating to Transportation Network Companies (Effective July 1, 2016)***

This legislation provides for the regulation of transportation network companies. A “transportation network company” is defined as a corporation, partnership, sole proprietorship, or other entity that is licensed by the West Virginia Division of Motor Vehicles and operates in West Virginia using a digital network to connect transportation network company riders to transportation network company drivers who provide prearranged rides. A transportation network company driver or transportation network company on the driver’s behalf must maintain primary automobile insurance that recognizes that the driver is a transportation network company driver or otherwise uses a vehicle to transport passengers for compensation and covers the driver: (1) while the transportation network company driver is logged on to the transportation network company’s digital network; or (2) while the driver is engaged in a prearranged ride. The following automobile insurance requirements apply while a participating transportation network company driver is logged on to the transportation network company’s digital network and is available to receive transportation requests, but is not engaged in a prearranged ride: (1) primary automobile liability insurance in the amount of at least \$50,000 for death and bodily injury per person, \$100,000 for death and bodily injury per incident and \$25,000 for property damage; and (2) uninsured and underinsured motorists’ coverage as required by W. Va. Code § 33-6-31. The following automobile insurance requirements apply while a transportation network company driver is engaged in a prearranged ride: (1) primary automobile liability insurance that provides at least \$1,000,000 for death, bodily injury and property damage; and (2) Uninsured and underinsured motorists’ coverage as required by W. Va. Code § 33-6-31. If insurance maintained by a driver lapses or does not provide the required coverage, insurance maintained by a transportation network company shall provide the coverage required beginning with the first dollar of a claim and has the duty to defend such claim. Insurers may exclude any and all coverage afforded under the policy issued to an owner or operator of a personal vehicle for any loss or injury that occurs while a driver is logged on to a transportation network company’s digital network or while a driver provides a prearranged ride.

### ***House Bill 4655 – Relating to Vision Care Plans (Effective June 10, 2016)***

This law prohibits insurers, vision care plans or vision care discount plans from requiring vision care providers to provide discounts on noncovered services or materials. It also prohibits eye care providers from charging more to enrollees for noncovered services than the normal and customary fee. The bill provides that insurers, vision care plans or vision care discount plans may not provide for a nominal reimbursement in order to claim that a service or material is covered and prohibits insurers, vision care plans or vision care discount plans from falsely representing benefits provided to sell coverage or communicate benefits to enrollees. The bill prohibits the requirement that eye care providers be credentialed through a designated vision plan and provides pay parity for optometrists and ophthalmologists. The bill further provides that optometrists and ophthalmologists be held to the same credentialing standards and prohibits eye care providers from being required to accept all plans and discount plans offered by an insurer, vision care plan or vision care discount plan in order to be on a panel for the insurer, vision care plan or vision care discount plan. The bill prohibits the insurer, vision care plan or vision care discount plan from changing the terms of an agreement with an eye care provider without communication with and agreement from the eye care provider. It also provides that an insurer, vision care plan or vision care discount plan shall not discriminate against a provider based on geographic location of the eye care provider. The bill authorizes suits for injunctions by persons aggrieved or by the Insurance Commissioner and recovery of monetary damages, costs and attorney’s fees.

### ***House Bill 4734 – Relating to Mine Subsidence Insurance (Effective October 1, 2016)***

This bill increased the allowable limit of mine subsidence insurance reinsured by the Board of Risk and Insurance Management from \$75,000 to \$200,000.

## *House Bill 4739 – Relating to Unclaimed Life Insurance Benefits (Effective June 10, 2016)*

This legislation created the “Unclaimed Life Insurance Benefits Act.” The Act requires insurers to perform an annual comparison of its insureds who hold death benefit policies against a death master file; provides that such a comparison does not apply to those accounts for which the insurer is receiving premiums from outside the policy value, by check, bank draft, payroll deduction or any other similar method of payment within eighteen months immediately preceding the death master file comparison; requires reasonable steps to be taken to locate and contact beneficiaries or other authorized representatives regarding the insurer’s claims process; and authorizes the Insurance Commissioner to promulgate rules that may be reasonably necessary to implement the Act’s provisions.

### INFORMATIONAL LETTERS

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One (1) Informational Letter was issued in 2016:

[Informational Letter No. 197 - Summary of 2016 Legislation](#)

### FREEDOM OF INFORMATION REQUESTS AND RESPONSES

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One hundred fifty-five (155) requests for information were received and responded to by the Legal Division in accordance with the Freedom of Information Act in 2016.

### EMERGENCY ORDERS

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Five (5) emergency orders were issued by the Insurance Commissioner in 2016.

**16-EO-01 - Emergency Order** - An insurance emergency was declared by the Insurance Commissioner by virtue of the authority vested in him pursuant to W. Va. Code §33-2-10a following a severe storm which occurred on April 28, 2016 containing high winds and significant hail which caused considerable damage to private and public property located in Wood, Grant, Taylor and surrounding counties in West Virginia. The normal time frames for claim handling and settlement as 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 severe storm.

**16-EO-02 - Emergency Adjuster Order** - An insurance adjuster emergency was declared by the Insurance Commissioner by virtue of the authority vested in him pursuant to W. Va. Code §33-12B-11a following a severe storm which occurred on April 28, 2016 containing high winds and significant hail which caused considerable damage to private and public property located in Wood, Grant, Taylor and surrounding counties in West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in these counties for claims arising out of the severe storm.

**16-EO-03 - Emergency Order** - An insurance emergency was declared by the Insurance Commissioner by virtue of the authority vested in him pursuant to W. Va. Code §33-2-10a following a severe storm event which occurred on June 23, 2016 which caused among other things, significant rainfall, rockslides, mudslides, flooding and considerable damage to private and public property located in Barbour, Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Greenbrier, Harrison, Jackson, Kanawha, Lewis, Lincoln, Logan, Marion, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Nicholas, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur,

Wayne, Webster, Wetzel, Wirt, Wood, and Wyoming Counties in West Virginia. Normal time frames for claim handling and settlement as 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 severe storm event.

**16-EO-04 - Emergency Adjuster Order** - An insurance adjuster emergency was declared by the Insurance Commissioner by virtue of the authority vested in him pursuant to W. Va. Code §33-12B-11a following a severe storm event which occurred on June 23, 2016 which caused among other things, significant rainfall, rockslides, mudslides, flooding and considerable damage to private and public property located in Barbour, Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Greenbrier, Harrison, Jackson, Kanawha, Lewis, Lincoln, Logan, Marion, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Nicholas, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, and Wyoming Counties, West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in these counties for claims arising out of the severe storm event.

**16-EO-05 - Emergency Order** - This emergency order was issued by the Insurance Commissioner by virtue of the authority vested in him pursuant to W. Va. Code § 33-2-1 et seq. and W.Va. Code §33-11-1 et seq., following the severe storm event which occurred on June 23, 2016 which caused among other things, significant rainfall, rockslides, mudslides, flooding and considerable damage to private and public property located in Barbour, Boone, Braxton, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Greenbrier, Harrison, Jackson, Kanawha, Lewis, Lincoln, Logan, Marion, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Nicholas, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, and Wyoming Counties, West Virginia. This emergency order was issued by the Commissioner to protect the interests of West Virginia insurance consumers residing in the counties noted in the Proclamation of State of Emergency issued by Governor Earl Ray Tomblin on June 23, 2016, and as thereafter amended, who suffered particular devastation as a result of this severe weather event. It was Ordered by the Commissioner that insurers, producers and all other insurance related entities subject to regulation in the State of West Virginia should take into consideration the difficulties related to this devastating weather event that the citizens of the State of West Virginia suffered and should take such consideration into account when dealing with matters relating to collection of premium, cancellation, nonrenewal, documentation and other requirements or policy provisions, including, but not limited to notifications of hospital admissions, due dates relating to claims, premium payments, optional service fees, prior authorization requirements and limitations on prescription refills.

## LITIGATION

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The Insurance Commissioner was a party to or involved in the following civil actions in the year 2016:

State of WV ex rel. Offices of WV Insurance Commissioner v. The Little Kanawha Publishing Co., Inc. Civil Action No. 16-C-14

State of WV ex rel. Offices of WV Insurance Commissioner v. Johnson Trucking & Recycling LLC. Civil Action No. 16-C-18

State of WV ex rel. Offices of WV Insurance Commissioner v. Parkersburg Livestock Market dba Liberty Truck Stop. Civil Action No. 16-C-17

State of WV ex rel. Offices of WV Insurance Commissioner v. Black Mountain LLC. Civil Action No. 16-C-55

State of WV ex rel. Offices of WV Insurance Commissioner v. Superior Steam Cleaning & Sand Blasting. Civil Action No. 16-C-57

State of WV ex rel. Offices of WV Insurance Commissioner v. Johnny Cochran dba Cochran Construction. Civil Action No. 16-C-56

State of WV ex rel. Offices of WV Insurance Commissioner v. David Tyson dba Tyson & Tyson. Civil Action No. 16-C-76

State of WV ex rel. Offices of WV Insurance Commissioner v. Douglas Wilson dba Wilson's New Era Grocery. Civil Action No. 16-C-306

State of WV ex rel. Offices of WV Insurance Commissioner v. Kanawha City Auto Repair LLC. Civil Action No. 16-C-303

State of WV ex rel. Offices of WV Insurance Commissioner v. Clowser Well Service Inc. Civil Action No. 16-C-652

State of WV ex rel. Offices of WV Insurance Commissioner v. Richardson Carpentry LLC. Civil Action No. 16-C-651

State of WV ex rel. Offices of WV Insurance Commissioner v. ACI Restoration LLC. Civil Action No. 16-C-791

State of WV ex rel. Offices of WV Insurance Commissioner v. Curtis D. Wykle dba Curtis Wykle Trucking Co. Civil Action No. 16-C-821

State of WV ex rel. Offices of WV Insurance Commissioner v. David Pharis dba R & D Sawmill. Civil Action No. 16-C-1148

State of WV ex rel. Offices of WV Insurance Commissioner v. 1st Class Auto Glass LLC. Civil Action No. 16-C-1146

State of WV ex rel. Offices of WV Insurance Commissioner v. Kenneth Flippin dba Shamrock Pet Lodge. Civil Action No. 16-C-1149

State of WV ex rel. Offices of WV Insurance Commissioner v. M & N Construction Inc. Civil Action No. 16-C-1203

State of WV ex rel. Offices of WV Insurance Commissioner v. Michael Lippold dba Michael J's. Civil Action No. 16-C-1204

State of WV ex rel. Offices of WV Insurance Commissioner v. Bostic Fencing LLC. Civil Action No. 16-C-1241

State of WV ex rel. Offices of WV Insurance Commissioner v. Bruceton Pharmacy LLC. Civil Action No. 16-C-1240

State of WV ex rel. Offices of WV Insurance Commissioner v. Hearts & Flowers Inc. Civil Action No. 16-C-1238

State of WV ex rel. Offices of WV Insurance Commissioner v. James Friend dba Friend Co. Civil Action No. 16-C-1576

State of WV ex rel. Offices of WV Insurance Commissioner v. JP Rice Co. Inc. Civil Action No. 16-C-1864

State of WV ex rel. Offices of WV Insurance Commissioner v. Richards Gaming & Collectibles Inc. Civil Action No. 16-C-1863

West Virginia Office of Insurance Commissioner in its Capacity as Administrator of the Workers' Compensation Uninsured Employer Fund v. Linda M. Treadway, Individually & as Administratrix of the Estate of Michael D. Cadle, Deceased, et al. Civil Action No. 14-C-778

Chase Carmen Hunter vs. Michael D. Riley, Individually, in His Official Capacity as Commissioner of Insurance for West Virginia, and In His Official Capacity as a Committee Member of the National Association of Insurance Commissioners; and the West Virginia Offices of Insurance Commissioner. Civil Action No. 2:15-cv-05508

Air Evac EMS, Inc. v. Ted Cheatham, in his capacity as Director of PEIA; Mary Jane Pickens, Joshua Sword, James W. Dailey II, Troy Giatras, Elain A. Harris, William Ihlenfeld, Brian Donat, William Milam, & Michael Smith, in their capacity as members of the PEIA's Finance Bd.; & Michael D. Riley in his capacity as WV Insurance Commissioner. Civil Action #2:16-cv-05224

## REFERRALS OPENED

A total of seven hundred eighty-one (781) referrals were opened by the Regulatory Compliance Unit of the Legal Division in 2016. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the Offices of the Insurance Commissioner (Financial Conditions (FINCON), Rates & Forms, Consumer Services, Office of Inspector General (OIG), Revenue Recovery, Employer Coverage), public 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. Below is a breakdown of the different type referrals with the number received for 2016.

<b>TYPE OF REFERRAL</b>	<b># REFERRALS</b>
Company	17
Company - Rates & Forms	0
Company - Surplus Lines	0
Company - Unauthorized Agency	0
Company - FinCon - PEO	0
Company - FinCon	11
First Party	61
First Party - Rate & Form	0
General Inquiries	6
Market Conduct - Analysis	23
Market Conduct - Class Action	12

<b>TYPE OF REFERRAL</b>	<b># REFERRALS</b>
Market Conduct - Continuum	0
Market Conduct - External Review Application	0
Market Conduct - Multi State Collaborative - National - Life Settlement	6
Market Conduct - Multi State Collaborative - National - Regional	3
Market Conduct - Self Insured	23
Market Conduct - Specialized	4
Market Conduct - Statutory	1
Market Conduct - Targeted	1
Market Conduct - Third Party	5
Other Litigation - Complaint	0
Other Litigation - Other Litigation	1
Other Litigation - Subpoenas	0
Other Litigation - Third Party	0
Other Litigation - Workers' Compensation	0
Producer Licensing - Administrative Action	104
Producer Licensing - Application	71
Producer Licensing - Clearance	66
Producer Licensing - Unauthorized Agent	1
Third Party	154
WCC Compliance - 85 CSR 8 6.6(b) - Private Carrier - Audit Appeal	1
WCC Compliance - Collection	19
WCC Compliance - Contempt	4
WCC Compliance - General Referral	16
WCC Compliance - Failure to Timely Act	44
WCC Compliance - Fine Reductions	17
WCC Compliance - Investigation	3
WCC Compliance - Injunctions	78
WCC Compliance - PEO	3
WCC Compliance - POC	1
WCC Compliance - Postings	159
WCC Compliance - Self Insured	1
WCC Compliance - UEF Issues	0
WCC Compliance - Writs & Suggestions	2
<b>Total</b>	<b>918</b>

## ADMINISTRATIVE PROCEEDING CASES OPENED

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A total of two hundred thirty-one (231) administrative proceeding cases were opened by the Regulatory Compliance Unit of the Legal Division in 2016. An administrative proceeding is a case in which an action is being taken. Below is a breakdown of the different type of administrative proceedings with the number opened for 2016.

<b>TYPE OF REFERRAL</b>	<b># CASES OPENED</b>
Administrative Proceeding - Producer Licensing	30
Administrative Proceeding - First Party	7
Administrative Proceeding - FinCon	13
Administrative Proceeding - Failure to Timely Act	33
Administrative Proceeding - General Referral	0
Administrative Proceeding - Market Conduct	4
Administrative Proceeding - Market Conduct - Self Insured	13
Administrative Proceeding - Company	2
Administrative Proceeding - Company - Rates & Forms	0
Administrative Proceeding - Third Party	129
<b>Total</b>	<b>231</b>

## ADMINISTRATIVE PROCEEDING CASES CLOSED

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A total of two hundred eighty-eight (288) administrative proceeding cases were closed by the Regulatory Compliance Unit of the Legal Division in 2016. Below is a breakdown of the different type of administrative proceedings with the number closed for 2016.

<b>TYPE OF REFERRAL</b>	<b># CASES CLOSED</b>
Administrative Proceeding - Producer Licensing	56
Administrative Proceeding - First Party	12
Administrative Proceeding - Company	4
Administrative Proceeding - Fincon	9
Administrative Proceeding - Failure to Timely Act	33
Administrative Proceeding - Market Conduct	4
Administrative Proceeding - Market Conduct - Self Insured	25
Administrative Proceeding - Rates & Forms	1
Administrative Proceeding - Third Party	144
<b>Total</b>	<b>288</b>

## HEARINGS

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A total of forty-six (46) hearings were held in 2016. Below is a breakdown of the different types of hearings held in 2016. The WC Contempt and WC Injunction hearings were held in Circuit Court.

<b>TYPE OF HEARINGS</b>	<b># HEARINGS SCHEDULED</b>	<b># HEARINGS HELD</b>
1033 Committee Hearing	0	0
Appeal - Third Party	0	0
Company	0	0
FinCon	8	1
First Party	26	5
Producer Licensing	49	30
Third Party	13	2
Third Party - Initial	138	0
Third Party - Out of County	17	2
WC Contempt	1	0
WC Injunction	35	6
<b>Total</b>	<b>287</b>	<b>46</b>

## INVESTIGATIONS OPENED

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A total of five hundred seventeen (517) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2016. Below is a breakdown of the different types of investigations opened during 2016.

<b>TYPE OF INVESTIGATIONS</b>	<b># CASES OPENED</b>
Producer Licensing	196
Company	5
First Party	3
General Referral	1
Third Party	128
WC Contempt	9
WC General Referral	4
WC Posting	171
<b>Total</b>	<b>517</b>

## INVESTIGATIONS CLOSED

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A total of five hundred eighty-one (581) investigations on all matters were closed by the Regulatory Compliance Unit of the Legal Division in 2016. Below is a breakdown of the different types of investigations closed during 2016.



<b>TYPE OF INVESTIGATIONS</b>	<b># CASES CLOSED</b>
Producer Licensing	216
Company	9
First Party	2
General Referral	2
Third Party	144
WC Contempt	7
WC General Referrals	7
WC Postings	194
<b>Total</b>	<b>581</b>

## POSTINGS

One hundred eighty-nine (189) 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 2016. One hundred twenty-five (125) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. Twenty-eight (28) postings were attempted but could not be completed due to various reasons, e.g. 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.

## ORDERS AND COLLABORATIVE ACTIONS

A total of one hundred thirty-eight (138) orders were prepared by the Regulatory Compliance Unit (RCU) of the Legal Division in 2016 and ten (10) collaborative actions were entered into as a result of market conduct actions concerning issues with multistate insurers in 2016. Below is a breakdown of the types of orders prepared by the RCU, collaborative actions and fine and restitution amounts for 2016.

<b>TYPE OF CASE</b>	<b>FINAL ORDERS PREPARED BY RCU</b>	<b>COLLABORATIVE ACTION</b>	<b>FINE AMOUNT</b>	<b>RESTITUTION AMOUNT</b>
Company	4	-	\$7,700.00	\$0.00
Company - Rates & Forms	0	-	\$0.00	\$0.00
Company - FinCon	5	-	\$0.00	\$0.00
First Party	5	-	\$0.00	\$0.00
Market Conduct -Multi State Collaborative Action	0	10	\$46,283.37	\$0.00
Market Conduct - Statutory	2	-	\$500.00	\$0.00
Market Conduct - Third Party	3	-	\$38,250.00	\$0.00
Market Conduct - Self Insured	21	-	\$11,500.00	\$0.00
Producer Licensing	46	-	\$27,219.07	\$0.00
Third Party	6	-	\$0.00	\$0.00
WCC Compliance - Contempt	0	-	\$0.00	\$0.00
WCC - Failure to Timely Act	36	-	\$0.00	\$0.00
WCC Compliance - Injunctions	10	-	\$35,477.40	\$0.00
<b>Total</b>	<b>138</b>	<b>10</b>	<b>\$166,929.84</b>	<b>\$0.00</b>

## DISPOSITIONS OF CASES

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A total of two hundred two (202) cases were closed by the Regulatory Compliance Unit of the Legal Division in 2016. A disposition is the outcome of the case. The information below reflects the number of each type of case, the specific issue and the number for that issue.

TYPE OF CASE	# CASES
FINCON - COA Revoked	3
FINCON COA - Suspended	0
AGENT LICENSING - Revoked	37
AGENT LICENSING - Suspended	2
FINCON - Final Report Adopted	2
MARKET CONDUCT - Final Report Adopted	28
WC POSTINGS - Posted	125
WC INJUNCTIONS - Injunctions Granted	5
WC CONTEMPT - Contempt Granted	0
<b>Total</b>	<b>202</b>

## DISCIPLINARY ACTIONS

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### **Individual Insurance Producers**

During the year 2016, \$27,219.07 in penalties were assessed as a result of disciplinary actions taken against individual insurance producers for violation of and in accordance with W. Va. Code §33-11-4(8), Rebates; §33-12-12(a)(1), The person is currently licensed as a resident and in good standing in his or her home state; §33-12-12(e), If the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, the nonresident insurance producer shall notify the commissioner and shall return the West Virginia nonresident license; §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(3), Obtaining or attempting to obtain a license through misrepresentation or fraud; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §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; §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; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-34(a), A producer shall report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent to order or other relevant legal documents; §33-43-1, *et seq.*, Tax Procedures Act; and W. Va. Code of State Rules §114-14-5.2, Failure to answer inquiries of the Insurance Commissioner within the requisite period of time.

The licenses of thirty-seven (37) individual insurance producers were revoked in 2016 for violation of and in accordance with W. Va. Code §33-12-6(b)(4), The insurance agency has designated an individual licensed producer who is an officer, partner, or director responsible for the insurance agency's or business entity's compliance with the insurance laws and rules of this state; §33-12-12(a)(1), The person is currently licensed as a resident and in good standing in his or her home state; §33-12-12(e), If the insurance department of the nonresident insurance producer's resident state suspends, terminates, or revokes the producer's insurance license in that state, the nonresident insurance producer shall notify the commissioner and shall return the West Virginia nonresident license; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; §33-12-24(b)(8), Having admitted or been found to have committed any insurance unfair trade practice or fraud; §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; §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; §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged; §33-12-34(a), A producer shall report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent to order or other relevant legal documents; §33-43-1, *et seq.*, Tax Procedures Act; W. Va. Code of State Rules §114-2-3.6, Each application shall be accompanied by the fee required by W. Va. Code §33-12-10; and §114-14-5.2, Failure to answer inquiries of the Insurance Commissioner within the requisite period of time.

The licenses of two (2) individual insurance producers were suspended in 2016 for violation of and in accordance with W. Va. Code §33-3-13, Fees and charges; §33-12-9(b), An insurance producer license shall remain in effect unless revoked or suspended as long as the fee set forth in section thirteen, article three of this chapter is paid and education requirements for resident individual producers are met by the due date; §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business; and §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.

Two (2) individual insurance producers were placed under probation in 2016 for violation of and in accordance with W. Va. Code §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to any felony; and §33-12-34(a), A producer shall report to the insurance commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent to order or other relevant legal documents.

## Insurers

During the year 2016, Five Thousand Seven Hundred Dollars (\$5,700.00) in penalties were assessed as a result of disciplinary actions taken against insurers for violation of and in accordance with W. Va. Code §33-12-3, License Required; §33-12-6(b), Failure to obtain an insurance producer license prior to acting as an insurance agency; §33-12-6(b)(4), The insurance agency has designated an individual licensed producer who is an officer, partner, or director responsible for the insurance agency's or business entity's compliance with the insurance laws and rules of this state; §33-12-24(b)(2), Violating any insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; W. Va. Code of State Rules §114-2-3.6, Each application shall be accompanied by the fee required by W. Va. Code §33-12-10; and §114-14-5.2, Failure to answer inquiries of the Insurance Commissioner within the requisite period of time.

Fifty-Two Thousand Two Hundred Fifty Dollars (\$52,250.00) in penalties were assessed as a result of actions taken by the Insurance Commission's Market Conduct Unit: \$11,500.00 in penalties were assessed as a result of Market Conduct Self-Insured Compliance Audits conducted in accordance with W. Va. Code §33-2-9, §23-2-9, §23-2C-22 and §33-2-21, and W. Va. Code of State Rules §85-18-1, *et seq.*; \$38,750.00 in penalties were assessed as a result of violations discovered during market conduct examinations conducted in accordance with W. Va. Code §33-2-9; and \$2,000.00 in penalties were assessed as the result of a referral by the Market Conduct Unit for discipline of a carrier by the Insurance Commissioner for violation of W. Va. Code §33-6A-4a.

West Virginia also participated in ten (10) Market Conduct Multi-State Collaborative Actions which resulted in Forty-Six Thousand, Two Hundred Eighty-Three Dollars and Thirty-Seven Cents (\$46,283.37) in penalties and other assessments.

The certificates of authority of three (3) insurers were revoked in 2016 in accordance with and under the provisions of W. Va. Code §33-3-11(a)(1), Violation of any provision of Chapter Thirty-Three of the West Virginia Code other than those as to which refusal, suspension or revocation is mandatory; §33-3-11(a)(2), Failure to comply with any lawful rule, regulation or order of the commissioner; and §33-3-11(a)(4), Found by the commissioner to be in an unsound condition or in such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders or the people of West Virginia.

## SELF- INSURED EMPLOYERS

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The Legal Division is in charge of overseeing and monitoring employers who have been approved in accordance with W. Va. Code §23-2-9 to self-insure their workers' compensation risk.

Bankruptcies - The bankruptcies of five (5) self-insured employers were monitored by the Legal Division in 2016.

## WORKERS' COMPENSATION SUBROGATION

Workers' Compensation Subrogation Liens - With respect to workers who suffered compensable injuries prior to July 1, 2005, resulting from the negligence of third parties, W. Va. Code §23-2A-1 creates subrogation liens in favor of the Insurance Commissioner against any amounts recovered by these workers from such third parties to the extent of medical benefits paid by the Old Fund. The statute required that workers or their attorneys inform the OIC when such third-party actions result in recoveries. In 2016, the OIC opened one (1) such subrogation case, closed forty-one (41) cases and collected Five Hundred Seventy-Eight Thousand Ninety Dollars and Sixty-Four cents (\$578,090.64) from settlements or awards.

### PERMANENT TOTAL DISABILITY REVIEW BOARD

The Permanent Total Disability Review Board ("PTDRB") reviews claims of injured workers to determine whether the worker has met the threshold for permanent and total disability. Once the PTDRB determines a claimant has met the appropriate statutory thresholds for a permanent total disability ("PTD") award, the Board will evaluate the case to determine whether the injured worker has rehabilitation potential to return to the workforce or if the worker should receive a PTD award. The Board is staffed with three medical physicians, and two vocational rehabilitation experts.

The PTDRB meets on a monthly basis. For calendar year 2016, the PTDRB recommended granting four (4) PTD awards, and denying eight (8) PTD requests. The PTDRB tabled one (1) application for a PTD award for further consideration of additional evidence/information. Eight (8) PTD claims were remanded to the PTDRB from judicial entities (the Workers' Compensation Office of Judges, the Workers' Compensation Board of Review or the Supreme Court of Appeals of West Virginia) for consideration. Three (3) PTD requests were settled by the parties (thus, removing the issue from the PTDRB). At the end of 2016, two (2) Final Recommendations (both denials), were awaiting approval by the PTDRB, and the PTDRB was waiting for possible responses on five (5) Initial Recommendations (one (1) grant and four (4) denials).

### MARKET CONDUCT

Five Agreed Orders were entered by the Insurance Commissioner in 2016 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. Penalties totaling \$38,750.00 were assessed as a result of violations discovered during these market conduct examinations.

West Virginia also participated in ten multi-state collaborative actions which resulted in \$46,283.37 in penalties and other assessments.

The Market Conduct Unit referred one other carrier for discipline for violating W. Va. Code §33-6A-4a resulting in a consent order whereby the carrier paid a \$2,000.00 penalty and agreed to corrective action.

Additionally, the unit conducted fifty-two level one and twenty-three level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC also received a total of five hundred thirty market conduct annual statements per National Association of Insurance Commissioners' ("NAIC") guidelines, further broken down by the following lines of business: Private Passenger Auto, 80 filings; Homeowners, 73 filings; Life, 196 filings; Annuity, 104 filings; and Long-term Care, 77 Filings.

Finally, the Market Conduct Unit completed twenty-one comprehensive compliance audits on employers which are self-insured for workers' compensation resulting in penalties totaling \$11,500.00.

The following professional designations were earned by Market Conduct Personnel in 2016:

- One Fellow, Academy of Healthcare Management (FAHM)
- One Professional, Academy of Healthcare Management (PAHM)
- Two Accredited Insurance Examiners (AIE)

## REVENUE RECOVERY DIVISION (WORKERS' COMPENSATION)

Revenue Recovery has responsibility for:

- Workers' compensation compliance oversight
- Collection from the employer of all monies due to the Old Fund
- Collection from the employer of fines imposed on employers when workers' compensation coverage has been cancelled
- Collection from the employer when monies are due the Uninsured Employer's Fund for workers' compensation claims the state may pay on behalf of an uninsured employer.

The unit contacts employers who have defaulted on their workers' compensation premium payments, and may take actions such as:

- Placement of employer on the Employer Violator System (EVS), and the Defaulted Employer Database,
- Compliance Posting (notice to inform employees of the employer default on workers' compensation),
- File liens (for fines owed) against companies and its owners, officers or members,
- Request revocation of state issued licenses, and
- Seek injunctions to enjoin the business.

The unit also makes determinations on whether an employer was out of business or did not have employees when the workers' compensation coverage was cancelled. Revenue Recovery works in conjunction with the Insurance Commission's Regulatory Compliance (Legal) Division and with the Employer Coverage Division.

## DEFAULT NOTIFICATIONS AND EMPLOYER CONTACT

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The Division sends letters of notification to all employers that are reported as not being compliant by having mandatory workers' compensation insurance. In 2016, there were over 1,800 notices sent to employers that were reported as uninsured. There were 12,934 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer. For calendar year 2016, seven administrative hearings were scheduled.

## EMPLOYER VIOLATOR SYSTEM (EVS)

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The Division reviews all employers reported to not have workers' compensation insurance and places the employer and the officers of the business on the EVS 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 2016, there were an average of nearly 2,715 accounts listed on EVS every month.

## LIENS, INJUNCTIONS, AND REGULATORY COMPLIANCE

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The Division prepared and mailed 490 liens to the county clerks of West Virginia Counties in 2016. 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, 492 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.

## CASH RECEIPTS

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This includes collections from the Workers' Compensation Old Fund and the Uninsured Employers' Fund.

Month	Collected
January	\$66,632.74
February	\$57,269.79
March	\$47,201.77
April	\$50,246.23
May	\$29,579.56
June	\$75,197.21
July	\$47,149.58
August	\$57,782.99
September	\$71,626.49
October	\$42,190.05
November	\$49,611.44
December	\$60,236.88
<b>Total</b>	<b>\$654,724.73</b>

## OFFICE OF JUDGES (WORKERS' COMPENSATION)

The primary responsibility of the Office of Judges is to process initial appeals, commonly referred to as “protests” from workers’ compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers’ Compensation Division. Since privatization of the workers’ compensation market in 2005, the Office of Judges reviews claim management decisions from private insurance carriers, self-insured employers, as well as claim management decisions from the third party administrators, which administer the legacy claims of the former Workers’ Compensation Commission. Our goal is to resolve these protests in a fair, efficient and timely manner.

In addition to the Chief Administrative Law Judge, two Deputy Chief Administrative Law Judges and ten Administrative Law Judges, The Office of Judges currently maintains a staff of 37 support personnel. The operation is housed in two locations including Charleston and Beckley. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Charles Town.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as Workers’ Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. After all parties have been allowed an opportunity to submit evidence and argument to the Office of Judges, a written decision is issued by an Administrative Law Judge. Decisions from the Office of Judges may be appealed to the Workers’ Compensation Board of Review.

In addition to traditional workers’ compensation appeals, the Office of Judges also conducts hearings or review of other legal matter, including the following:

*Failure to Timely Act or Rule on a Claim Request:* W.Va. Code § 23-4-1c(a)(3) provides a process by which claimants may seek review by the Office of Judges when a self-insured employer, or any private insurance carrier, fails to timely rule or act upon any request or motion in a workers’ compensation claim.

*Award of Attorney Fees for Unreasonable Denial of Benefits by the Insurance Carrier:* W.Va. Code § 23-2C-21(c) provides that the Office of Judges may order a self-insured employer, or any private insurance carrier, to pay reasonable attorney fees and expenses to claimants when the Office of Judges determines that the original denial of a claim or treatment request was unreasonable.

*Award of Claimant’s Attorney Fees and Expenses:* W.Va. Code § 23-5-16(c) provides that an attorney’s fee for successful recovery of denied medical benefits may be charged or received by an attorney, and paid by the private carrier or self-insured employer for a claimant or dependent.

*Unconscionable Settlement Review:* In accordance with the provisions of W.Va. Code §23-5-7, the Insurance Commissioner may review any workers’ compensation settlement entered into between an unrepresented claimant and their responsible insurance carrier and may declare any such settlement void if the Insurance Commissioner determines the settlement to be unconscionable pursuant to criteria set forth in 85 CSR 12. The Office of Judges has been designated as the entity to review requests for settlement review by the OIC.

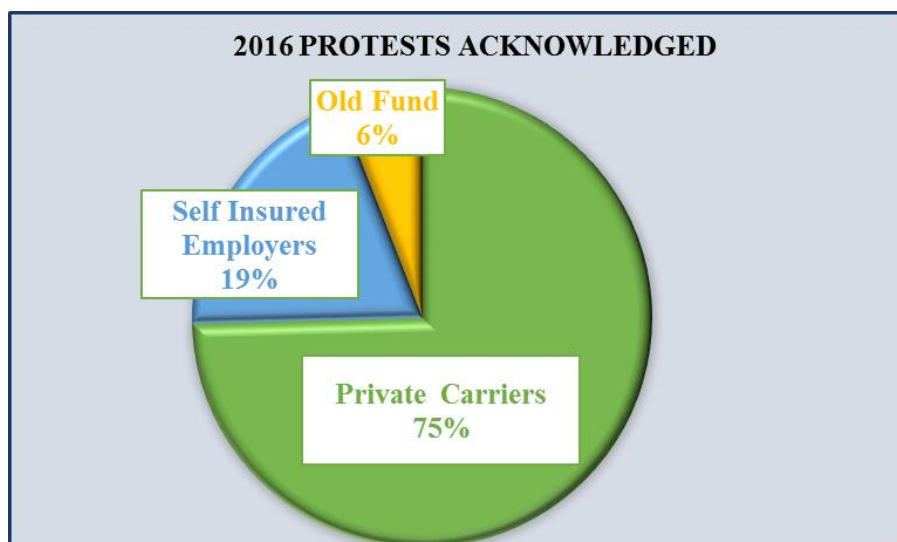


Workers' Compensation Default List: An employer in default of payment of workers' compensation premiums may be liable to the Offices of the Insurance Commissioner ("OIC") for all medical and indemnity payments, administrative expenses, attorney fees and interest. The employer will remain on the default list until all payments are current and can be fined up to \$10,000.00. The Office of Judges has been designated as the entity to review final decisions by the OIC regarding placement of an employer on the Workers' Compensation Default List. Review by the Office of Judges must be conducted in accordance with the West Virginia Administrative Procedures Act.

WV Health Care Authority: Pursuant to Executive Order No. 3-99, the Office of Judges is designated as the entity to review final decisions of the West Virginia Health Care Authority with regard to their final written decisions on matters relative to certificates of need for new institutional health services and to rate setting of hospitals pursuant to W.Va. Code § 16-2D-1, et. Seq. and § 16-29B-1, et. seq. The review is conducted in accordance with the West Virginia Administrative Procedures Act

### PROTESTS ACKNOWLEDGED

In calendar year 2016, the Office of Judges acknowledged 3,365 protests. The breakdown of protests is as follows: 2,510 protests from private carrier market, 655 protests from the self-insured market and 200 protests arising from the Old Fund.

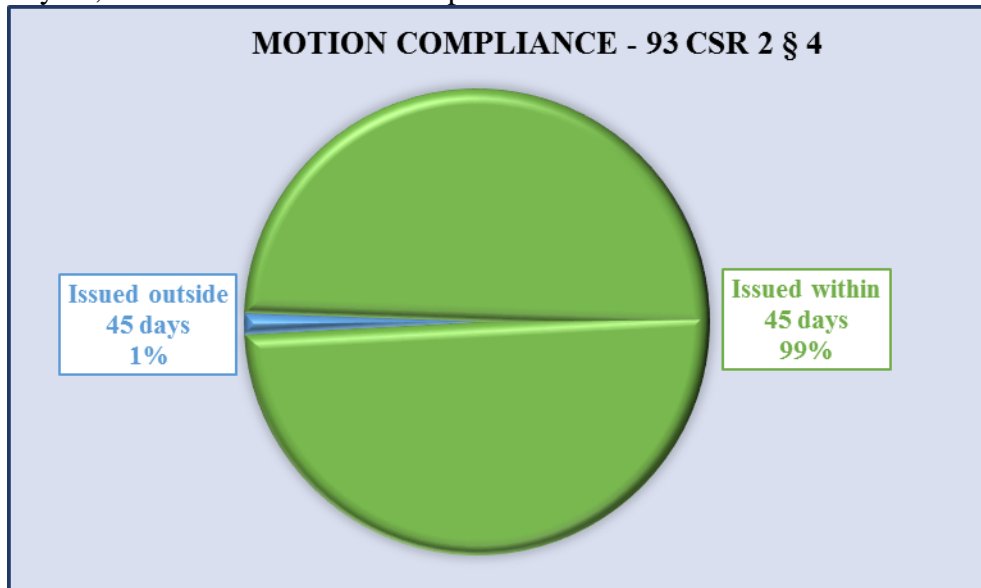


### TIME STANDARD COMPLIANCE

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on "the degree of compliance" with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judges for calendar year 2016.

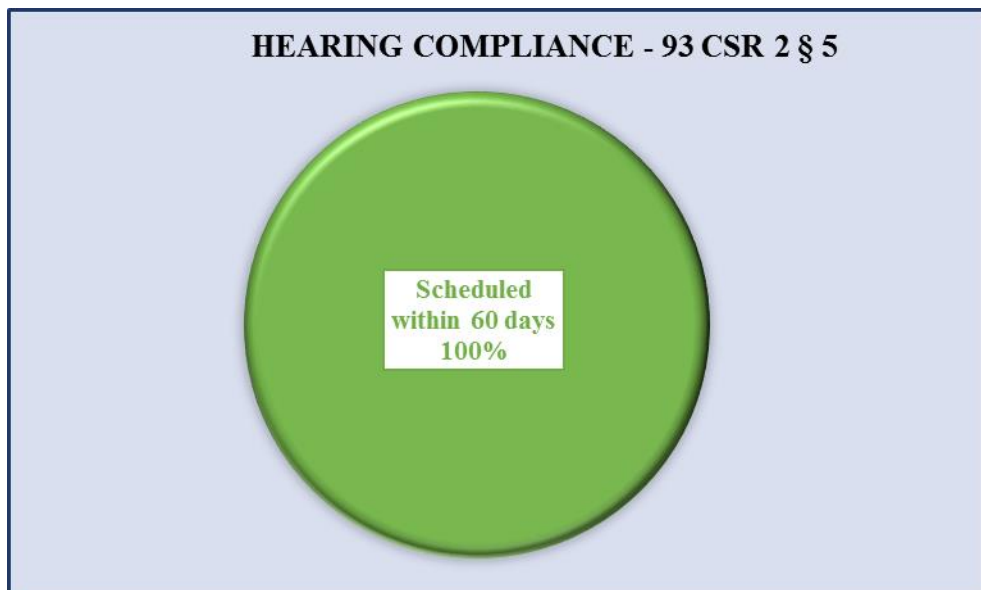
A. 93 CSR 2 § 4 Motions

The Rule requires the Office of Judges to act upon a motion “within 45 days of the date of submission” of the motion or on the date of the final decision, whichever is earlier. Of the 7,224 written motions ruled upon in the 2016 calendar year, 98.6% were issued in compliance with the time standard.



B. 93 CSR 2 § 5 Hearings

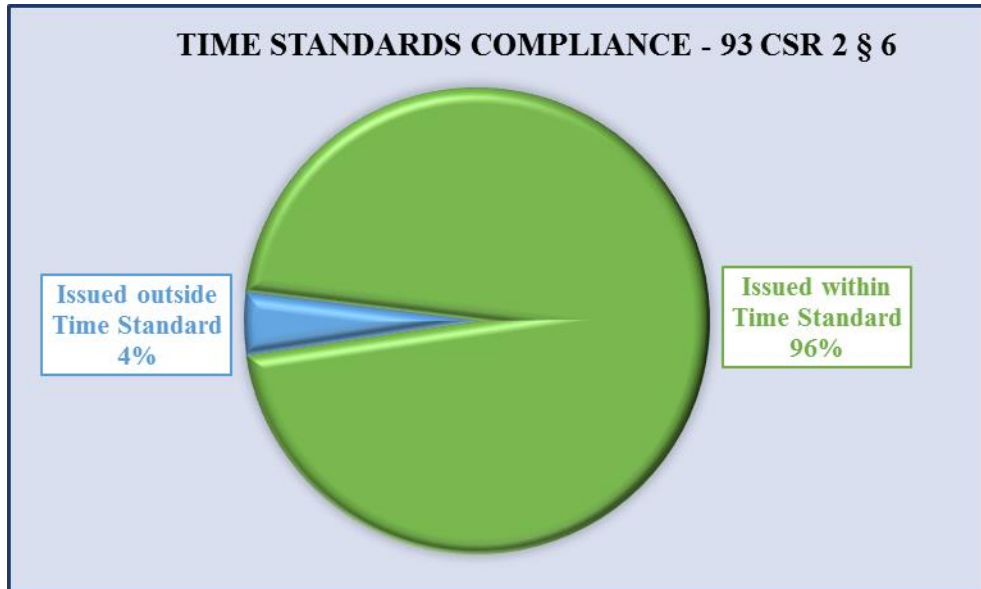
The Rule requires the Office of Judges to schedule a hearing “within 60 days from the receipt of the request for hearing.” Of the 471\* hearings scheduled from motions in calendar year 2016, 100% were scheduled in compliance with the time standard.



\*\*The Office of Judges scheduled a total of 792 hearings in calendar year 2016 including 303 OP Board hearings which are automatically set at expiration of the parties’ time frames. Additionally, 18 hearings were scheduled at the request of an Administrative Law Judges.

C. 93 CSR 2 § 6 Time Standards

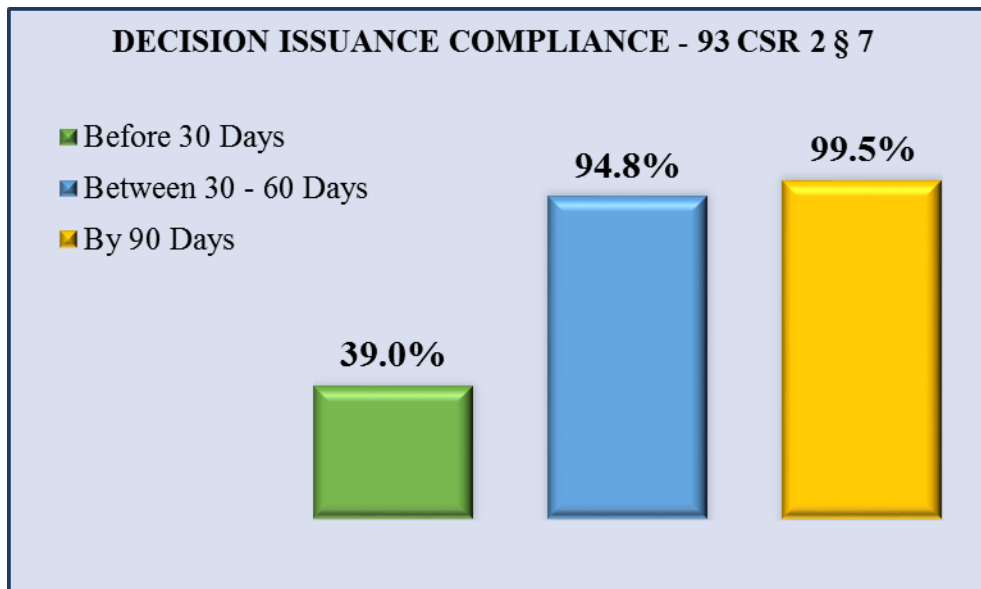
The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 §3.1, the percentage of final decisions that must be at or under the applicable time standards as provided in 93 SCR 2 § 6 is 80%. The Office of Judges issued **95.7%** of its decisions within the time standard.



*Rule requires 80% of decisions to be issued within time standard.*

D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions within 90 days of the Order to Submit. Of the 2,182 decisions issued in calendar year 2016, 39% were issued in less than 30 days, 94.8% were issued within 60 days and 99.5% were issued within 90 days of the Order to Submit.



## RATES AND FORMS DIVISION

The Rates and Forms Division analyzes all rate, rule, form and advertising filings proposed by licensed insurance companies for use in the West Virginia insurance markets. Property and Casualty analysts review automobile, homeowners, motorcycle, mobile homes, umbrella, business owners, inland marine, medical malpractice, credit and workers' compensation products, while Life and Health Analysts review group and individual accident and sickness, life, disability, Medicare supplements, long term care and annuities. Filings are submitted through the System for Electronic Rate and Form Filings (SERFF) and divided among the analysts.

In addition, Life and Health Analysts review binders as submitted by major medical and dental companies as a part of the certification process for Qualified Health Plans within the statutes of the Patient Protection and Affordable Care Act. Binders are also submitted through SERFF and consist of a series of templates that are used to transfer the plan data to the federal marketplace ([www.Healthcare.gov](http://www.Healthcare.gov)).

West Virginia is a prior approval state. Which means policy rates, rules and forms must be approved by the WV Insurance Commissioner prior to marketing plans to West Virginia consumers. W. Va. Code §33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification.

The OIC has established a certification "checklist" or set of standards against which the QHP application is evaluated. The review of the QHP application is performed by the Rates and Forms Division, who reach out to other divisions within the OIC, such as Market Conduct, Consumer Services, and Financial Conditions, as necessary. SERFF is the primary technical system used to manage all steps in these business processes, including communications between the OIC and issuers during the evaluation and revisions to the plan.

Once the plans are reviewed and approved by the OIC then QHPs being offered "Off Marketplace" receive final approval from the state. The QHP plans to be offered "On Marketplace" are sent to CMS/HHS via transmission from the SERFF binder through the Health Insurance Oversight System (HIOS). CMS/HHS then reviews the plan and finalizes it as a "Certified QHP" to be a Marketplace plan listed on [www.Healthcare.gov](http://www.Healthcare.gov). Upon certification contracts are sent from CMS to each issuer to sign to have their plans on the Marketplace.

The Life and Health Team joined the Long-Term Care Valuation Subgroup of the B Committee with the NAIC to begin working on national solutions to Long-Term Care increases. The group both focuses on the increases required of old forms, as well as coming up with creative solutions for new products that may be priced appropriately for consumers.

Filings for noncommercial lines must be filed with the department no less than 60 days in advance of the desired effective date per WV Code §33-6-8(b)(1) and §33-16B-1, and unless more information is requested from the insurance company, will be deemed approved at the end of the 60 day timeframe. Commercial lines and casualty risks, as well as any mass-marketed life and health product offered to members of an association must be filed with the Division as noted in WV Code §33-6-8(b)(2), however there is no OIC prior approval needed before a carrier can begin implementing the filing. The Commissioner may take action on such forms within 30 days. WV Code 33-6-9(e) requires the Insurance Commissioner to disapprove a form "if the coverages provided therein are not sufficiently broad to be in the public interest."

The OIC has established certification “checklists” or set of standards against which the filings are evaluated, and the analysts reach out to other Divisions within the OIC, e.g. Market Conduct, Consumer Services, and Financial Conditions, as necessary.

## 2016 FILING SUMMARY

<b>P&amp;C</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>	<b>Jul</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Received	232	228	278	236	285	284	329	324	292	241	229	273	3,231
Acknowledged	5	4	2	1	6	6	11	10	9	9	7	10	80
Approved	268	242	261	226	283	304	311	330	269	269	245	245	3,253
Disapproved	1	1	1	0	0	0	1	1	0	0	0	1	6
Withdrawn	2	2	4	4	4	3	3	6	4	3	3	4	42
<b>Total</b>	<b>276</b>	<b>249</b>	<b>268</b>	<b>231</b>	<b>293</b>	<b>313</b>	<b>326</b>	<b>347</b>	<b>282</b>	<b>281</b>	<b>255</b>	<b>260</b>	<b>3,381</b>

<b>L&amp;H</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>	<b>Jul</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Received	172	282	231	214	299	291	227	246	233	263	197	208	2,863
Acknowledged	45	118	55	21	101	61	40	12	23	17	21	45	559
Approved	136	172	208	163	197	202	237	226	213	238	208	169	2,369
Disapproved	0	0	0	0	1	0	1	1	3	0	1	2	9
Withdrawn	1	1	7	0	1	2	6	4	1	3	2	2	30
<b>Total</b>	<b>182</b>	<b>291</b>	<b>270</b>	<b>184</b>	<b>300</b>	<b>265</b>	<b>284</b>	<b>243</b>	<b>240</b>	<b>258</b>	<b>232</b>	<b>218</b>	<b>2,967</b>

<b>Total Filings Received</b>	404	510	509	450	584	575	556	570	525	504	426	481	6,094
<b>Total Filings Resolved</b>	458	540	538	415	593	578	610	590	522	539	487	478	6,348

<b>Historical Filing Summary by Calendar Year</b>					
	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Total Filings</b>	6,094	6,804	6,548	6,271	5,969
<b>% of P&amp;C Filings</b>	53%	53%	53%	55%	49%
<b>% of L&amp;H Filings</b>	47%	47%	47%	45%	51%
<b>Disapproved Filings</b>	15	20	64	33	36
<b>Withdrawn Filings</b>	72	84	78	70	69

Although the majority of our filings are approved we regularly require more information, data and time to complete a filing review. Several parties are involved in the rate review process. Contact is frequently made with the carriers requesting additional support and clarification that was not submitted with the initial filing. We also rely on evaluations by our consulting actuaries and opinions from our Legal Department before a final determination is made.

There are 273 carriers eligible to write workers’ compensation insurance in West Virginia. Of the 273 carriers, 222 are writing at least one policy. That represents 81% of eligible carriers who are actively writing policies in West Virginia.

There have been 12 consecutive workers’ compensation loss cost decreases filed since the privatization in 2006. These decreases represent an overall premium savings of 69.1%. There are 6.9% (2,220 policies) of West Virginia employers in the assigned risk market. As of the date of this report, a thirteenth loss cost filing has been filed by NCCI; bringing the cumulative premium savings to 72.2%.

APPROVED RATE CHANGES

<b>Approved Rate Change History of Top 5 Carriers in the Market for:</b>					
<b><i>Private Passenger Auto</i></b>					
<b>Market Share as of 2016</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV File #:</b>
<b>25.10%</b>	<b><i>State Farm Mutual Auto Ins Co</i></b>	1/1/2017	0.00%	0.00%	100040811
		4/25/2016	(0.70%)	(0.70%)	100036061
		1/5/2015	(1.80%)	(1.80%)	100029046
		1/1/2014	0.10%	0.10%	100023109
		1/21/2013	0.30%	0.30%	100016461
		1/1/2013	0.10%	0.10%	100017281
		1/1/2012	0.00%	0.00%	100011748
		10/17/2011	1.50%	1.50%	100010042
		1/1/2011	0.00%	0.00%	100005819
<b>14.20%</b>	<b><i>Erie Ins Property &amp; Casualty</i></b>	1/1/2017	0.00%	0.00%	100040047
		1/1/2016	0.00%	0.00%	100034414
		1/1/2014	0.00%	0.00%	100022600
		11/1/2012	2.10%	2.10%	100015646
		10/1/2011	0.00%	0.00%	100010665
<b>7.90%</b>	<b><i>Nationwide Mutual Insurance Company</i></b>	3/23/2017	0.00%	0.00%	100041070
		9/23/2016	2.90%	2.90%	100038244
		9/23/2015	0.00%	0.00%	100032839
		3/23/2015	0.00%	0.00%	100029646
		8/27/2014	0.00%	0.00%	100025959
		2/27/2013	1.30%	1.30%	100017236
		8/27/2012	1.90%	1.90%	100014392
		2/27/2012	1.50%	1.50%	100011623
		8/27/2011	1.90%	1.90%	100008153

<b>Approved Rate Change History of Top 5 Carriers in the Market for:</b>					
<b><i>Private Passenger Auto (Continued)</i></b>					
<b>Market Share as of 2016</b>	<b>Company</b>	<b>Effective Date</b>	<b>% Requested</b>	<b>% Granted</b>	<b>WV File #:</b>
<b>4.10%</b>	<b><i>Nationwide Ins Co of America</i></b>	3/23/2017	0.00%	0.00%	100041070
		9/23/2016	3.00%	3.00%	100038244
		9/23/2015	(1.40%)	(1.40%)	100032839
		3/23/2015	0.00%	0.00%	100029646
		8/27/2014	(2.80%)	(2.80%)	100025959
		2/27/2013	1.30%	1.30%	100017236
		8/27/2012	1.90%	1.90%	100014391
<b>4.00%</b>	<b><i>Allstate Property &amp; Casualty</i></b>	<b><i>CGR Table Update*</i></b> 9/19/2016	0.00%	0.00%	100039646
		<b><i>CGR Table Update*</i></b> 7/25/2016	0.00%	0.00%	100038542
		<b><i>CGR Table Update*</i></b> 6/20/2016	0.00%	0.00%	100037898
		<b><i>CGR Table Update*</i></b> 11/16/2015	0.00%	0.00%	100035429
		1/1/2016	0.00%	0.00%	100034285
		8/11/2014	0.00%	0.00%	100027338
		6/12/2014	0.00%	0.00%	100025230
		3/11/2013	0.00%	0.00%	100018635

\*Complementary Group Rating

<b>Approved Rate Change History of Top Carriers in the Market for:</b>			
<b><i>Comprehensive Major Medical - Individual</i></b>			
<b>2016 Market Share</b>	<b>Company</b>	<b>Eff Date</b>	<b>SERFF #</b>
97.89%	<b><i>Highmark West Virginia, Inc.</i></b>	1/1/2016	MSBC-130020463
2.11%	<b><i>CareSource</i></b>	1/1/2016	CASO-130037894

<b><i>Comprehensive Major Medical - Group</i></b>			
<b>2016 Market Share</b>	<b>Company</b>	<b>Eff Date</b>	<b>SERFF #</b>
62.95%	<b><i>Highmark West Virginia, Inc.</i></b>	1/1/2016	MSBS-130016108
16.09%	<b><i>United Healthcare Insurance</i></b>	1/1/2016	UHLC-130032798
9.14%	<b><i>The Health Plan of the Upper Ohio Valley, Inc.</i></b>	1/1/2016	THPI-130033134
8.80%	<b><i>Aetna Health Inc</i></b>	1/1/2016	AETN-130018911
3.02%	<b><i>THP</i></b>	1/1/2016	THPI-130031882

**Note:** The Patient Protection and Affordable Care Act, fully in effect as of January 1, 2014, changed the underwriting and rating methodology of Individual and Small Group Major Medical Insurance.

## STATE AGENCY WORKERS' COMPENSATION (SAWC) PROGRAM

As the state agency workers' compensation program (SAWC) enters the seventh policy year, the program continues to realize a positive trend with decreased frequency and severity of claims and losses. The program currently includes 108 agencies, boards and commissions with nearly 900 locations across our state. It is estimated that approximately 25,000 public employees are covered under this consolidated policy. As the plan administrator, the West Virginia Offices of the Insurance Commissioner (WVOIC) continually monitors and evaluates loss trends and exposures to determine if they are being properly addressed as well as make safety recommendations to mitigate workplace injuries. This report outlines specific portions of the program's administration including safety visits and recommendations, policy experience rating factors, claims trending and summaries, and future focus areas for specific agencies. Zurich Insurance Company was the SAWC policy coverage provider from October 2011 through June 2017. Effective July 1, 2017 the SAWC policy transitioned to BrickStreet Mutual Insurance Company after review and analysis of information presented as a part of a RFQ process initiated in late 2016/early 2017.

### SAFETY VISIT SUMMARY

Safety visits and evaluations continue to play an important part in all aspects of the SAWC Program. During the first SAWC policy year (October 2011), all plan members were visited by a safety professional. After the initial visitations to all agencies and follow-up reports were evaluated, it was determined that future safety resources should be focused on agencies with a higher frequency and severity of losses. The table below outlines the number of visits performed by policy year by Zurich's safety team as well as the OIC Program Manager.

<b>Policy Year</b>	<b>Number of Visits</b>
2011	109
2012	102
2013	81
2014	90
2015	93
2016	90
<b>Total</b>	<b>565</b>



## SAFETY AND RETURN TO WORK INITIATIVES

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Many of the SAWC Program members have welcomed the safety initiatives and have worked diligently in implementing suggestions for improvement from the safety professionals. These initiatives include:

- Establishing safety committees
- Using slip resistant shoes to reduce slips, trips and falls
- Implementing an exercise program (stretch and flex) prior to beginning strenuous job duties
- Establishing transitional work assignments that provide employees the opportunity to return to work on a limited basis (Return to Work Program)
- Ergonomic assessments of employees performing repetitive functions
- Providing safety information related to using chain saws, log splitters, lawn mowers, and weed eaters
- Incident and accident investigation training
- Defensive drivers training
- Developing Emergency Action Plans
- Training on safe lifting techniques
- Fire prevention and fire safety training
- Using floor scrubbers with degreasers to reduce slips, trips and falls
- Repairing flooring to decrease the number of slips, trips and falls
- Workplace violence training
- Enhanced patient observation by using cameras to reduce workplace violence
- Industrial hygiene studies were completed to address noise and air quality
- Industrial hygiene survey was completed related to airborne contaminants
- Assessing exposures related to carbon monoxide and placing detectors in proper locations
- Safe driving video was produced and distributed to all SAWC members
- BRIM, Fleet Management and OIC site visits to agencies to discuss strategies for reducing Motor Vehicle Accidents (MVA)

Many state agencies have already implemented safety programs or are in the process of implementing safety committees, policies and procedures. Some notable safety initiatives that have been developed and implemented include:

- **Department of Health and Human Resources** – Safety Committee Development, Workplace Violence Prevention Training, Return to Work Program, and installation of video cameras in some locations.
- **Department of Veterans Assistance** – Workplace Violence Prevention Training and Return to Work Program
- **Department of Military Affairs** – Conjoined efforts between the Division of Corrections, the Division of Juvenile Services, and the Regional Jail and Correctional Facility Authority have established a Shared Services Multi-Agency Safety Committee, Workplace Violence Prevention Training, and Return to Work Programs have been implemented throughout each division.
- **Division of Highways** – Slip, Trip and Fall Training, Confined Space Training, Silica Training, and additional OSHA training.

The WVOIC has worked extensively with SAWC Program members to develop Return to Work Programs. The Return to Work Programs have been finalized and implemented by several SAWC Program members. SAWC Program members have implemented functional return to work programs and continue to look for ways to improve the process for returning injured workers to the workplace. This is a critical area of success for the program and all agencies are encouraged to focus on implementing and maintaining an effective return to work program. The SAWC Program Manager is continuously monitoring the success of the program and is providing support to agencies that face challenges related to return to work program implementation.

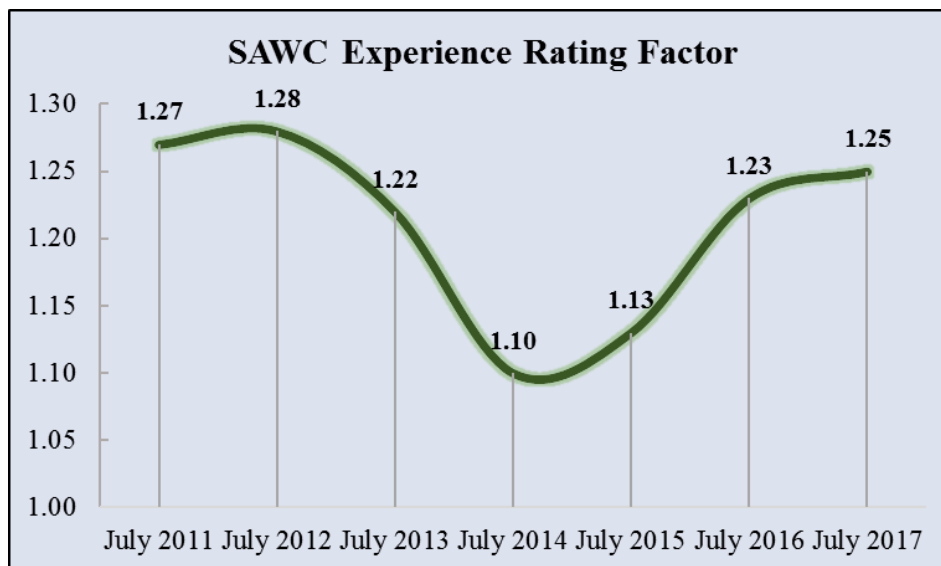
### SAWC EXPERIENCE RATING FACTOR (EMOD)

An experience rating factor (emod) is an industry standard calculation that compares a policy's expected losses to actual losses for a three (3) year period. An emod can increase or decrease premium based on a policy's loss experience. If an insured has actual losses that are greater than the expected losses, a debit emod is applied to the policy. If an insured has less actual losses than expected losses, a credit emod is applied. The chart below illustrates how an experience rating factor impacts final premium.

Premium Component	Agency A	Agency B
Payroll	\$1,000,000	\$1,000,000
Rate	\$3.50	\$3.50
Manual Premium	\$35,000	\$35,000
Experience Rating Factor	1.10	0.90
Modified Premium	\$38,500	\$31,500
Schedule Rating Credit	25%	25%
Standard Premium	\$28,875	\$23,625

Through the hard work of the state agencies and the WVOIC employees, the SAWC Program emod has decreased from 1.27 on the July 2011 policy to 1.25 for the July 2017 policy. The emod increase from the July 2014 policy includes the claim and loss effects from the 2012 derecho and 2012 Superstorm Sandy as well as several fatal claims and severe motor vehicle accidents.

The chart below shows the experience rating factor progression throughout the SAWC Program by policy year:



The aggregate policy emod is shown above, and then individual agency emods are calculated to allocate the premium by the risk and loss experience that each agency provides to the program. For the July 2016 policy, the individual agency emods summary is as follows:

Emod Range	Agency Count
Less than 1.00	21
Equal to 1.00	62
Greater than 1.00	24

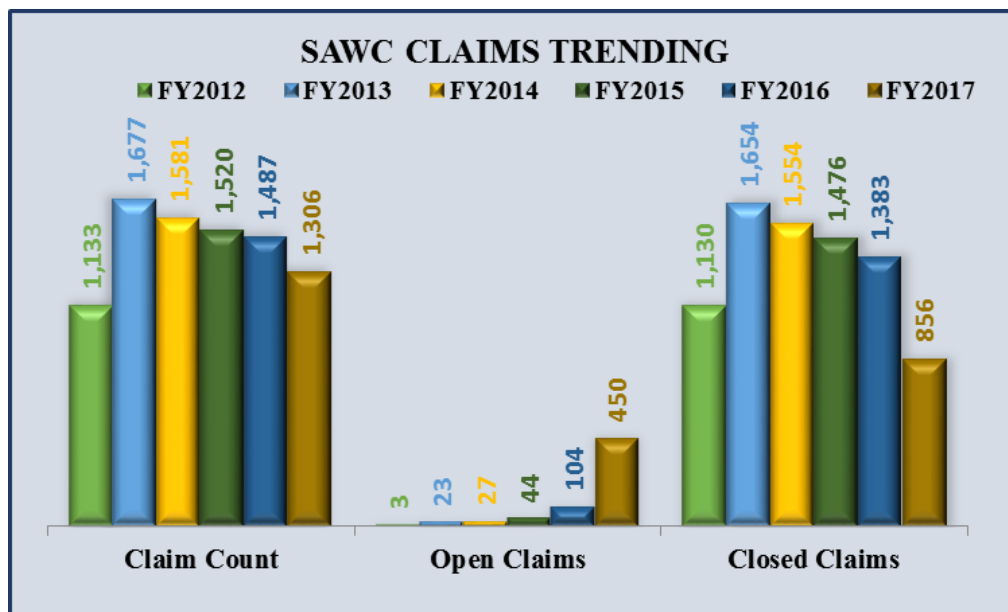
The agencies with the lowest emods are Department of Environmental Protection (0.47) and Department of Education (0.54). The agencies with the highest emods are Regional Jail Authority (2.15) and Mildred Mitchell Bateman Hospital (2.15).

There were five (5) agencies that experienced a 25% decrease for the FY2018 emod from the FY2017 emod. Those agencies were:

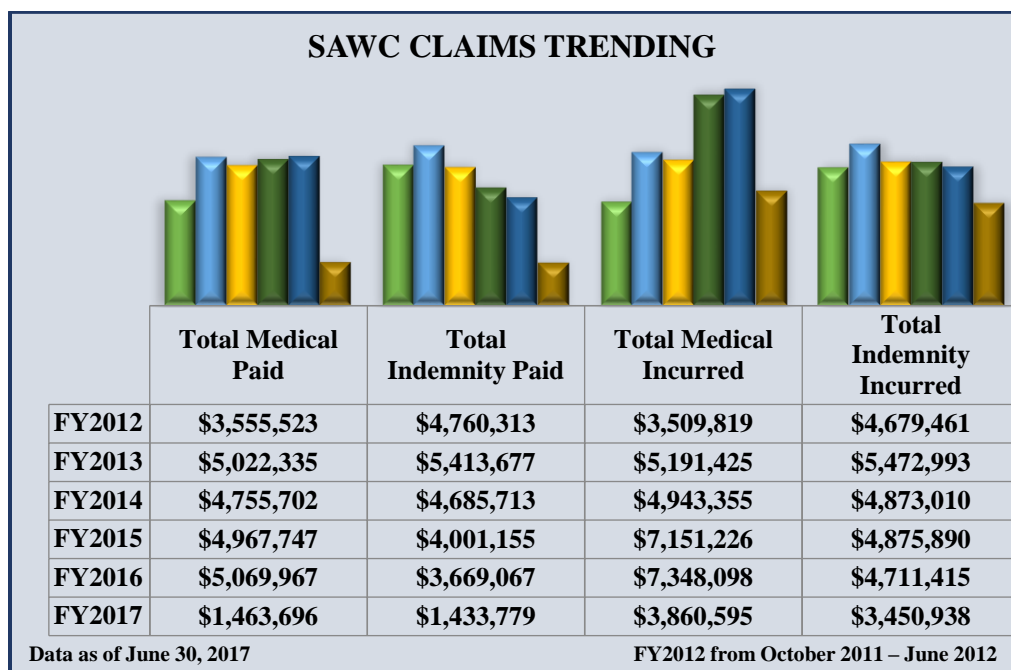
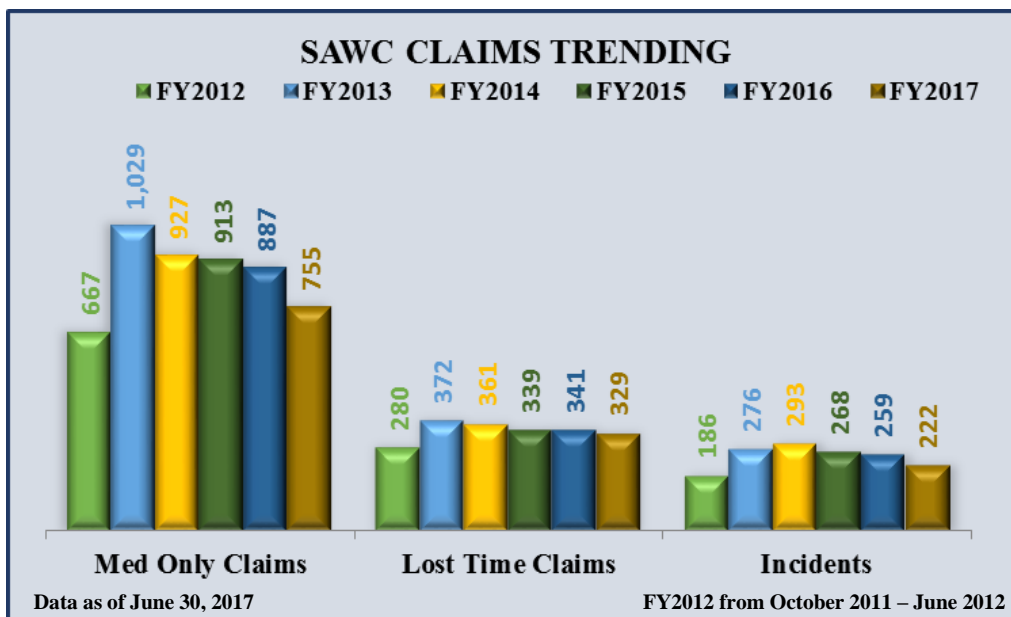
- Jackie Withrow Hospital – from 2.71 to 2.03
- Veterans Assistance – from 2.07 to 1.55
- Civil Contingent Fund – from 1.54 to 1.16
- Protective Services – from 1.13 to 0.85
- Culture and History – from 1.35 to 1.01

#### SAWC CLAIMS SUMMARY

As of June 30, 2017, there have been 8,704 SAWC claims submitted to Zurich since October 2011. The charts below represent claims trending analysis by fiscal year:



Of the 8,704 total claims reported to Zurich, 1,504 have resulted in being closed with no payments (incidents) for a 17.3% incident rate.



As indicated by the trending charts, the SAWC Program is realizing a decrease in the frequency of claims over the last five (5) years. When considering the change in claim count from FY2013 through FY2017, the frequency decreased 22.1%. The average incurred cost per claim decreased 23% from FY2013 (\$7,814) through FY2017 (\$6,017) at current values. Please note that the FY2012 numbers were not included in this comparative analysis as it was a partial year.

There are currently thirteen (13) claims in excess of the \$250,000 deductible per claim limit. The thirteen claims have a total incurred of \$11,484,304.

Further claims analysis of the SAWC Program shows there are 163 employees with four (4) or more claims each since October 2011. The total incurred claims cost for these multiple claimants is \$5,331,804. A claimant review is below:

- Two employees have 11 claims each for a total incurred cost of \$17,615
- Three employees have 10 claims each for a total incurred cost of \$282,501
- Two employees have 9 claims each for a total incurred cost of \$173,538
- One employee has 8 claims for a total incurred cost of \$3,667
- Ten employees have 7 claims each for a total incurred cost of \$382,499
- Seventeen employees have 6 claims each for a total incurred cost of \$532,093
- Forty-five employees have 5 claims each for a total incurred cost of \$1,519,801
- Eighty-three employees have 4 claims each for a total incurred cost of \$2,420,090

## CONCLUSION

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The SAWC Program has a complex workforce doing tasks that at times place employees in potential danger. Our employees are our greatest asset and their safety is very important. Safety policies and procedures have been developed for employees to follow to minimize these risks. Efforts have been made in all agencies to ensure that policies and procedures are in place and are being followed by all employees to prevent workplace injuries. This task has been hindered due to employee turnover in state agencies. Due to this turnover, the implementation of safety programs, initiatives and return to work programs have been adversely impacted.

Major training campaigns will continue in 2017 for motor vehicle accident (MVA) prevention strategies, defensive driving training, Return to Work Implementation, workplace violence, sprain and strain reduction as well as fall prevention.

The OIC has partnered with BRIM and Fleet Management in a shared services approach to provide motor vehicle accident prevention techniques and strategies to agencies that are intended to reduce the frequency and severity of motor vehicle accidents. During the FY2017 policy, MVAs accounted for 45 of the total 1,319 claims or ~3.4% of the claims frequency. Those 45 claims accounted for \$334,117 of the total incurred or ~4.2% of the claims severity.

The SAWC Program will continue to host an annual conference that will outline the state of the program, ongoing commitments and processes in place to reduce costs and prevent workplace injuries as well as demonstrate effective return to work programs for agencies to adopt and administer.

## SECTION 3: INSURANCE BUSINESS IN WEST VIRGINIA

### 2016 WEST VIRGINIA PROPERTY AND CASUALTY MARKET SHARE REPORT

Graphs display Top 10 or Top 75% of Market Share per Line

<b>Aggregate Write-Ins</b>		
Company Name	Market Share	Premiums
American Road Ins Co	30.82%	\$924,283
Triton Ins Co	18.73%	\$561,680
Farmers Mut Ins Co	17.58%	\$527,317
Yosemite Ins Co	9.17%	\$275,165
Courtesy Ins Co	6.69%	\$200,770
Farmers Mech Mut Fire Ins Of WV	4.28%	\$128,413
Municipal Mut Ins Co	3.85%	\$115,323
Independence Amer Ins Co	2.30%	\$69,063
Midwest Employers Cas Co	1.92%	\$57,482
Ace Amer Ins Co	1.67%	\$50,167

Total for Top 10 Insurers	97.01%	\$2,909,663
Total for All Other 18 Insurers	2.99%	\$89,587
Total for All 28 Insurers	100.00%	\$2,999,250

<b>Aircraft</b>		
Company Name	Market Share	Premiums
National Union Fire Ins Co Of Pitts	21.94%	\$573,394
Starr Ind & Liab Co	12.05%	\$314,834
Old Republic Ins Co	10.22%	\$266,957
Catlin Ins Co	5.73%	\$149,798
Allianz Global Risks US Ins Co	5.58%	\$145,680
Federal Ins Co	5.13%	\$134,067
US Specialty Ins Co	4.20%	\$109,870
Avemco Ins Co	3.89%	\$101,738
Endurance Amer Ins Co	3.83%	\$99,961
North Amer Elite Ins Co	3.34%	\$87,235

Total for Top 10 Insurers	75.91%	\$1,983,534
Total for All Other 32 Insurers	24.09%	\$629,442
Total for All 42 Insurers	100.00%	\$2,612,976

<b>Allied Lines</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Farm Family Cas Ins Co	12.53%	\$3,961,777
Factory Mut Ins Co	6.63%	\$2,095,661
Standard Guar Ins Co	6.27%	\$1,981,698
State Auto Prop & Cas Ins Co	6.16%	\$1,948,045
Zurich Amer Ins Co	5.27%	\$1,667,185
American Modern Select Ins Co	4.28%	\$1,355,090
Farmers Mech Mut Fire Ins Of WV	4.04%	\$1,278,590
Westfield Ins Co	3.91%	\$1,236,110
Nationwide Mut Fire Ins Co	2.95%	\$934,350
Sompo Japan Ins Co of Amer	2.75%	\$868,453
HDI Global Ins Co	2.62%	\$827,294
Wva Ins Co	2.52%	\$796,917
American Modern Home Ins Co	2.39%	\$757,048
Cincinnati Ins Co	2.30%	\$725,853
American Natl Prop & Cas Co	1.98%	\$626,386
Foremost Ins Co Grand Rapids MI	1.96%	\$618,703
United Serv Automobile Assn	1.74%	\$549,421
Travelers Prop Cas Co Of Amer	1.52%	\$479,364
Erie Ins Prop & Cas Co	1.51%	\$478,506
American Security Ins Co	1.35%	\$426,185
XL Ins Amer Inc	1.31%	\$412,976

Total for Top 21 Insurers	75.97%	\$24,025,612
Total for All Other 166 Insurers	24.03%	\$7,601,250
Total for All 187 Insurers	100.00%	\$31,626,862

<b>Boiler and Machinery</b>		
Company Name	Market Share	Premiums
Factory Mut Ins Co	19.45%	\$1,402,509
National Union Fire Ins Co Of Pitts	18.71%	\$1,348,995
Westport Ins Corp	6.77%	\$488,330
Hartford Steam Boil Inspec & Ins Co	6.45%	\$465,310
Federal Ins Co	5.56%	\$400,777
Travelers Prop Cas Co Of Amer	3.97%	\$286,048
Cincinnati Ins Co	2.94%	\$211,692
Tokio Marine Amer Ins Co	2.45%	\$176,846
Liberty Mut Fire Ins Co	2.31%	\$166,823
Axis Ins Co	2.24%	\$161,425
Zurich Amer Ins Co	2.18%	\$157,480
Brotherhood Mut Ins Co	2.11%	\$152,178

Total for Top 12 Insurers	75.14%	\$5,418,413
Total for All Other 95 Insurers	24.86%	\$1,792,466
Total for All 107 Insurers	100.00%	\$7,210,879

<b>Burglary and Theft</b>		
Company Name	Market Share	Premiums
Travelers Cas & Surety Co Of Amer	34.66%	\$228,907
Federal Ins Co	7.04%	\$46,512
Cincinnati Ins Co	6.34%	\$41,891
Ironshore Ind Inc	6.06%	\$40,055
Nationwide Mut Ins Co	4.35%	\$28,704
Federated Mut Ins Co	3.31%	\$21,830
Hiscox Ins Co Inc	3.20%	\$21,148
Motorists Mut Ins Co	2.72%	\$17,989
Atlantic Specialty Ins Co	2.46%	\$16,274
Continental Cas Co	2.15%	\$14,168
National Union Fire Ins Co Of Pitts	2.14%	\$14,133
Harco Natl Ins Co	1.98%	\$13,048

Total for Top 12 Insurers	76.41%	\$504,659
Total for All Other 75 Insurers	23.59%	\$155,842
Total for All 87 Insurers	100.00%	\$660,501



<b>Commercial Automobile</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Erie Ins Prop & Cas Co	10.63%	\$17,670,604
Westfield Ins Co	5.95%	\$9,884,116
National Union Fire Ins Co Of Pitts	5.80%	\$9,638,514
United Financial Cas Co	5.63%	\$9,357,130
National Cas Co	5.28%	\$8,779,318
National Liab & Fire Ins Co	3.36%	\$5,586,351
State Auto Prop & Cas Ins Co	3.24%	\$5,380,484
Cincinnati Ins Co	3.23%	\$5,365,904
Zurich Amer Ins Co	2.40%	\$3,982,896
American Alt Ins Corp	2.27%	\$3,765,131
St Paul Fire & Marine Ins Co	2.20%	\$3,662,180
Motorists Mut Ins Co	2.18%	\$3,628,400
Nationwide Mut Ins Co	1.89%	\$3,144,499
Travelers Ind Co Of Amer	1.72%	\$2,864,354
Travelers Prop Cas Co Of Amer	1.71%	\$2,835,835
Sentry Select Ins Co	1.68%	\$2,786,516
State Farm Mut Auto Ins Co	1.54%	\$2,550,799
Travelers Ind Co Of CT	1.52%	\$2,526,313
Travelers Ind Co	1.48%	\$2,452,851
Atlantic Specialty Ins Co	1.40%	\$2,329,661
Northland Ins Co	1.32%	\$2,200,274
Farm Family Cas Ins Co	1.31%	\$2,184,495
Arch Ins Co	1.08%	\$1,796,483
Great Midwest Ins Co	1.01%	\$1,673,361
Philadelphia Ind Ins Co	1.00%	\$1,665,535
Ace Amer Ins Co	0.96%	\$1,601,865
Charter Oak Fire Ins Co	0.88%	\$1,459,986
White Pine Ins Co	0.88%	\$1,459,331
HDI Global Ins Co	0.87%	\$1,437,570
Federal Ins Co	0.86%	\$1,432,549

Total for Top 30 Insurers	75.29%	\$125,103,305
Total for All Other 238 Insurers	24.71%	\$41,056,485
Total for All 268 Insurers	100.00%	\$166,159,790

<b>Commercial Multi-Peril (Liability)</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Erie Ins Prop & Cas Co	18.40%	\$12,170,485
Westfield Ins Co	10.37%	\$6,858,224
Cincinnati Ins Co	5.58%	\$3,693,049
State Auto Prop & Cas Ins Co	4.28%	\$2,831,015
American Alt Ins Corp	4.23%	\$2,795,454
Philadelphia Ind Ins Co	3.82%	\$2,526,358
Nationwide Mut Ins Co	3.19%	\$2,111,353
Federal Ins Co	2.68%	\$1,769,367
Travelers Ind Co Of Amer	2.56%	\$1,692,190
Phoenix Ins Co	2.00%	\$1,320,088
Nationwide Prop & Cas Ins Co	1.99%	\$1,316,778
Charter Oak Fire Ins Co	1.96%	\$1,296,691
Travelers Ind Co Of CT	1.71%	\$1,131,159
Westfield Natl Ins Co	1.68%	\$1,110,827
State Farm Fire & Cas Co	1.65%	\$1,088,591
Travelers Prop Cas Co Of Amer	1.63%	\$1,078,127
Ohio Security Ins Co	1.56%	\$1,032,381
Travelers Cas Ins Co Of Amer	1.47%	\$974,226
Church Mut Ins Co	1.41%	\$931,200
Nationwide Mut Fire Ins Co	1.37%	\$907,897
Farmers Mech Mut Fire Ins Of WV	1.37%	\$905,745
Great Northern Ins Co	1.37%	\$905,576

Total for Top 22 Insurers	76.28%	\$50,446,781
Total for All Other 190 Insurers	23.72%	\$15,683,342
Total for All 212 Insurers	100.00%	\$66,130,123

<b>Commercial Multi-Peril (Non-Liability)</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Erie Ins Prop & Cas Co	17.03%	\$20,973,046
Westfield Ins Co	7.35%	\$9,047,586
National Union Fire Ins Co Of Pitts	4.91%	\$6,042,143
Cincinnati Ins Co	4.47%	\$5,500,235
Nationwide Mut Ins Co	4.15%	\$5,112,457
Federal Ins Co	3.88%	\$4,778,654
Travelers Prop Cas Co Of Amer	3.74%	\$4,608,266
State Auto Prop & Cas Ins Co	3.07%	\$3,775,169
Brotherhood Mut Ins Co	2.45%	\$3,012,456
Church Mut Ins Co	2.39%	\$2,948,296
Ace Amer Ins Co	2.15%	\$2,645,889
State Farm Fire & Cas Co	2.04%	\$2,510,706
American Alt Ins Corp	2.00%	\$2,468,353
Philadelphia Ind Ins Co	2.00%	\$2,461,387
Nationwide Prop & Cas Ins Co	1.94%	\$2,384,896
Motorists Mut Ins Co	1.93%	\$2,381,855
Phoenix Ins Co	1.73%	\$2,126,938
Atlantic Specialty Ins Co	1.68%	\$2,063,832
Sentinel Ins Co Ltd	1.58%	\$1,947,678
Nationwide Mut Fire Ins Co	1.55%	\$1,911,168
Travelers Ind Co Of Amer	1.53%	\$1,885,220
Travelers Ind Co Of CT	1.34%	\$1,654,694
Travelers Cas Ins Co Of Amer	1.34%	\$1,651,357

Total for Top 23 Insurers	76.25%	\$93,892,281
Total for All Other 186 Insurers	23.75%	\$29,238,175
Total for All 209 Insurers	100.00%	\$123,130,456

<b>Credit</b>		
Company Name	Market Share	Premiums
Great Amer Assur Co	24.03%	\$1,331,030
First Colonial Ins Co	11.30%	\$626,076
Arch Ins Co	10.08%	\$558,436
Euler Hermes N Amer Ins Co	9.84%	\$545,146
Great Amer Ins Co	8.33%	\$461,369
Transamerica Cas Ins Co	5.45%	\$302,073
Old Republic Ins Co	4.74%	\$262,531
Cumis Ins Society Inc	4.33%	\$240,087
American Bankers Ins Co Of FL	3.64%	\$201,871
Ohio Ind Co	3.39%	\$187,502

Total for Top 10 Insurers	85.15%	\$4,716,121
Total for All Other 19 Insurers	14.85%	\$822,554
Total for All 29 Insurers	100.00%	\$5,538,675

<b>Earthquake</b>		
Company Name	Market Share	Premiums
Sompo Japan Ins Co of Amer	11.34%	\$127,123
State Farm Fire & Cas Co	11.17%	\$125,194
Travelers Ind Co	8.90%	\$99,771
XL Ins Amer Inc	8.23%	\$92,241
Travelers Prop Cas Co Of Amer	7.12%	\$79,873
Allianz Global Risks US Ins Co	4.86%	\$54,430
United Serv Automobile Assn	4.12%	\$46,238
Liberty Mut Fire Ins Co	3.56%	\$39,906
State Auto Prop & Cas Ins Co	3.49%	\$39,074
Westfield Ins Co	3.31%	\$37,121
Continental Cas Co	3.30%	\$36,969
Zurich Amer Ins Co	3.14%	\$35,241
Nationwide Prop & Cas Ins Co	2.81%	\$31,534

Total for Top 13 Insurers	75.35%	\$844,715
Total for All Other 92 Insurers	24.65%	\$276,362
Total for All 28 Insurers	100.00%	\$1,121,077

<b>Excess Workers' Compensation</b>		
Company Name	Market Share	Premiums
Rockwood Cas Ins Co	41.53%	\$1,597,146
Ace Amer Ins Co	19.29%	\$741,961
Safety Natl Cas Corp	15.96%	\$613,605
Arch Ins Co	10.43%	\$401,127
LM Ins Corp	9.52%	\$365,977
Travelers Prop Cas Co Of Amer	3.50%	\$134,721
Mitsui Sumitomo Ins Co of Amer	1.56%	\$59,922
Zurich Amer Ins Co	1.22%	\$46,974
Old Republic Ins Co	1.02%	\$39,189
Sentry Ins A Mut Co	0.00%	\$26

Total for Top 10 Insurers	104.03%	\$4,000,648
Total for All Other 25 Insurers	-4.03%	-\$155,092
Total for All 35 Insurers	100.00%	\$3,845,556

<b>Federal Flood</b>		
Company Name	Market Share	Premiums
American Bankers Ins Co Of FL	26.05%	\$3,346,032
Nationwide Mut Fire Ins Co	14.27%	\$1,832,934
Hartford Ins Co Of The Midwest	13.75%	\$1,765,367
Wright Natl Flood Ins Co	10.78%	\$1,384,971
Westfield Ins Co	7.80%	\$1,001,213
Allstate Ins Co	7.52%	\$965,381
Selective Ins Co Of The Southeast	4.97%	\$638,107
Philadelphia Ind Ins Co	3.37%	\$433,030
USAA Gen Ind Co	2.36%	\$303,064
Liberty Mut Fire Ins Co	1.92%	\$246,134

Total for Top 10 Insurers	92.78%	\$11,916,233
Total for All Other 17 Insurers	7.22%	\$927,456
Total for All 27 Insurers	100.00%	\$12,843,689

<b>Fidelity</b>		
Company Name	Market Share	Premiums
Travelers Cas & Surety Co Of Amer	23.69%	\$991,563
Cumis Ins Society Inc	19.70%	\$824,490
Federal Ins Co	11.53%	\$482,480
Great Amer Ins Co	6.77%	\$283,389
Everest Natl Ins Co	5.74%	\$240,381
Western Surety Co	3.27%	\$136,954
Continental Cas Co	3.23%	\$135,313
Security Natl Ins Co	2.81%	\$117,611
Sentry Select Ins Co	2.13%	\$88,938
Westfield Ins Co	2.02%	\$84,493

Total for Top 10 Insurers	80.90%	\$3,385,612
Total for All Other 89 Insurers	19.10%	\$799,441
Total for All 99 Insurers	100.00%	\$4,185,053

<b>Financial Guaranty</b>		
Company Name	Market Share	Premiums
Ambac Assur Corp	43%	\$1,848,066
Assured Guar Municipal Corp	42%	\$1,816,636
Assured Guar Corp	8%	\$339,059
MBIA Ins Corp	5%	\$201,647
National Public Finance Guar Corp	3%	\$121,444
Build Amer Mut Assur Co	0%	\$12,542

Total for Top 6 Insurers	100%	\$4,339,394
Total for All Other 0 Insurers	0.00%	\$0
Total for All 6 Insurers	100.00%	\$4,339,394

<b>Fire</b>		
Company Name	Market Share	Premiums
Farm Family Cas Ins Co	8.05%	\$4,301,250
Farmers Mech Mut Fire Ins Of WV	6.51%	\$3,480,547
WVa Ins Co	6.27%	\$3,352,589
American Modern Select Ins Co	4.84%	\$2,589,001
Dorinco Reins Co	4.53%	\$2,419,802
State Auto Prop & Cas Ins Co	4.30%	\$2,298,516
Zurich Amer Ins Co	3.89%	\$2,077,178
Municipal Mut Ins Co	3.85%	\$2,056,349
Nationwide Mut Fire Ins Co	3.76%	\$2,011,811
Insurance Co Of The State Of PA	3.14%	\$1,680,179
Erie Ins Prop & Cas Co	3.07%	\$1,641,025
Standard Guar Ins Co	2.48%	\$1,323,769
Farmers Mut Ins Co	2.44%	\$1,305,200
Safe Ins Co	2.32%	\$1,241,693
HDI Global Ins Co	2.32%	\$1,240,942
Westfield Ins Co	2.32%	\$1,237,804
Liberty Mut Fire Ins Co	2.18%	\$1,163,486
Travelers Prop Cas Co Of Amer	2.05%	\$1,093,569
Foremost Ins Co Grand Rapids MI	2.03%	\$1,083,932
Factory Mut Ins Co	1.83%	\$980,188
RSUI Ind Co	1.78%	\$954,147
American Modern Home Ins Co	1.76%	\$938,783

Total for Top 22 Insurers	75.71%	\$40,471,760
Total for All Other 128 Insurers	24.29%	\$12,983,404
Total for All 150 Insurers	100.00%	\$53,455,164

<b>Homeowners Multi-Peril</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
State Farm Fire & Cas Co	25.08%	\$107,589,872
Erie Ins Prop & Cas Co	11.22%	\$48,117,701
Erie Ins Co	6.83%	\$29,299,036
Nationwide Prop & Cas Ins Co	5.90%	\$25,293,244
Nationwide Mut Fire Ins Co	5.12%	\$21,957,021
Westfield Ins Co	3.26%	\$13,977,687
Allstate Ins Co	2.78%	\$11,919,995
Farmers Mech Mut Fire Ins Of WV	2.72%	\$11,658,284
State Auto Prop & Cas Ins Co	2.33%	\$9,997,655
United Serv Automobile Assn	2.15%	\$9,242,254
Safeco Ins Co Of Amer	1.91%	\$8,187,526
Wva Ins Co	1.90%	\$8,144,802
Municipal Mut Ins Co	1.86%	\$7,960,484
Allstate Prop & Cas Ins Co	1.80%	\$7,732,823
Liberty Ins Corp	1.62%	\$6,956,516

Total for Top 15 Insurers	76.46%	\$328,034,900
Total for All Other 89 Insurers	23.54%	\$100,983,079
Total for All 104 Insurers	100.00%	\$429,017,979



<b>Inland Marine</b>		
Company Name	Market Share	Premiums
Continental Cas Co	34.54%	\$25,229,800
Liberty Ins Underwriters Inc	7.89%	\$5,765,247
Travelers Prop Cas Co Of Amer	3.79%	\$2,770,428
Westfield Ins Co	3.78%	\$2,761,505
State Farm Fire & Cas Co	3.71%	\$2,711,021
Old Republic Ins Co	3.30%	\$2,407,469
Arch Ins Co	2.40%	\$1,751,017
American Bankers Ins Co Of FL	2.11%	\$1,539,075
Erie Ins Prop & Cas Co	1.81%	\$1,318,998
Jefferson Ins Co	1.70%	\$1,239,302
Factory Mut Ins Co	1.67%	\$1,217,214
Farm Family Cas Ins Co	1.64%	\$1,199,473
Essentia Ins Co	1.35%	\$985,685
Sentry Select Ins Co	1.34%	\$976,153
AGCS Marine Ins Co	1.31%	\$958,813
National Cas Co	1.20%	\$875,666
Transamerica Cas Ins Co	1.19%	\$871,761
Zurich Amer Ins Co	1.19%	\$868,914

Total for Top 18 Insurers	75.90%	\$55,447,541
Total for All Other 234 Insurers	24.10%	\$17,608,144
Total for All 252 Insurers	100.00%	\$73,055,685

<b>Medical Malpractice</b>		
Company Name	Market Share	Premiums
West Virginia Mut Ins Co	54.11%	\$25,996,626
Medicus Ins Co	6.87%	\$3,299,505
Community Hospital RRG	5.48%	\$2,634,493
Health Care Industry Liab Recip	5.02%	\$2,409,895
Medical Protective Co	3.48%	\$1,673,711
American Cas Co Of Reading PA	2.28%	\$1,095,235
Doctors Co An Interins Exch	2.25%	\$1,083,177
American Excess Ins Exch RRG	2.23%	\$1,070,346
Capson Physicians Ins Co	2.14%	\$1,027,003
Ophthalmic Mut Ins Co RRG	1.79%	\$860,247

Total for Top 10 Insurers	85.66%	\$41,150,238
Total for All Other 66 Insurers	14.34%	\$6,891,523
Total for All 76 Insurers	100.00%	\$48,041,761

<b>Mortgage Guaranty</b>		
Company Name	Market Share	Premiums
Mortgage Guar Ins Corp	35.09%	\$4,358,059
Genworth Mortgage Ins Corp	18.27%	\$2,269,084
United Guar Residential Ins Co	13.58%	\$1,686,913
Radian Guar Inc	12.89%	\$1,600,680
Essent Guar Inc	6.63%	\$823,032
PMI Mortgage Ins Co	4.23%	\$524,991
Republic Mortgage Ins Co	3.99%	\$495,446
National Mortgage Ins Corp	2.93%	\$363,676
ARCH Mortgage Ins Co	2.39%	\$297,196
United Guar Mortgage Ind Co	0.01%	\$1,767
ARCH Mortgage Assur Co	0.00%	\$118

Total for Top 11 Insurers	100.00%	\$12,420,962
Total for All Other 0 Insurers	0.00%	\$0
Total for All 11 Insurers	100.00%	\$12,420,962

<b>Multi-Peril Crop</b>		
Company Name	Market Share	Premiums
Ace Prop & Cas Ins Co	60.15%	\$1,722,072
Rural Comm Ins Co	36.79%	\$1,053,150
NAU Country Ins Co	1.11%	\$31,674
Agri Gen Ins Co	1.05%	\$29,963
CGB Ins Co	0.49%	\$14,035
ADM Ins Co	0.40%	\$11,492
FMH Ag Risk Ins Co	0.01%	\$409

Total for Top 9 Insurers	100.00%	\$2,862,795
Total for All Other 0 Insurers	0.00%	\$0
Total for All 9 Insurers	100.00%	\$2,862,795

<b>Ocean Marine</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Starr Ind & Liab Co	15.58%	\$556,789
Navigators Ins Co	14.17%	\$506,473
National Union Fire Ins Co Of Pitts	11.77%	\$420,559
Travelers Prop Cas Co Of Amer	9.12%	\$325,788
XL Specialty Ins Co	6.02%	\$215,205
Atlantic Specialty Ins Co	5.50%	\$196,419
AGCS Marine Ins Co	5.21%	\$186,243
GEICO Marine Ins Co	4.93%	\$176,359
Continental Ins Co	3.74%	\$133,791
RLI Ins Co	3.42%	\$122,375

Total for Top 10 Insurers	79.46%	\$2,840,001
Total for All Other 65 Insurers	20.54%	\$734,059
Total for All 75 Insurers	100.00%	\$3,574,060

<b>Other Liability</b>		
Company Name	Market	Premiums
National Union Fire Ins Co Of Pitts	18.37%	\$32,703,774
St Paul Fire & Marine Ins Co	3.91%	\$6,963,019
Erie Ins Prop & Cas Co	2.99%	\$5,313,380
Zurich Amer Ins Co	2.78%	\$4,951,217
Travelers Prop Cas Co Of Amer	2.78%	\$4,941,028
Westfield Ins Co	2.76%	\$4,919,357
ALPS Prop & Cas Ins Co	2.67%	\$4,753,193
Travelers Ind Co	2.50%	\$4,456,485
Atlantic Specialty Ins Co	2.40%	\$4,271,004
Federal Ins Co	2.39%	\$4,255,126
Travelers Cas & Surety Co Of Amer	2.31%	\$4,119,291
Great Midwest Ins Co	2.20%	\$3,914,427
State Auto Prop & Cas Ins Co	2.04%	\$3,631,772
Cincinnati Ins Co	1.94%	\$3,453,575
Motorists Mut Ins Co	1.77%	\$3,151,067
Cumis Ins Society Inc	1.60%	\$2,844,132
Continental Cas Co	1.51%	\$2,691,195
State Farm Fire & Cas Co	1.35%	\$2,397,044
Travelers Ind Co Of Amer	1.33%	\$2,364,042
Attorneys Liab Assur Society Inc RRG	1.26%	\$2,249,372
Liberty Mut Fire Ins Co	1.23%	\$2,182,731
Nationwide Mut Ins Co	1.22%	\$2,168,772
American Guar & Liab Ins	1.18%	\$2,108,433
Farm Family Cas Ins Co	1.10%	\$1,965,442
Ace Amer Ins Co	1.10%	\$1,951,315
Nationwide Mut Fire Ins Co	1.09%	\$1,943,656
Wesco Ins Co	1.09%	\$1,941,017
Philadelphia Ind Ins Co	0.87%	\$1,543,318
National Amer Ins Co	0.85%	\$1,511,177
RSUI Ind Co	0.83%	\$1,482,046
Charter Oak Fire Ins Co	0.83%	\$1,472,181
Phoenix Ins Co	0.71%	\$1,271,971
Insurance Co Of The State Of PA	0.70%	\$1,250,621
Farmers Mech Mut Fire Ins Of WV	0.67%	\$1,198,130
Sentry Select Ins Co	0.65%	\$1,153,595
Westchester Fire Ins Co	0.64%	\$1,147,824

Total for Top 36 Insurers	75.64%	\$134,635,729
Total for All Other 338 Insurers	24.36%	\$43,362,933
Total for All 374 Insurers	100.00%	\$177,998,662

<b>Private Passenger Automobile</b>		
Company Name	Market Share	Premiums
State Farm Mut Auto Ins Co	25.14%	\$301,739,873
Erie Ins Prop & Cas Co	13.82%	\$165,924,806
Nationwide Mut Ins Co	8.17%	\$98,101,916
Allstate Prop & Cas Ins Co	3.98%	\$47,729,036
Nationwide Ins Co Of Amer	3.92%	\$47,045,027
Progressive Max Ins Co	3.29%	\$39,456,253
Safeco Ins Co Of Amer	2.63%	\$31,521,559
Progressive Classic Ins Co	2.42%	\$29,009,286
GEICO Gen Ins Co	2.31%	\$27,703,293
GEICO Advantage Ins Co	2.29%	\$27,449,827
Allstate Ins Co	2.28%	\$27,398,720
Westfield Ins Co	1.93%	\$23,139,500
State Farm Fire & Cas Co	1.67%	\$20,027,759
GEICO Ind Co	1.61%	\$19,291,545

Total for Top 14 Insurers	75.45%	\$905,538,400
Total for All Other 130 Insurers	24.55%	\$294,707,060
Total for All 144 Insurers	100.00%	\$1,200,245,460

<b>Products Liability</b>		
Company Name	Market	Premiums
St Paul Fire & Marine Ins Co	13.01%	\$1,010,810
American Guar & Liab Ins	12.51%	\$971,830
Zurich Amer Ins Co	9.80%	\$761,195
State Auto Prop & Cas Ins Co	6.96%	\$540,738
Hartford Fire In Co	4.25%	\$330,457
Insurance Co Of The State Of PA	4.10%	\$318,936
Twin City Fire Ins Co Co	3.74%	\$290,237
Cincinnati Ins Co	3.68%	\$286,163
Federal Ins Co	2.54%	\$197,584
Federated Mut Ins Co	2.54%	\$197,430
Liberty Mut Fire Ins Co	2.25%	\$174,547
Nationwide Mut Fire Ins Co	2.08%	\$161,404
Sentry Select Ins Co	1.94%	\$150,756
Old Republic Ins Co	1.78%	\$138,009
Wesco Ins Co	1.61%	\$125,436
Motorists Mut Ins Co	1.48%	\$115,331
Erie Ins Prop & Cas Co	1.42%	\$110,136

Total for Top 17 Insurers	75.68%	\$5,880,999
Total for All Other 139 Insurers	24.32%	\$1,889,702
Total for All 156 Insurers	100.00%	\$7,770,701

<b>Surety</b>		
Company Name	Market Share	Premiums
Lexon Ins Co	16.05%	\$5,800,363
Travelers Cas & Surety Co Of Amer	14.54%	\$5,255,289
Fidelity & Deposit Co Of MD	7.22%	\$2,608,893
Liberty Mut Ins Co	6.73%	\$2,432,652
Great Amer Ins Co	5.06%	\$1,830,487
Western Surety Co	5.03%	\$1,819,307
Ohio Farmers Ins Co	4.58%	\$1,653,693
Aspen Amer Ins Co	4.05%	\$1,462,715
First Surety Corp	2.89%	\$1,045,562
RLI Ins Co	2.83%	\$1,022,182
Hartford Fire In Co	1.85%	\$667,292
Federal Ins Co	1.84%	\$666,559
International Fidelity Ins Co	1.66%	\$598,980
Westchester Fire Ins Co	1.56%	\$563,652

Total for Top 14 Insurers	75.89%	\$27,427,626
Total for All Other 133 Insurers	24.11%	\$8,712,371
Total for All 147 Insurers	100.00%	\$36,139,997

<b>Warranty</b>		
Company Name	Market Share	Premiums
Heritage Ind Co	51.65%	\$1,701,595
Universal Underwriters Ins Co	20.16%	\$664,196
National Cas Co	9.05%	\$298,281
Dealers Assur Co	8.61%	\$283,624
Wesco Ins Co	4.49%	\$148,093
Old Republic Ins Co	1.43%	\$46,957
American Bankers Ins Co Of FL	1.36%	\$44,750
MIC Prop & Cas Ins Corp	1.28%	\$42,303
Great Amer Ins Co of NY	0.85%	\$27,955
Continental Cas Co	0.69%	\$22,811

Total for Top 10 Insurers	99.57%	\$3,280,565
Total for All Other 13 Insurers	0.43%	\$14,211
Total for All 23 Insurers	100.00%	\$3,294,776

<b>Workers' Compensation</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
BrickStreet Mut Ins Co	48.53%	\$134,965,152
American Mining Ins Co	3.60%	\$10,018,915
American Zurich Ins Co	3.21%	\$8,915,040
Travelers Prop Cas Co Of Amer	3.13%	\$8,695,262
New Hampshire Ins Co	3.05%	\$8,469,686
Travelers Cas Ins Co Of Amer	2.97%	\$8,251,676
Flagship City Ins Co	1.70%	\$4,721,643
Erie Ins Exch	1.44%	\$4,003,695
Standard Fire Ins Co	1.41%	\$3,930,185
Granite State Ins Co	1.25%	\$3,482,613
Travelers Ind Co Of CT	1.14%	\$3,182,841
Travelers Cas & Surety Co	1.08%	\$3,010,737
Zurich Amer Ins Co	1.06%	\$2,941,176
Charter Oak Fire Ins Co	1.00%	\$2,785,082
Summitpoint Ins Co	0.95%	\$2,638,527

Total for Top 15 Insurers	75.51%	\$210,012,230
Total for All Other 239 Insurers	24.49%	\$68,113,211
Total for All 254 Insurers	100.00%	\$278,125,441

<b>Property and Casualty Total</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
State Farm Mut Auto Ins Co	11.15%	\$313,181,238
Erie Ins Prop & Cas Co	9.79%	\$275,047,865
State Farm Fire & Cas Co	4.88%	\$136,924,523
BrickStreet Mut Ins Co	4.81%	\$134,965,152
Nationwide Mut Ins Co	4.00%	\$112,267,713
Westfield Ins Co	2.74%	\$76,820,346
Allstate Prop & Cas Ins Co	1.98%	\$55,543,299
National Union Fire Ins Co Of Pitts	1.89%	\$53,193,594
State Auto Prop & Cas Ins Co	1.74%	\$48,954,429
Nationwide Ins Co Of Amer	1.68%	\$47,045,924
Allstate Ins Co	1.52%	\$42,733,463
Safeco Ins Co Of Amer	1.44%	\$40,541,389
Progressive Max Ins Co	1.41%	\$39,681,696
Nationwide Mut Fire Ins Co	1.20%	\$33,841,486
Nationwide Prop & Cas Ins Co	1.19%	\$33,481,169
Continental Cas Co	1.10%	\$30,798,151
Erie Ins Co	1.06%	\$29,647,665
Progressive Classic Ins Co	1.05%	\$29,591,948
Geico Gen Ins Co	0.99%	\$27,703,293
GEICO Advantage Ins Co	0.98%	\$27,449,826
Travelers Prop Cas Co Of Amer	0.98%	\$27,407,968
United Serv Automobile Assn	0.96%	\$27,028,600
West Virginia Mut Ins Co	0.93%	\$25,996,626
Farmers Mech Mut Fire Ins Of WV	0.85%	\$23,823,291
Cincinnati Ins Co	0.79%	\$22,296,931
Ace Amer Ins Co	0.79%	\$22,212,904
Liberty Mut Fire Ins Co	0.76%	\$21,376,928
Trumbull Ins Co	0.72%	\$20,156,122
Motorists Mut Ins Co	0.69%	\$19,353,033
Geico Ind Co	0.69%	\$19,291,545
Zurich Amer Ins Co	0.67%	\$18,743,896
USAA Gen Ind Co	0.60%	\$16,953,934
Federal Ins Co	0.59%	\$16,691,390
GEICO Choice Ins Co	0.58%	\$16,228,273
USAA Cas Ins Co	0.57%	\$15,877,012



<b>Property and Casualty Total (Continued)</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Farm Family Cas Ins Co	0.56%	\$15,763,116
American Natl Prop & Cas Co	0.55%	\$15,524,328
Hartford Ins Co Of The Midwest	0.48%	\$13,422,227
LM Gen Ins Co	0.46%	\$12,890,966
St Paul Fire & Marine Ins Co	0.45%	\$12,595,145
Auto Club Prop Cas Ins Co	0.45%	\$12,576,468
Property & Cas Ins Co Of Hartford	0.44%	\$12,486,853
Wva Ins Co	0.44%	\$12,294,308
American Select Ins Co	0.42%	\$11,711,351
Travelers Ind Co	0.41%	\$11,446,778
Travelers Cas Ins Co Of Amer	0.41%	\$11,409,422
National Cas Co	0.39%	\$10,912,454
Municipal Mut Ins Co	0.39%	\$10,908,233
Travelers Cas & Surety Co Of Amer	0.38%	\$10,595,050
Government Employees Ins Co	0.37%	\$10,364,369
Horace Mann Ins Co	0.37%	\$10,341,140
American Alt Ins Corp	0.37%	\$10,266,014

Total for Top 52 Insurers	75.07%	\$2,108,360,844
Total for All Other 578 Insurers	24.93%	\$700,112,597
Total for All 630 Insurers	100.00%	\$2,808,473,441

2016 WEST VIRGINIA LIFE, ACCIDENT AND HEALTH MARKET SHARE REPORT

Graphs display Top 10 or Top 75% of Market Share per Line

<b>Annuities</b>		
Company Name	Market Share	Premiums
Prudential Ins Co Of Amer	9.22%	\$125,667,231
Teachers Ins & Ann Assoc Of Amer	8.90%	\$121,367,781
Great W Life & Ann Ins Co	6.41%	\$87,357,569
Jackson Natl Life Ins Co	5.59%	\$76,161,406
Pruco Life Ins Co	4.11%	\$55,994,580
Forethought Life Ins Co	4.07%	\$55,543,382
American Gen Life Ins Co	3.42%	\$46,573,989
New York Life Ins & Ann Corp	3.24%	\$44,216,250
Lincoln Natl Life Ins Co	2.87%	\$39,172,191
Allianz Life Ins Co Of N Amer	2.81%	\$38,283,720
Northwestern Mut Life Ins Co	2.37%	\$32,285,767
Pacific Life Ins Co	2.30%	\$31,358,572
AXA Equitable Life Ins Co	2.26%	\$30,815,473
Athene Ann & Life Co	2.25%	\$30,737,200
Voya Retirement Ins & Ann Co	2.16%	\$29,500,780
Eagle Life Ins Co	2.16%	\$29,475,276
Midland Natl Life Ins Co	1.83%	\$24,992,263
Security Benefit Life Ins Co	1.77%	\$24,068,599
Fidelity & Guar Life Ins Co	1.70%	\$23,225,261
RiverSource Life Ins Co	1.70%	\$23,205,307
Metlife Ins Co USA	1.67%	\$22,801,163
Metropolitan Life Ins Co	1.63%	\$22,278,039
Variable Ann Life Ins Co	1.59%	\$21,706,249

Total for Top 23 Insurers	76.04%	\$1,036,788,048
Total for All Other 163 Insurers	23.96%	\$326,729,187
Total for All 183 Insurers	100.00%	\$1,363,517,235

<b>Collectively Renewable A&amp;H</b>		
Company Name	Market Share	Premiums
Unum Life Ins Co Of Amer	23.10%	\$27,510
Horace Mann Life Ins Co	21.30%	\$25,356
Cincinnati Life Ins Co	16.79%	\$19,993
Continental Gen Ins Co	9.44%	\$11,240
Washington Natl Ins Co	9.18%	\$10,932
Unified Life Ins Co	8.11%	\$9,652
Combined Ins Co Of Amer	4.78%	\$5,694
Bankers Life & Cas Co	2.19%	\$2,611
Union Fidelity Life Ins Co	1.96%	\$2,334
Mutual Of Omaha Ins Co	1.38%	\$1,648

Total for Top 10 Insurers	98.24%	\$116,970
Total for All Other 10 Insurers	1.76%	\$2,099
Total for All 20 Insurers	100.00%	\$119,069

<b>Credit A&amp;H</b>		
Company Name	Market Share	Premiums
CMFG Life Ins Co	38.56%	\$1,786,749
American Hlth & Life Ins Co	28.79%	\$1,333,933
Merit Life Ins Co	15.54%	\$719,980
Minnesota Life Ins Co	4.96%	\$230,068
American Bankers Ins Co Of FL	3.52%	\$162,972
Transamerica Life Ins Co	1.93%	\$89,394
Plateau Ins Co	1.30%	\$60,187
State Farm Mut Auto Ins Co	1.08%	\$50,126
American Natl Ins Co	0.62%	\$28,691
Protective Life Ins Co	0.53%	\$24,359

Total for Top 10 Insurers	96.81%	\$4,486,459
Total for All Other 15 Insurers	3.19%	\$147,634
Total for All 25 Insurers	100.00%	\$4,634,093

<b>Credit Life</b>		
Company Name	Market Share	Premiums
American Hlth & Life Ins Co	22.99%	\$1,091,642
CMFG Life Ins Co	22.30%	\$1,059,052
Merit Life Ins Co	16.01%	\$760,224
Plateau Ins Co	12.66%	\$601,365
Minnesota Life Ins Co	11.67%	\$554,185
American Bankers Life Assur Co Of FL	3.39%	\$160,786
Central States H & L Co Of Omaha	3.34%	\$158,661
Transamerica Life Ins Co	2.81%	\$133,271
Pavonia Life Ins Co of MI	1.45%	\$68,978
American Republic Ins Co	1.12%	\$53,015

Total for Top 10 Insurers	97.73%	\$4,641,179
Total for All Other 13 Insurers	2.27%	\$107,891
Total for All 23 Insurers	100.00%	\$4,749,070

<b>Federal Employees Health Benefits Program</b>		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	98.79%	\$332,915,738
Aetna Life Ins Co	1.12%	\$3,780,792
Humana Ins Co	0.09%	\$291,469

Total for Top 3 Insurers	100.00%	\$336,987,999
Total for All Other 0 Insurers	0.00%	\$0
Total for All 3 Insurers	100.00%	\$336,987,999

<b>Fraternal Life</b>		
Company Name	Market Share	Premiums
National Slovak Society Of The USA	30.55%	\$5,617,812
Woodmen World Life Ins Soc	17.82%	\$3,276,505
Independent Order Of Foresters Us Br	13.71%	\$2,521,845
Modern Woodmen Of Amer	13.66%	\$2,512,519
Thrivent Financial For Lutherans	10.00%	\$1,839,707
Knights Of Columbus	8.28%	\$1,522,618
Catholic United Financial	2.60%	\$478,980
Royal Neighbors Of Amer	0.96%	\$175,846
Degree Of Honor Protective Assn	0.95%	\$173,861
Assured Life Assn	0.24%	\$45,021

Total for Top 10 Insurers	98.78%	\$18,164,714
Total for All Other 17 Insurers	1.22%	\$225,174
Total for All 27 Insurers	100.00%	\$18,389,888

<b>Group A&amp;H</b>		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	48.32%	\$512,363,534
UnitedHealthcare Ins Co	12.38%	\$131,218,923
The Hlth Plan the Upper OH Valley In	7.02%	\$74,386,885
Aetna Life Ins Co	6.75%	\$71,566,520
Cigna Hlth & Life Ins Co	2.64%	\$28,025,790
THP Ins Co	2.31%	\$24,543,077
Metropolitan Life Ins Co	2.16%	\$22,879,311
Guardian Life Ins Co Of Amer	1.49%	\$15,799,721
Unum Life Ins Co Of Amer	1.25%	\$13,211,899
Ace Amer Ins Co	1.20%	\$12,733,993

Total for Top 10 Insurers	85.52%	\$906,729,653
Total for All Other 169 Insurers	14.48%	\$153,531,704
Total for All 179 Insurers	100.00%	\$1,060,261,357

<b>Group Life</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Minnesota Life Ins Co	18.13%	\$30,196,284
Metropolitan Life Ins Co	15.23%	\$25,360,726
New York Life Ins Co	9.85%	\$16,409,573
Prudential Ins Co Of Amer	7.38%	\$12,284,286
Homesteaders Life Co	6.13%	\$10,210,568
Securian Life Ins Co	4.74%	\$7,891,169
Unum Life Ins Co Of Amer	3.44%	\$5,735,281
Globe Life & Accident Ins Co	3.07%	\$5,105,863
Hartford Life & Accident Ins Co	2.73%	\$4,544,261
Lincoln Natl Life Ins Co	2.59%	\$4,309,349
Liberty Life Assur Co Of Boston	2.57%	\$4,282,274
Total for Top 11 Insurers	75.86%	\$126,329,634
Total for All Other 125 Insurers	24.14%	\$40,194,276
Total for All 136 Insurers	100.00%	\$166,523,910

<b>Health Insurers Reporting Dental Only</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Delta Dental of W VA	69.03%	\$25,769,234
United Concordia Ins Co	14.98%	\$5,593,001
Renaissance Life & Hlth Ins Co of Am	6.58%	\$2,457,350
Highmark West Virginia Inc.	3.22%	\$1,201,457
Delta Dental Ins Co	2.92%	\$1,090,542
Humana Ins Co	2.28%	\$852,192
Compbenefits Ins Co	0.80%	\$298,699
Dentegra Ins Co	0.17%	\$64,770
Pennsylvania Life Ins Co	0.01%	\$3,963
Total for Top 9 Insurers	100.00%	\$37,331,208
Total for All Other 0 Insurers	0.00%	\$0
Total for All 9 Insurers	100.00%	\$37,331,208

<b>Health Insurers Reporting Medicare Supplement</b>		
Company Name	Market Share	Premiums
UnitedHealthcare Ins Co	47.38%	\$86,558,751
Highmark West Virginia Inc.	10.60%	\$19,355,625
United Of Omaha Life Ins Co	5.68%	\$10,381,659
Omaha Ins Co	5.50%	\$10,045,019
Continental Life Ins Co Brentwood	5.08%	\$9,282,241
State Farm Mut Auto Ins Co	2.31%	\$4,212,221
Colonial Penn Life Ins Co	2.25%	\$4,108,354
Humana Ins Co	1.93%	\$3,524,715
Bankers Life & Cas Co	1.91%	\$3,492,481
American Retirement Life Ins Co	1.76%	\$3,216,833

Total for Top 10 Insurers	84.40%	\$154,177,899
Total for All Other 68 Insurers	15.60%	\$28,503,907
Total for All 78 Insurers	100.00%	\$182,681,806

<b>Health Insurers Reporting Other</b>		
Company Name	Market Share	Premiums
SilverScript Ins Co	28.72%	\$37,095,009
Humana Ins Co	21.90%	\$28,282,243
Highmark West Virginia Inc.	18.86%	\$24,356,822
Medco Containment Life Ins Co	9.95%	\$12,854,416
Wellcare Prescription Ins Inc	7.61%	\$9,830,509
Envision Ins Co	5.76%	\$7,445,125
HM Hlth Ins Co	4.26%	\$5,506,863
Avalon Ins Co	0.74%	\$951,679
Symphonix Hlth Ins Inc	0.66%	\$855,342
THP Ins Co	0.64%	\$833,036

Total for Top 10 Insurers	99.10%	\$128,011,044
Total for All Other 8 Insurers	0.90%	\$1,157,540
Total for All 18 Insurers	100.00%	\$129,168,584

<b>Health Insurers Reporting Title XIX Medicaid</b>		
Company Name	Market Share	Premiums
Coventry Hlth Care of W VA Inc	31.46%	\$496,415,408
Unicare Hlth Plan of WV Inc	30.71%	\$484,527,386
West Virginia Family Hlth Plan Inc	18.99%	\$299,576,726
The Hlth Plan the Upper OH Valley In	18.85%	\$297,372,031
Total for Top 4 Insurers	100.00%	\$1,577,891,551
Total for All Other 0 Insurers	0.00%	\$0
Total for All 4 Insurers	100.00%	\$1,577,891,551

<b>Health Insurers Reporting Title XVIII Medicare</b>		
Company Name	Market Share	Premiums
Humana Ins Co	69.98%	\$888,339,764
Coventry Hlth & Life Ins Co	8.49%	\$107,781,703
Highmark Senior Solutions Co	6.76%	\$85,817,131
Humana Benefit Plan of IL Inc	6.11%	\$77,534,328
Coventry Hlth Care of W VA Inc	4.20%	\$53,281,529
The Hlth Plan the Upper OH Valley In	3.83%	\$48,668,557
THP Ins Co	0.44%	\$5,548,971
Aetna Hlth Inc PA Corp	0.18%	\$2,344,639
UPMC Hlth Plan Inc	0.00%	\$54,432
Total for Top 9 Insurers	100.00%	\$1,269,371,054
Total for All Other 0 Insurers	0.00%	\$0
Total for All 9 Insurers	100.00%	\$1,269,371,054

<b>Health Insurers Reporting Vision Only</b>		
Company Name	Market Share	Premiums
Vision Serv Plan Ins Co	51.75%	\$3,158,832
Highmark West Virginia Inc.	35.39%	\$2,160,317
Renaissance Life & Hlth Ins Co of Am	4.40%	\$268,558
Vision Benefits of Amer Inc	4.38%	\$267,185
Humana Ins Co	2.65%	\$161,482
Compbenefits Ins Co	1.32%	\$80,504
United Concordia Ins Co	0.11%	\$6,929
Total for Top 7 Insurers	100.00%	\$6,103,807
Total for All Other 0 Insurers	0.00%	\$0
Total for All 7 Insurers	100.00%	\$6,103,807



<b>Individual A&amp;H</b>		
Company Name	Market Share	Premiums
Highmark West Virginia Inc.	56.91%	\$253,541,859
American Family Life Assur Co of Col	4.93%	\$21,982,730
United Of Omaha Life Ins Co	2.32%	\$10,331,264
Omaha Ins Co	2.23%	\$9,936,872
Continental Life Ins Co Brentwood	2.10%	\$9,369,591
Washington Natl Ins Co	1.98%	\$8,820,039
Northwestern Mut Life Ins Co	1.79%	\$7,995,081
Bankers Life & Cas Co	1.77%	\$7,900,749
Combined Ins Co Of Amer	1.76%	\$7,839,567
Genworth Life Ins Co	1.60%	\$7,142,835
Total for Top 10 Insurers	77.41%	\$344,860,587
Total for All Other 219 Insurers	22.59%	\$100,621,810
Total for All 229 Insurers	100.00%	\$445,482,397

<b>Industrial Life</b>		
Company Name	Market Share	Premiums
Transamerica Premier Life Ins Co	43.00%	\$18,639
Cincinnati Life Ins Co	16.92%	\$7,335
Athene Annuity & Life Assur Co	15.07%	\$6,534
United Ins Co Of Amer	8.29%	\$3,595
Western & Southern Life Ins Co	7.06%	\$3,061
American Gen Life Ins Co	6.44%	\$2,792
Universal Guar Life Ins Co	1.01%	\$436
Baltimore Life Ins Co	0.79%	\$344
American Natl Ins Co	0.61%	\$264
Lincoln Life & Ann Co of NY	0.55%	\$238
Transamerica Premier Life Ins Co	43.00%	\$18,639
Cincinnati Life Ins Co	16.92%	\$7,335
Athene Annuity & Life Assur Co	15.07%	\$6,534
United Ins Co Of Amer	8.29%	\$3,595
Western & Southern Life Ins Co	7.06%	\$3,061
Total for Top 10 Insurers	99.75%	\$43,238
Total for All Other 4 Insurers	0.25%	\$110
Total for All 14 Insurers	100.00%	\$43,348

<b>Long Term Care (Individual + Group)</b>		
<b>Company Name</b>	<b>Market Share</b>	<b>Premiums</b>
Genworth Life Ins Co	27.16%	\$8,808,791
Northwestern Long Term Care Ins Co	13.29%	\$4,308,492
Metropolitan Life Ins Co	8.70%	\$2,820,762
Bankers Life & Cas Co	7.72%	\$2,503,132
John Hancock Life Ins Co USA	6.94%	\$2,250,134
Unum Life Ins Co Of Amer	5.48%	\$1,776,578
RiverSource Life Ins Co	3.76%	\$1,219,531
Mutual Of Omaha Ins Co	3.11%	\$1,009,348
State Farm Mut Auto Ins Co	3.04%	\$986,421
New York Life Ins Co	2.44%	\$790,619
Total for Top 10 Insurers	81.64%	\$26,473,808
Total for All Other 63 Insurers	18.36%	\$5,954,087
Total for All 73 Insurers	100.00%	\$32,427,895

<b>Ordinary Life</b>		
<b>Company Name</b>	<b>Market</b>	<b>Premiums</b>
Northwestern Mut Life Ins Co	11.69%	\$50,708,994
State Farm Life Ins Co	7.24%	\$31,406,657
Transamerica Premier Life Ins Co	4.08%	\$17,697,690
Lincoln Natl Life Ins Co	3.30%	\$14,340,149
American Gen Life Ins Co	3.20%	\$13,872,497
American Income Life Ins Co	3.08%	\$13,353,693
John Hancock Life Ins Co USA	2.84%	\$12,318,661
United Of Omaha Life Ins Co	2.83%	\$12,285,256
Massachusetts Mut Life Ins Co	2.70%	\$11,732,935
New York Life Ins Co	2.69%	\$11,673,431
Pruco Life Ins Co	1.94%	\$8,416,534
Erie Family Life Ins Co	1.81%	\$7,838,714
AXA Equitable Life Ins Co	1.78%	\$7,708,774
Metropolitan Life Ins Co	1.74%	\$7,555,432
Nationwide Life & Ann Ins Co	1.71%	\$7,412,748
Metlife Ins Co USA	1.64%	\$7,100,324
Prudential Ins Co Of Amer	1.63%	\$7,085,419
Hartford Life & Ann Ins Co	1.52%	\$6,603,439
Transamerica Life Ins Co	1.46%	\$6,325,994
Bankers Life & Cas Co	1.45%	\$6,308,181
Guardian Life Ins Co Of Amer	1.44%	\$6,258,782
Protective Life Ins Co	1.14%	\$4,947,908
Primerica Life Ins Co	1.11%	\$4,830,883
Genworth Life & Ann Ins Co	1.11%	\$4,826,019
Nationwide Life Ins Co	1.07%	\$4,634,555
Western & Southern Life Ins Co	0.98%	\$4,241,222
Western Southern Life Assur Co	0.93%	\$4,025,751
Globe Life & Accident Ins Co	0.90%	\$3,895,120
Lincoln Benefit Life Co	0.83%	\$3,614,473
Minnesota Life Ins Co	0.83%	\$3,612,485
Farm Family Life Ins Co	0.79%	\$3,428,214
Lincoln Heritage Life Ins Co	0.74%	\$3,227,381
Midland Natl Life Ins Co	0.73%	\$3,147,676
Gerber Life Ins Co	0.70%	\$3,026,904
Great W Life & Ann Ins Co	0.69%	\$3,003,823
New York Life Ins & Ann Corp	0.64%	\$2,765,303
Colonial Penn Life Ins Co	0.60%	\$2,605,306

Total for Top 37 Insurers	75.55%	\$327,837,327
Total for All Other 260 Insurers	24.45%	\$106,114,236
Total for All 297 Insurers	100.00%	\$433,951,563

**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2016**

**Fraternal Insurers**

<b>NAIC Code</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Surplus</b>
56499	Assured Life Assn	CO	\$58,565,916	\$45,813,376	\$12,752,540
56030	Catholic Financial Life	WI	\$1,417,204,685	\$1,346,420,874	\$70,783,811
57053	Catholic United Financial	MN	\$919,281,819	\$890,156,931	\$29,124,888
56634	Croatian Fraternal Union Of Amer	PA	\$474,311,465	\$433,437,038	\$40,874,427
57088	Degree Of Honor Protective Assn	MN	\$202,883,110	\$196,477,789	\$6,405,321
57991	Everence Assn Inc	IN	\$439,075,828	\$331,006,099	\$108,069,729
56332	First Cath Slovak Ladies Assn USA	OH	\$866,267,376	\$766,876,843	\$99,390,534
56340	First Cath Slovak Union Of US & CN	OH	\$382,380,128	\$354,280,731	\$28,099,397
56685	GBU Financial Life	PA	\$2,192,369,095	\$2,038,293,966	\$154,075,129
56693	GCU	PA	\$1,549,960,643	\$1,441,428,668	\$108,531,975
58068	Independent Order Of Foresters Us Br	NY	\$3,154,451,812	\$2,909,752,580	\$244,699,232
56707	ISDA fraternal Assoc	PA	\$99,355,029	\$91,807,498	\$7,547,532
58033	Knights Of Columbus	CT	\$23,626,969,334	\$21,679,450,353	\$1,947,518,981
56758	Loyal Christian Benefit Assn	PA	\$185,373,374	\$181,832,550	\$3,540,824
57541	Modern Woodmen Of Amer	IL	\$15,401,301,492	\$13,768,518,993	\$1,632,782,498
56782	National Slovak Society Of The Usa	PA	\$1,025,532,480	\$981,969,406	\$43,563,074
56383	Order of United Commercial Travelers	OH	\$16,890,516	\$7,479,379	\$9,411,137
57622	Polish Natl Alliance Us Of Na	IL	\$435,950,678	\$416,534,764	\$19,415,914
57630	Polish Roman Catholic Union Of Amer	IL	\$201,573,919	\$193,865,266	\$7,708,653
57649	Polish Womens Alliance Of Amer	IL	\$51,899,831	\$52,868,493	(\$968,662)
57657	Royal Neighbors Of Amer	IL	\$979,305,939	\$790,204,086	\$189,101,855
56936	Serb Natl Federation	PA	\$42,181,631	\$39,233,505	\$2,948,125
57673	Slovene Natl Benefit Society	PA	\$208,816,849	\$202,628,358	\$6,188,490
58181	Supreme Council The Royal Arcanum	MA	\$109,423,179	\$97,328,093	\$12,095,086
56014	Thrivent Financial For Lutherans	WI	\$84,833,536,268	\$77,107,922,344	\$7,725,613,924
56006	Travelers Protective Assn Of Amer	MO	\$14,890,892	\$1,846,605	\$13,044,286
57711	Western Catholic Union	IL	\$181,951,866	\$173,094,823	\$8,857,043
57010	William Penn Assn	PA	\$411,862,799	\$384,364,125	\$27,498,675
56170	Womans Life Ins Society	MI	\$203,593,650	\$182,034,893	\$21,558,757
57320	Woodmen World Life Ins Soc	NE	\$10,846,690,311	\$9,576,454,552	\$1,270,235,759
<b>Totals for Non-Domestic Fraternal Insurers</b>			<b>\$150,533,851,914</b>	<b>\$136,683,382,981</b>	<b>\$13,850,468,934</b>

**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2015**

**Health Insurers**

<b>NAIC Code</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Business Type</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Net Worth</b>	<b>Premiums Written</b>
63444	Accendo Ins Co	UT	Life	\$13,685,092	\$4,097,829	\$9,587,263	\$0
95109	Aetna Hlth Inc PA Corp	PA	Health	\$1,380,004,306	\$921,798,459	\$458,205,847	\$4,015,558
72052	Aetna Hlth Ins Co	PA	Life	\$43,106,530	\$8,344,333	\$34,762,197	\$0
84697	American Specialty Hlth Ins Co	IN	Life	\$9,540,985	\$1,126,166	\$8,414,819	\$0
60250	AmFirst Ins Co	OK	Life	\$52,509,624	\$7,182,412	\$45,327,212	\$112,612
12151	Arcadian Hlth Plan Inc	WA	Health	\$275,771,796	\$104,763,026	\$171,008,770	\$0
12358	Avalon Ins Co	PA	Life	\$38,276,430	\$22,767,975	\$15,508,455	\$951,679
71013	Bankers Reserve Life Ins Co Of WI	WI	Life	\$410,427,048	\$186,734,848	\$223,692,201	\$0
95071	Baptist Hlth Plan Inc	KY	Health	\$76,171,272	\$57,050,152	\$19,121,119	\$0
15728	CareSource W VA Co	WV	Health	\$7,377,377	\$3,783,904	\$3,593,474	\$5,463,652
80799	Celtic Ins Co	IL	Life	\$593,029,861	\$539,777,964	\$53,251,897	\$21,466
86371	Clover Ins Co	NJ	Life	\$189,016,904	\$121,087,567	\$67,929,336	\$0
60984	Compbenefits Ins Co	TX	Life	\$37,880,349	\$7,202,513	\$30,677,836	\$379,203
81973	Coventry Hlth & Life Ins Co	MO	Life	\$1,512,484,475	\$367,156,683	\$1,145,327,792	\$106,400,288
95408	Coventry Hlth Care of W VA Inc	WV	Health	\$170,962,283	\$98,447,797	\$72,514,486	\$549,524,059
81396	Delta Dental Ins Co	DE	Life	\$254,433,443	\$132,963,093	\$121,470,350	\$1,103,737
12329	Delta Dental of W VA	WV	Health	\$12,443,661	\$4,583,943	\$7,859,718	\$25,818,454
73474	Dentegra Ins Co	DE	Life	\$84,451,705	\$40,979,883	\$43,471,822	\$64,891
67636	DSM USA Ins Co Inc	TX	Life	\$7,688,621	\$991,987	\$6,696,635	\$0
88595	Empheysis Ins Co	TX	Life	\$4,392,088	\$106,605	\$4,285,483	\$0
12747	Envision Ins Co	OH	Life	\$309,925,001	\$260,335,335	\$49,589,666	\$7,445,125
85286	Fresenius Hlth Plans Ins Co	IN	Life	\$30,913,050	\$15,160,044	\$15,753,006	\$0
78611	HCSC Ins Serv Co	IL	Life	\$581,525,169	\$391,685,369	\$189,839,800	\$0
70670	Health Care Serv Corp A Mut Legal Re	IL	Life	\$18,036,100,777	\$8,500,156,003	\$9,535,944,774	\$62,579
12902	Healthspring Life & Hlth Ins Co Inc	TX	Life	\$602,829,479	\$322,626,324	\$280,203,155	-\$19
15459	Highmark Senior Solutions Co	WV	Health	\$21,258,716	\$18,954,264	\$2,304,452	\$86,345,449
54828	Highmark West Virginia Inc.	WV	Health	\$675,654,388	\$362,993,734	\$312,660,654	\$1,156,966,241
71768	HM Hlth Ins Co	PA	Life	\$187,495,020	\$157,780,786	\$29,714,234	\$5,506,863
60052	Humana Benefit Plan of IL Inc	IL	Life	\$248,641,098	\$86,878,162	\$161,762,936	\$77,534,328
73288	Humana Ins Co	WI	Life	\$6,870,620,723	\$2,645,881,401	\$4,224,739,322	\$921,449,323
70580	Humanadental Ins Co	WI	Life	\$111,087,918	\$41,243,855	\$69,844,063	\$0
66753	Liberty Union Life Assur Co	MI	Life	\$14,034,553	\$9,841,486	\$4,193,066	\$0
60321	Mamsi Life & Hlth Ins Co	MD	Life	\$21,920,540	\$13,110,234	\$8,810,306	\$0
63762	Medco Containment Life Ins	PA	Life	\$1,688,976,561	\$1,226,431,923	\$462,544,638	\$12,854,416

**Health Insurers (Continued)**

<b>NAIC Code</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Business Type</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Net Worth</b>	<b>Premiums Written</b>
29076	Medical Mut Of OH	OH	P&C	\$1,991,521,499	\$595,733,119	\$1,395,788,380	\$0
94587	Members Hlth Ins Co	AZ	Life	\$32,829,708	\$1,913,869	\$30,915,839	\$0
18750	Merit Hlth Ins Co	IL	Life	\$146,955,129	\$88,671,272	\$58,283,857	\$498,798
96940	Optimum Choice Inc	MD	Health	\$58,203,518	\$38,300,532	\$19,902,986	\$1,084,115
67660	Pennsylvania Life Ins Co	PA	Life	\$53,981,435	\$23,444,934	\$30,536,501	\$38,293
93688	QCC Ins Co	PA	Life	\$1,157,626,785	\$756,578,719	\$401,048,066	-\$147
61700	Renaissance Life & Hlth Ins Co of Am	IN	Life	\$86,509,446	\$20,882,436	\$65,627,010	\$2,725,908
71420	Sierra Hlth & Life Ins Co Inc	NV	Life	\$2,396,904,112	\$1,219,484,542	\$1,177,419,570	\$0
12575	SilverScript Ins Co	TN	Life	\$2,823,572,736	\$2,024,409,956	\$799,162,780	\$38,001,962
80055	Smart Ins Co	AZ	Life	\$24,070,530	\$364,269	\$23,706,261	\$0
84549	Symphonix Hlth Ins Inc	IL	Life	\$531,560,641	\$472,414,347	\$59,146,294	\$840,360
95677	The Hlth Plan the Upper OH Valley In	WV	Health	\$265,248,677	\$115,508,623	\$149,740,054	\$420,754,600
60016	THP Ins Co	WV	Life	\$43,029,402	\$18,949,890	\$24,079,512	\$32,110,100
92525	TruAssure Ins Co	IL	Life	\$7,150,880	\$1,168,171	\$5,982,709	\$79,189
11810	Unicare Hlth Plan of WV Inc	WV	Health	\$120,049,078	\$48,342,359	\$71,706,719	\$487,544,748
85766	United Concordia Ins Co	AZ	Life	\$62,234,481	\$26,823,916	\$35,410,565	\$5,599,930
95216	UPMC Hlth Plan Inc	PA	Health	\$454,006,051	\$240,912,749	\$213,093,302	\$54,432
53953	Vision Benefits of Amer Inc	PA	Health	\$48,983,675	\$7,174,882	\$41,808,793	\$267,185
39616	Vision Serv Plan Ins Co	OH	P&C	\$228,975,742	\$104,888,420	\$124,087,322	\$3,158,832
64467	Wellcare Hlth Ins of KY Inc	KY	Life	\$682,887,079	\$399,655,447	\$283,231,632	\$0
10155	Wellcare Prescription Ins Inc	FL	Life	\$852,868,255	\$643,415,202	\$209,453,053	\$9,830,509
15020	West Virginia Family Hlth Plan Inc	WV	Health	\$60,748,582	\$52,422,557	\$8,326,025	\$299,576,726
<b>Totals for 9 Domestic Health Insurers</b>				<b>\$1,376,772,164</b>	<b>\$723,987,071</b>	<b>\$652,785,094</b>	<b>\$3,064,104,029</b>
<b>Totals for 47 Non-Domestic Health Insurers</b>				<b>\$45,327,782,120</b>	<b>\$22,861,499,199</b>	<b>\$22,466,282,920</b>	<b>\$1,200,081,415</b>
<b>Grand Totals for All 56 Health Insurers</b>				<b>\$46,704,554,284</b>	<b>\$23,585,486,270</b>	<b>\$23,119,068,014</b>	<b>\$4,264,185,444</b>

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2016

### Life Insurers

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
80985	4 Ever Life Ins Co	IL	\$207,497,489	\$124,867,113	\$2,500,000	\$0	\$80,130,376
77879	5 Star Life Ins Co	LA	\$286,577,159	\$246,412,422	\$2,500,050	\$0	\$37,664,687
71854	AAA Life Ins Co	MI	\$629,205,776	\$476,475,065	\$2,500,000	\$0	\$150,230,712
71471	Ability Ins Co	NE	\$1,203,362,547	\$1,181,945,137	\$2,500,000	\$0	\$18,917,410
62200	Accordia Life & Ann Co	IA	\$8,041,033,190	\$7,375,331,617	\$2,500,000	\$0	\$663,201,573
60348	Ace Life Ins Co	CT	\$51,706,821	\$43,036,875	\$2,500,000	\$0	\$6,169,946
78700	Aetna Hlth & Life Ins Co	CT	\$2,388,618,145	\$2,106,080,750	\$2,500,000	\$0	\$280,037,396
60054	Aetna Life Ins Co	CT	\$22,376,187,164	\$18,896,985,246	\$62,765,560	\$0	\$3,416,436,358
82406	All Savers Ins Co	IN	\$1,551,506,002	\$497,349,939	\$2,500,000	\$0	\$1,051,656,063
69604	Allianz Life & Ann Co	MN	\$10,832,622	\$2,810,895	\$2,500,000	\$0	\$5,521,727
90611	Allianz Life Ins Co Of N Amer	MN	\$127,557,707,794	\$121,392,428,356	\$20,000,000	\$18,903,484	\$6,126,375,954
70866	Allstate Assur Co	IL	\$716,711,385	\$582,797,788	\$3,000,000	\$0	\$130,913,598
60186	Allstate Life Ins Co	IL	\$32,126,975,801	\$29,080,360,147	\$5,402,600	\$0	\$3,041,213,054
60216	Amalgamated Life Ins Co	NY	\$122,944,427	\$65,155,013	\$2,500,000	\$0	\$55,289,414
68594	American Amicable Life Ins Co Of TX	TX	\$273,037,633	\$228,561,510	\$3,158,420	\$0	\$41,317,703
60275	American Bankers Life Assur Co Of FL	FL	\$378,701,171	\$324,025,000	\$4,472,341	\$0	\$50,203,830
66001	American Benefit Life Ins Co	OK	\$124,408,610	\$107,124,796	\$1,650,000	\$0	\$15,633,814
12321	American Continental Ins Co	TN	\$228,967,524	\$134,987,089	\$1,500,000	\$0	\$92,480,435
92738	American Equity Invest Life Ins Co	IA	\$47,580,206,852	\$44,853,543,281	\$2,500,000	\$0	\$2,724,163,571
60380	American Family Life Assur Co of Col	NE	\$108,871,354,819	\$97,650,299,555	\$3,879,605	\$0	\$11,217,175,659
60399	American Family Life Ins Co	WI	\$5,497,452,570	\$4,496,092,136	\$2,500,000	\$0	\$998,860,434
60410	American Fidelity Assur Co	OK	\$5,446,761,028	\$5,032,158,571	\$2,500,000	\$0	\$412,102,457
60429	American Fidelity Life Ins Co	FL	\$422,530,682	\$353,606,095	\$2,500,000	\$0	\$66,424,587
69337	American Fin Security Life Ins Co	MO	\$7,899,507	\$1,917,561	\$1,500,000	\$0	\$4,481,946
60488	American Gen Life Ins Co	TX	\$170,849,934,111	\$161,849,414,166	\$6,000,000	\$850,000	\$8,993,669,945
60534	American Heritage Life Ins Co	FL	\$1,885,615,762	\$1,541,300,602	\$3,311,316	\$0	\$341,003,844
60518	American Hlth & Life Ins Co	TX	\$924,203,272	\$709,065,266	\$3,000,000	\$0	\$212,138,006
60542	American Home Life Ins Co	KS	\$254,438,346	\$232,986,616	\$0	\$0	\$21,451,730
60577	American Income Life Ins Co	IN	\$3,385,202,219	\$3,116,355,044	\$11,680,107	\$0	\$257,167,068
89427	American Labor Life Ins Co	AZ	\$9,358,711	\$2,193,198	\$1,500,000	\$0	\$5,665,513
81213	American Maturity Life Ins Co	CT	\$60,601,086	\$12,541,306	\$2,500,000	\$0	\$45,559,780
67989	American Memorial Life Ins Co	SD	\$2,962,103,234	\$2,846,652,730	\$2,500,000	\$0	\$112,950,504
65811	American Modern Life Ins Co	OH	\$44,677,379	\$14,149,605	\$2,500,000	\$0	\$28,027,774
60739	American Natl Ins Co	TX	\$18,721,092,181	\$15,735,183,280	\$30,832,449	\$0	\$2,955,076,452
71773	American Natl Life Ins Co Of TX	TX	\$122,523,153	\$87,351,585	\$3,000,000	\$0	\$32,171,568

**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
91785	American Phoenix Life & Reassur Co	CT	\$6,339,245	\$689,577	\$2,500,000	\$0	\$3,149,668
80624	American Progressive L&H Ins Of NY	NY	\$215,003,472	\$105,696,845	\$2,500,050	\$0	\$106,806,577
60801	American Public Life Ins Co	OK	\$90,286,515	\$63,872,774	\$2,642,200	\$0	\$23,771,541
67679	American Republic Corp Ins Co	NE	\$23,991,904	\$15,071,076	\$1,500,000	\$0	\$7,420,828
60836	American Republic Ins Co	IA	\$937,566,473	\$426,454,321	\$5,000,000	\$0	\$506,112,152
88366	American Retirement Life Ins Co	OH	\$76,891,577	\$36,237,748	\$2,500,000	\$0	\$38,153,829
92649	American Underwriters Life Ins Co	AZ	\$69,505,834	\$60,890,107	\$1,011,669	\$0	\$7,604,058
60895	American United Life Ins Co	IN	\$24,931,829,175	\$23,971,375,868	\$5,000,000	\$0	\$955,453,307
61999	Americo Fin Life & Ann Ins Co	TX	\$4,281,919,166	\$3,820,145,853	\$2,638,308	\$0	\$459,135,005
61301	Ameritas Life Ins Corp	NE	\$18,696,585,738	\$17,212,519,710	\$2,500,000	\$0	\$1,481,566,028
72222	Amica Life Ins Co	RI	\$1,240,659,713	\$961,838,404	\$5,000,000	\$0	\$273,821,309
93661	Annuity Investors Life Ins Co	OH	\$3,063,427,349	\$2,793,980,214	\$2,500,000	\$0	\$266,947,135
61069	Anthem Life Ins Co	IN	\$623,258,714	\$514,374,134	\$3,267,547	\$0	\$105,617,033
71439	Assurity Life Ins Co	NE	\$2,605,020,410	\$2,280,110,234	\$2,500,000	\$0	\$322,410,180
68039	Athene Ann & Life Assur Co of NY	NY	\$3,261,234,878	\$3,030,197,485	\$2,500,875	\$0	\$228,536,518
61689	Athene Ann & Life Co	IA	\$47,984,664,271	\$46,871,325,228	\$10,000,000	\$0	\$1,103,339,043
61492	Athene Annuity & Life Assur Co	DE	\$10,350,656,536	\$9,078,236,580	\$2,500,000	\$0	\$1,269,919,957
61115	Atlantic Coast Life Ins Co	SC	\$348,552,698	\$326,658,464	\$1,500,000	\$0	\$20,394,234
74900	Aurigen Reins Co of Amer	AR	\$45,801,223	\$22,984,669	\$2,500,000	\$0	\$20,316,554
61182	Aurora Natl Life Assur Co	CA	\$2,935,377,178	\$2,808,845,950	\$3,000,000	\$0	\$123,531,228
68365	AXA Corp Solutions Life Reins Co	DE	\$240,464,073	\$91,824,954	\$3,269,000	\$0	\$145,370,119
62880	AXA Equitable Life & Ann Co	CO	\$467,322,099	\$447,560,219	\$2,500,000	\$0	\$17,261,880
62944	AXA Equitable Life Ins Co	NY	\$174,067,923,580	\$169,221,225,388	\$2,500,000	\$0	\$4,844,198,192
61212	Baltimore Life Ins Co	MD	\$1,241,746,363	\$1,160,413,079	\$2,500,000	\$0	\$78,833,284
61239	Bankers Fidelity Life Ins Co	GA	\$144,259,181	\$110,828,947	\$2,500,000	\$0	\$30,930,233
61263	Bankers Life & Cas Co	IL	\$17,602,022,841	\$16,301,679,860	\$10,000,000	\$0	\$1,290,342,981
81043	Bankers Life Ins Co	NC	\$447,366,520	\$419,988,490	\$2,176,504	\$823,496	\$24,378,031
94250	Banner Life Ins Co	MD	\$2,881,946,378	\$2,400,262,561	\$2,800,000	\$664,557	\$478,219,260
61395	Beneficial Life Ins Co	UT	\$2,298,442,267	\$2,121,079,452	\$2,500,000	\$0	\$174,862,815
64890	Berkley Life & Hlth Ins Co	IA	\$267,746,003	\$124,013,556	\$2,500,002	\$0	\$141,232,446
62345	Berkshire Hathaway Life Ins Co NE	NE	\$17,969,607,195	\$13,571,182,333	\$3,000,000	\$0	\$4,395,424,862
71714	Berkshire Life Ins Co of Amer	MA	\$3,526,660,056	\$3,325,021,259	\$3,198,000	\$0	\$198,440,797
61476	Boston Mut Life Ins Co	MA	\$1,359,711,894	\$1,181,717,961	\$0	\$0	\$177,993,933
61581	Capitol Life Ins Co	TX	\$241,518,428	\$216,146,065	\$3,080,000	\$0	\$22,292,363
61727	Central Reserve Life Ins Co	OH	\$30,572,832	\$1,223,199	\$2,500,000	\$0	\$26,849,633
61735	Central Security Life Ins Co	TX	\$91,914,212	\$87,254,368	\$2,000,000	\$0	\$2,659,848



**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
61751	Central States H & L Co Of Omaha	NE	\$420,020,957	\$285,759,848	\$0	\$0	\$134,261,109
61883	Central United Life Ins Co	AR	\$384,999,076	\$289,394,856	\$2,500,000	\$200,000	\$92,904,220
80896	Centre Life Ins Co	MA	\$1,809,799,993	\$1,715,994,039	\$2,500,000	\$0	\$91,305,954
62383	Centurion Life Ins Co	IA	\$1,288,219,897	\$970,488,248	\$2,500,000	\$0	\$315,231,649
61832	Chesapeake Life Ins Co	OK	\$133,324,319	\$63,604,245	\$2,668,000	\$0	\$67,052,074
61859	Christian Fidelity Life Ins Co	TX	\$63,906,258	\$35,894,857	\$2,520,000	\$0	\$25,491,401
61875	Church Life Ins Corp	NY	\$297,068,432	\$240,407,769	\$6,000,000	\$0	\$50,660,663
71463	CICA Life Ins Co of Amer	CO	\$932,713,820	\$897,841,786	\$3,150,000	\$0	\$31,722,034
67369	Cigna Hlth & Life Ins Co	CT	\$7,410,885,968	\$4,020,792,613	\$2,520,000	\$0	\$3,387,573,355
76236	Cincinnati Life Ins Co	OH	\$4,266,450,845	\$4,066,122,787	\$3,000,000	\$0	\$197,328,058
61921	Citizens Security Life Ins Co	KY	\$24,011,079	\$9,568,755	\$1,500,724	\$0	\$12,941,600
15691	Clear Spring Life Ins Co	TX	\$281,012,799	\$229,126,804	\$3,000,000	\$0	\$48,885,995
93432	CM Life Ins Co	CT	\$8,462,232,355	\$6,915,558,560	\$2,500,000	\$0	\$1,544,173,795
62626	CMFG Life Ins Co	IA	\$16,573,511,521	\$14,570,841,641	\$7,500,000	\$0	\$1,995,169,880
62049	Colonial Life & Accident Ins Co	SC	\$3,143,855,416	\$2,581,723,297	\$15,076,209	\$0	\$547,055,909
62065	Colonial Penn Life Ins Co	PA	\$854,721,105	\$758,896,015	\$2,500,000	\$0	\$93,325,090
84786	Colorado Bankers Life Ins Co	NC	\$354,054,276	\$295,565,643	\$1,500,000	\$1,000,000	\$55,988,633
76023	Columbian Life Ins Co	IL	\$319,555,861	\$292,710,097	\$2,512,125	\$0	\$24,333,639
62103	Columbian Mut Life Ins Co	NY	\$1,397,979,855	\$1,301,766,800	\$0	\$0	\$96,213,055
99937	Columbus Life Ins Co	OH	\$3,769,165,449	\$3,479,109,702	\$10,000,000	\$0	\$280,055,747
62146	Combined Ins Co Of Amer	IL	\$1,432,051,226	\$1,300,554,350	\$28,338,567	\$0	\$103,158,309
81426	Commercial Travelers Mut Ins Co	NY	\$16,561,397	\$11,647,270	\$0	\$0	\$4,914,127
84824	Commonwealth Ann & Life Ins Co	MA	\$11,379,079,563	\$9,223,464,204	\$2,526,000	\$0	\$2,153,089,359
77828	Companion Life Ins Co	SC	\$338,691,623	\$152,448,127	\$2,500,000	\$0	\$183,743,496
62308	Connecticut Gen Life Ins Co	CT	\$17,646,348,971	\$13,571,962,128	\$29,891,610	\$0	\$4,044,495,233
62359	Constitution Life Ins Co	TX	\$444,069,569	\$388,511,017	\$2,681,100	\$0	\$52,877,452
62375	Consumers Life Ins Co	OH	\$41,823,917	\$18,527,821	\$1,600,000	\$0	\$21,696,096
71730	Continental Amer Ins Co	NE	\$607,026,336	\$432,670,787	\$2,500,000	\$300,000	\$171,555,549
71404	Continental Gen Ins Co	TX	\$1,344,137,118	\$1,267,225,359	\$4,196,559	\$0	\$72,715,200
68500	Continental Life Ins Co Brentwood	TN	\$307,080,148	\$133,249,663	\$2,504,150	\$0	\$171,326,335
78301	Corvesta Life Ins Co	AZ	\$9,314,494	\$1,237,651	\$2,500,000	\$0	\$5,576,843
94218	Country Investors Life Assur Co	IL	\$297,281,220	\$108,361,516	\$3,000,000	\$0	\$185,919,703
62553	Country Life Ins Co	IL	\$9,170,467,553	\$8,031,807,192	\$4,500,000	\$0	\$1,134,160,362
82880	CSI Life Ins Co	NE	\$19,748,305	\$5,862,456	\$3,000,000	\$0	\$10,885,844
71129	Dearborn Natl Life Ins Co	IL	\$1,872,506,789	\$1,375,474,730	\$5,004,000	\$0	\$492,028,059
62634	Delaware Amer Life Ins Co	DE	\$132,754,580	\$60,204,974	\$2,500,000	\$0	\$70,049,606
79065	Delaware Life Ins Co	DE	\$37,683,973,521	\$36,048,076,193	\$6,437,000	\$0	\$1,629,460,328
97705	Direct Gen Life Ins Co	SC	\$25,525,998	\$10,411,478	\$2,500,000	\$0	\$12,614,520

Life Insurers (Continued)							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13183	Eagle Life Ins Co	IA	\$527,620,587	\$361,012,989	\$2,500,000	\$0	\$164,107,598
84174	ELCO Mut Life & Ann	IL	\$704,022,769	\$652,592,401	\$0	\$0	\$51,430,364
62928	EMC Natl Life Co	IA	\$947,884,563	\$843,906,169	\$11,666,700	\$24,000,000	\$68,311,694
68276	Employers Reassur Corp	KS	\$11,334,914,873	\$10,356,529,683	\$2,550,000	\$0	\$975,835,190
64149	EPIC Life Ins Co	WI	\$46,203,215	\$31,625,503	\$2,000,000	\$0	\$12,577,712
62952	Equitable Life & Cas Ins Co	UT	\$313,614,537	\$268,837,242	\$2,500,000	\$0	\$42,277,295
62510	Equitrust Life Ins Co	IL	\$17,268,012,692	\$16,336,402,283	\$3,000,000	\$0	\$928,610,409
70769	Erie Family Life Ins Co	PA	\$2,247,013,418	\$1,936,286,705	\$3,780,400	\$0	\$306,946,313
70742	Family Benefit Life Ins Co	MO	\$131,699,987	\$122,558,188	\$1,604,378	\$0	\$7,537,421
77968	Family Heritage Life Ins Co Of Amer	OH	\$1,108,816,313	\$1,004,588,622	\$2,556,950	\$0	\$101,670,741
63053	Family Life Ins Co	TX	\$155,846,617	\$121,888,470	\$5,000,000	\$0	\$28,958,147
74004	Family Serv Life Ins Co	TX	\$326,401,662	\$291,762,683	\$2,500,000	\$0	\$32,138,980
63126	Farm Family Life Ins Co	NY	\$1,343,382,836	\$1,164,320,787	\$3,000,550	\$0	\$176,061,499
63177	Farmers New World Life Ins Co	WA	\$7,155,345,025	\$6,627,643,258	\$6,599,833	\$0	\$521,101,934
63223	Federal Life Ins Co	IL	\$227,519,338	\$212,803,141	\$2,500,000	\$0	\$12,216,197
63258	Federated Life Ins Co	MN	\$1,776,836,190	\$1,417,027,730	\$4,000,000	\$0	\$355,808,460
63274	Fidelity & Guar Life Ins Co	IA	\$21,414,228,593	\$20,091,179,642	\$3,000,000	\$0	\$1,320,048,951
93696	Fidelity Investments Life Ins Co	UT	\$25,859,639,234	\$25,029,616,726	\$3,000,000	\$0	\$827,022,508
63290	Fidelity Life Assn A Legal Reserve L	IL	\$405,013,708	\$272,788,478	\$2,500,000	\$0	\$129,725,230
71870	Fidelity Security Life Ins Co	MO	\$875,125,453	\$688,279,022	\$2,500,000	\$3,000,000	\$181,346,430
78093	Financial Assur Life Ins Co	TX	\$11,548,800	\$787,815	\$1,500,000	\$0	\$9,260,985
69140	First Allmerica Fin Life Ins Co	MA	\$3,435,046,095	\$3,250,281,065	\$5,000,010	\$0	\$179,765,020
90328	First Hlth Life & Hlth Ins Co	TX	\$454,919,549	\$243,832,745	\$2,500,000	\$0	\$208,586,804
67652	First Penn Pacific Life Ins Co	IN	\$1,578,933,080	\$1,377,231,161	\$2,500,000	\$0	\$199,201,919
63495	Foresters Life Ins Ann Co	NY	\$2,142,196,577	\$2,082,076,324	\$2,538,162	\$0	\$57,582,091
91642	Forethought Life Ins Co	IN	\$24,910,992,470	\$23,278,823,264	\$2,500,000	\$0	\$1,629,669,205
62324	Freedom Life Ins Co Of Amer	TX	\$100,221,058	\$49,073,112	\$1,761,816	\$0	\$49,386,130
99775	Funeral Directors Life Ins Co	TX	\$1,248,024,468	\$1,137,599,976	\$2,500,000	\$0	\$107,924,492
63657	Garden State Life Ins Co	TX	\$129,627,852	\$60,456,326	\$2,500,000	\$0	\$66,671,526
63665	General Amer Life Ins Co	MO	\$12,411,528,606	\$11,488,782,534	\$3,000,000	\$0	\$919,746,072
93521	General Fidelity Life Ins Co	SC	\$24,525,585	\$8,074,702	\$5,000,000	\$0	\$11,450,883
86258	General Re Life Corp	CT	\$3,504,636,486	\$2,860,368,459	\$108,750,000	\$0	\$535,518,027
73504	Generation Life Ins Co	MO	\$52,568,682	\$9,285,052	\$2,500,000	\$0	\$40,783,630
65536	Genworth Life & Ann Ins Co	VA	\$22,447,754,567	\$20,960,304,007	\$25,651,000	\$0	\$1,461,799,560
70025	Genworth Life Ins Co	DE	\$40,225,791,294	\$37,072,937,544	\$4,561,258	\$300,000	\$3,147,992,492
70939	Gerber Life Ins Co	NY	\$3,397,640,374	\$3,090,662,883	\$148,500,000	\$0	\$158,477,491
91472	Globe Life & Accident Ins Co	NE	\$3,955,340,023	\$3,694,721,881	\$6,027,899	\$300,000	\$254,290,243
62286	Golden Rule Ins Co	IN	\$529,488,173	\$359,437,760	\$3,262,704	\$0	\$166,787,709

**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
63967	Government Personnel Mut Life Ins Co	TX	\$835,139,443	\$714,259,111	\$0	\$0	\$120,880,332
63312	Great Amer Life Ins Co	OH	\$29,301,505,746	\$27,325,096,976	\$2,512,500	\$0	\$1,973,896,270
90212	Great Southern Life Ins Co	TX	\$216,608,302	\$169,136,013	\$2,500,000	\$0	\$44,972,289
68322	Great W Life & Ann Ins Co	CO	\$56,436,024,826	\$55,382,691,600	\$7,292,708	\$0	\$1,046,040,518
71480	Great Western Ins Co	UT	\$1,214,554,018	\$1,137,433,610	\$2,500,000	\$0	\$74,620,407
64211	Guarantee Trust Life Ins Co	IL	\$550,718,907	\$473,712,368	\$0	\$0	\$77,006,539
78778	Guardian Ins & Ann Co Inc	DE	\$16,780,860,630	\$16,520,477,827	\$2,500,000	\$0	\$257,882,803
64246	Guardian Life Ins Co Of Amer	NY	\$51,883,712,174	\$45,711,224,770	\$0	\$0	\$6,172,487,404
83607	Guggenheim Life & Ann Co	DE	\$13,716,199,017	\$13,065,082,189	\$2,750,000	\$0	\$648,366,828
88340	Hannover Life Reassur Co of Amer	FL	\$14,998,510,820	\$14,667,346,299	\$2,500,000	\$0	\$328,664,521
64327	Harleysville Life Ins Co	PA	\$411,847,849	\$367,605,227	\$1,530,000	\$0	\$42,712,622
70815	Hartford Life & Accident Ins Co	CT	\$8,785,878,300	\$7,162,028,370	\$2,500,000	\$0	\$1,621,349,930
71153	Hartford Life & Ann Ins Co	CT	\$36,793,192,089	\$34,879,433,741	\$2,500,000	\$0	\$1,911,258,348
88072	Hartford Life Ins Co	CT	\$111,449,826,857	\$107,051,918,228	\$5,690,000	\$0	\$4,392,218,629
92711	HCC Life Ins Co	IN	\$981,612,046	\$379,762,638	\$2,500,000	\$0	\$599,349,408
66141	Health Net Life Ins Co	CA	\$727,212,204	\$317,262,163	\$2,500,000	\$0	\$407,450,041
92908	HealthMarkets Ins Co	OK	\$25,262,844	\$9,286,731	\$3,000,000	\$0	\$12,976,113
64394	Heritage Life Ins Co	AZ	\$4,471,995,304	\$3,488,053,294	\$2,500,000	\$0	\$981,442,010
93440	HM Life Ins Co	PA	\$643,307,789	\$282,569,224	\$3,000,000	\$0	\$357,738,565
64505	Homesteaders Life Co	IA	\$2,771,528,463	\$2,591,044,236	\$0	\$0	\$180,484,227
64513	Horace Mann Life Ins Co	IL	\$8,845,207,345	\$8,398,193,160	\$2,500,000	\$0	\$444,514,187
91693	IA Amer Life Ins Co	TX	\$165,435,291	\$96,262,010	\$11,640,370	\$0	\$57,532,911
97764	Idealife Ins Co	CT	\$20,857,847	\$5,323,447	\$2,500,000	\$0	\$13,034,400
64580	Illinois Mut Life Ins Co	IL	\$1,434,323,781	\$1,208,372,635	\$0	\$0	\$225,951,146
64602	Independence Life & Ann Co	DE	\$3,028,041,847	\$2,845,226,259	\$2,500,350	\$0	\$180,315,238
81779	Individual Assur Co Life Hlth & Acc	OK	\$26,210,982	\$16,914,702	\$2,500,000	\$0	\$6,796,282
14406	Industrial Alliance Ins & Fin Serv I	TX	\$220,652,672	\$177,606,279	\$0	\$0	\$43,046,393
74780	Integrity Life Ins Co	OH	\$7,999,573,399	\$7,191,255,211	\$3,000,000	\$0	\$805,318,188
64904	Investors Heritage Life Ins Co	KY	\$448,992,906	\$423,034,867	\$2,500,000	\$0	\$23,458,039
63487	Investors Life Ins Co N Amer	TX	\$614,817,905	\$559,950,948	\$2,550,000	\$0	\$52,316,957
65056	Jackson Natl Life Ins Co	MI	\$204,781,178,712	\$199,862,310,898	\$13,800,000	\$0	\$4,905,067,814
64017	Jefferson Natl Life Ins Co	TX	\$4,610,567,423	\$4,571,535,839	\$5,009,112	\$0	\$34,022,472
65080	John Alden Life Ins Co	WI	\$227,574,931	\$211,987,197	\$2,600,000	\$0	\$12,987,734
93610	John Hancock Life & Hlth Ins Co	MA	\$11,875,204,106	\$11,151,646,935	\$10,955,800	\$0	\$712,601,371
65838	John Hancock Life Ins Co USA	MI	\$229,892,290,373	\$223,738,547,929	\$4,728,939	\$100,000	\$6,148,913,505
65110	Kanawha Ins Co	SC	\$2,342,977,664	\$2,196,013,339	\$4,624,469	\$0	\$142,339,856
65129	Kansas City Life Ins Co	MO	\$3,359,087,772	\$3,035,784,145	\$23,120,850	\$0	\$300,182,773
65242	Lafayette Life Ins Co	OH	\$4,911,434,820	\$4,622,779,463	\$2,500,000	\$0	\$286,155,357

**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
82252	Landmark Life Ins Co	TX	\$46,419,442	\$42,413,356	\$1,500,000	\$0	\$2,506,086
68543	Liberty Bankers Life Ins Co	OK	\$1,547,600,575	\$1,342,741,500	\$2,500,000	\$0	\$202,359,075
65315	Liberty Life Assur Co Of Boston	NH	\$17,479,290,194	\$16,318,329,860	\$2,500,000	\$0	\$1,158,460,334
65331	Liberty Natl Life Ins Co	NE	\$7,820,780,349	\$7,247,108,328	\$41,060,708	\$1,330,000	\$531,281,313
65498	Life Ins Co Of N Amer	PA	\$8,604,445,127	\$7,126,687,851	\$2,500,000	\$0	\$1,475,257,276
65528	Life Ins Co Of The Southwest	TX	\$16,805,443,841	\$15,737,562,378	\$3,000,000	\$0	\$1,064,881,462
97691	Life Of The South Ins Co	GA	\$103,382,496	\$83,020,525	\$2,500,000	\$0	\$17,861,973
91898	Lifecare Assur Co	AZ	\$2,282,456,915	\$2,180,098,698	\$2,500,000	\$0	\$99,858,217
77720	LifeSecure Ins Co	MI	\$309,154,669	\$276,650,195	\$2,500,017	\$0	\$30,004,457
99724	LifeShield Natl Ins Co	OK	\$69,761,583	\$45,269,121	\$2,500,000	\$0	\$21,992,462
65595	Lincoln Benefit Life Co	NE	\$11,517,599,186	\$10,958,064,527	\$2,500,000	\$0	\$557,034,659
65927	Lincoln Heritage Life Ins Co	IL	\$935,388,416	\$823,908,401	\$2,500,000	\$0	\$108,980,015
62057	Lincoln Life & Ann Co of NY	NY	\$13,729,788,477	\$12,522,437,830	\$2,640,000	\$0	\$1,204,710,647
65676	Lincoln Natl Life Ins Co	IN	\$221,258,928,365	\$213,785,949,303	\$25,000,000	\$0	\$7,447,979,062
60232	Lombard Intl Life Assur Co	PA	\$5,912,319,981	\$5,885,931,277	\$2,774,999	\$0	\$23,613,705
76694	London Life Reins Co	PA	\$289,306,204	\$230,767,415	\$14,000,000	\$0	\$44,538,789
68446	Longevity Ins Co	TX	\$7,809,814	\$236	\$2,792,306	\$0	\$5,017,272
65722	Loyal Amer Life Ins Co	OH	\$272,856,422	\$186,582,628	\$5,640,000	\$0	\$80,633,794
65781	Madison Natl Life Ins Co Inc	WI	\$329,743,532	\$150,765,036	\$3,600,000	\$0	\$175,378,496
65870	Manhattan Life Ins Co	NY	\$543,131,707	\$492,055,020	\$6,683,248	\$0	\$44,393,439
67083	Manhattan Natl Life Ins Co	OH	\$166,415,455	\$154,848,151	\$2,500,000	\$0	\$9,067,304
85561	MAPFRE Life Ins Co	DE	\$21,581,212	\$3,443,959	\$2,500,000	\$0	\$15,637,253
65935	Massachusetts Mut Life Ins Co	MA	\$223,670,465,625	\$208,246,975,669	\$0	\$0	\$15,423,489,956
69515	Medamerica Ins Co	PA	\$939,155,892	\$907,447,077	\$9,764,892	\$0	\$21,943,923
74322	Medical Benefits Mut Life Ins Co	OH	\$15,359,907	\$4,661,340	\$0	\$0	\$10,698,567
79987	Medico Corp Life Ins Co	NE	\$53,706,213	\$31,933,119	\$5,446,696	\$0	\$16,326,398
31119	Medico Ins Co	NE	\$87,268,815	\$48,515,924	\$5,000,000	\$0	\$33,752,891
86126	Members Life Ins Co	IA	\$73,915,859	\$50,710,428	\$5,000,000	\$0	\$18,205,430
65951	Merit Life Ins Co	IN	\$559,261,444	\$425,892,504	\$2,500,000	\$0	\$130,868,940
87726	Metlife Ins Co USA	DE	\$170,909,597,066	\$166,535,146,912	\$75,000,000	\$0	\$4,299,450,154
65978	Metropolitan Life Ins Co	NY	\$396,366,830,418	\$385,172,010,807	\$4,944,667	\$0	\$11,189,874,944
97136	Metropolitan Tower Life Ins Co	DE	\$4,403,664,879	\$3,735,008,496	\$2,500,000	\$0	\$666,156,383
66087	Mid West Natl Life Ins Co Of TN	TX	\$86,085,721	\$68,967,186	\$2,500,000	\$0	\$14,618,535
66044	Midland Natl Life Ins Co	IA	\$51,098,305,638	\$47,999,181,097	\$2,549,439	\$0	\$3,096,575,102
66109	Midwestern United Life Ins Co	IN	\$234,433,119	\$103,054,582	\$2,500,000	\$0	\$128,878,537
66168	Minnesota Life Ins Co	MN	\$40,438,053,170	\$37,466,451,287	\$5,000,000	\$0	\$2,966,601,883
70416	MML Bay State Life Ins Co	CT	\$4,814,287,017	\$4,525,992,578	\$2,500,200	\$0	\$285,794,239
66265	Monarch Life Ins Co	MA	\$667,085,709	\$662,400,786	\$6,007,730	\$0	-\$1,322,808

Life Insurers (Continued)							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
81442	Monitor Life Ins Co Of NY	NY	\$22,273,344	\$10,617,803	\$2,500,000	\$0	\$9,155,542
66370	Mony Life Ins Co	NY	\$7,386,893,667	\$6,921,905,389	\$2,500,000	\$0	\$462,488,278
78077	Mony Life Ins Co Of Amer	AZ	\$3,155,552,671	\$2,836,980,544	\$2,500,000	\$0	\$316,072,127
66311	Motorists Life Ins Co	OH	\$467,352,042	\$405,151,371	\$1,200,000	\$0	\$61,000,671
66346	Munich Amer Reassur Co	GA	\$7,663,885,484	\$6,993,645,062	\$6,000,000	\$0	\$664,240,422
88668	Mutual Of Amer Life Ins Co	NY	\$19,041,784,266	\$18,048,362,675	\$0	\$0	\$993,421,591
71412	Mutual Of Omaha Ins Co	NE	\$7,278,931,188	\$4,230,646,642	\$0	\$0	\$3,048,284,547
66427	Mutual Trust Life Ins Co a Pan Amer	IL	\$1,959,783,299	\$1,814,969,749	\$2,500,000	\$0	\$142,313,550
61409	National Benefit Life Ins Co	NY	\$513,917,789	\$349,602,025	\$2,500,000	\$0	\$161,815,762
66583	National Guardian Life Ins Co	WI	\$3,657,858,820	\$3,364,593,342	\$0	\$0	\$293,265,478
82538	National Hlth Ins Co	TX	\$25,852,588	\$13,804,332	\$2,270,963	\$230,000	\$9,547,293
66680	National Life Ins Co	VT	\$9,276,886,619	\$7,351,659,075	\$2,500,000	\$0	\$1,922,727,544
87963	National Teachers Assoc Life Ins Co	TX	\$510,506,381	\$408,075,846	\$2,500,000	\$0	\$99,930,535
66850	National Western Life Ins Co	CO	\$10,820,603,102	\$9,569,241,736	\$1,000,000	\$0	\$1,250,361,366
92657	Nationwide Life & Ann Ins Co	OH	\$14,466,198,988	\$13,497,950,978	\$2,640,000	\$0	\$965,608,010
66869	Nationwide Life Ins Co	OH	\$133,344,875,355	\$128,136,433,174	\$3,814,779	\$0	\$5,204,627,402
91626	New England Life Ins Co	MA	\$9,801,684,516	\$9,346,851,932	\$2,500,000	\$0	\$452,332,584
78743	New Era Life Ins Co	TX	\$504,188,333	\$429,098,995	\$2,500,000	\$0	\$72,589,338
69698	New Era Life Ins Co Of Midwest	TX	\$116,831,604	\$104,493,748	\$2,500,000	\$0	\$9,837,856
91596	New York Life Ins & Ann Corp	DE	\$141,352,943,548	\$132,628,428,683	\$25,000,000	\$0	\$8,699,514,865
66915	New York Life Ins Co	NY	\$170,761,834,718	\$150,654,273,612	\$0	\$0	\$20,107,561,106
66974	North Amer Co Life & Hlth Ins	IA	\$22,182,254,911	\$20,772,157,749	\$2,500,000	\$0	\$1,407,597,162
69000	Northwestern Long Term Care Ins Co	WI	\$172,726,124	\$90,499,151	\$2,500,000	\$0	\$79,726,973
67091	Northwestern Mut Life Ins Co	WI	\$250,507,191,101	\$230,277,606,895	\$0	\$0	\$20,229,584,206
81353	NYLife Ins Co Of AZ	AZ	\$182,925,507	\$78,992,583	\$2,500,000	\$0	\$101,432,924
67148	Occidental Life Ins Co Of NC	TX	\$254,588,767	\$226,022,876	\$2,500,000	\$0	\$26,065,891
89206	Ohio Natl Life Assur Corp	OH	\$3,956,973,955	\$3,679,023,277	\$9,600,005	\$0	\$268,350,673
67172	Ohio Natl Life Ins Co	OH	\$29,061,741,064	\$27,979,650,464	\$10,000,000	\$0	\$1,072,090,604
67180	Ohio State Life Ins Co	TX	\$13,414,318	\$2,820,523	\$2,500,000	\$0	\$8,093,795
67199	Old Amer Ins Co	MO	\$258,567,235	\$232,253,045	\$3,036,850	\$963,150	\$22,314,193
67261	Old Republic Life Ins Co	IL	\$124,957,804	\$93,529,389	\$2,500,000	\$0	\$28,928,415
76007	Old United Life Ins Co	AZ	\$81,609,239	\$37,757,381	\$2,500,000	\$0	\$41,351,858
88080	Omaha Hlth Ins Co	IL	\$17,085,943	\$362,870	\$5,000,000	\$0	\$11,723,073
13100	Omaha Ins Co	NE	\$99,152,174	\$49,949,576	\$2,000,000	\$0	\$47,202,598
88099	Optimum Re Ins Co	TX	\$170,051,835	\$136,055,666	\$2,500,000	\$0	\$31,496,169
69647	Optum Ins of OH Inc	OH	\$87,073,300	\$46,648,777	\$2,727,274	\$0	\$37,697,249
76112	Oxford Life Ins Co	AZ	\$1,684,348,203	\$1,495,069,378	\$2,500,000	\$0	\$186,778,825
97268	Pacific Life & Ann Co	AZ	\$6,582,775,677	\$6,043,345,385	\$2,900,000	\$0	\$536,530,292

**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
67466	Pacific Life Ins Co	NE	\$118,628,447,191	\$110,080,026,927	\$30,000,000	\$0	\$8,518,420,265
70785	Pacificare Life & Hlth Ins Co	IN	\$189,203,330	\$8,366,491	\$3,000,000	\$0	\$177,836,839
93459	Pan Amer Assur Co	LA	\$24,406,865	\$6,149,729	\$2,500,000	\$0	\$15,757,136
67539	Pan Amer Life Ins Co	LA	\$1,260,900,689	\$1,016,340,031	\$5,000,000	\$0	\$239,560,658
60003	Park Avenue Life Ins Co	DE	\$267,600,501	\$204,070,476	\$2,500,000	\$0	\$61,030,025
71099	Parker Centennial Assur Co	WI	\$90,785,865	\$44,301,438	\$2,500,000	\$0	\$43,984,427
67598	Paul Revere Life Ins Co	MA	\$3,790,415,273	\$3,539,018,942	\$9,800,000	\$0	\$241,596,331
93777	Pavonia Life Ins Co of MI	MI	\$1,057,409,955	\$994,215,991	\$2,500,000	\$0	\$60,693,964
93262	Penn Ins & Ann Co	DE	\$4,371,818,710	\$3,977,899,274	\$2,500,000	\$0	\$391,419,436
67644	Penn Mut Life Ins Co	PA	\$19,105,796,954	\$17,365,180,924	\$0	\$0	\$1,740,616,030
90247	Pharmacists Life Ins Co	IA	\$101,558,461	\$94,253,219	\$2,500,000	\$0	\$4,805,242
67784	Philadelphia Amer Life Ins Co	TX	\$263,269,024	\$229,050,674	\$3,000,000	\$0	\$31,218,350
93548	PHL Variable Ins Co	CT	\$6,386,821,705	\$6,220,088,765	\$2,500,000	\$0	\$164,232,940
93734	Phoenix Life & Ann Co	CT	\$31,841,275	\$20,952,426	\$2,500,000	\$0	\$8,388,849
67814	Phoenix Life Ins Co	NY	\$12,450,786,168	\$12,057,618,427	\$10,000,000	\$0	\$383,167,741
72125	Physicians Life Ins Co	NE	\$1,596,430,967	\$1,445,651,585	\$2,505,000	\$0	\$148,274,382
80578	Physicians Mut Ins Co	NE	\$2,208,570,092	\$1,289,404,177	\$0	\$0	\$919,165,915
67873	Pioneer Amer Ins Co	TX	\$55,143,139	\$43,511,157	\$2,500,000	\$0	\$9,131,982
67911	Pioneer Mut Life Ins Co	ND	\$517,255,353	\$470,796,056	\$3,000,000	\$0	\$43,459,297
67946	Pioneer Security Life Ins Co	TX	\$82,928,858	\$27,707,887	\$2,500,000	\$0	\$52,720,971
97152	Plateau Ins Co	TN	\$25,944,557	\$14,488,932	\$2,500,000	\$0	\$8,955,625
65919	Primerica Life Ins Co	MA	\$1,431,574,628	\$858,826,136	\$2,500,000	\$0	\$570,248,492
61271	Principal Life Ins Co	IA	\$171,337,717,794	\$166,693,927,063	\$2,500,000	\$0	\$4,641,290,731
71161	Principal Natl Life Ins Co	IA	\$239,847,686	\$111,971,824	\$2,500,000	\$0	\$125,375,862
68047	Professional Ins Co	TX	\$110,001,392	\$68,046,103	\$2,500,000	\$0	\$39,455,289
88536	Protective Life & Annuity Ins Co	AL	\$1,959,837,446	\$1,787,836,824	\$2,500,000	\$2,000	\$169,498,622
68136	Protective Life Ins Co	TN	\$44,644,937,893	\$40,408,038,215	\$5,000,000	\$0	\$4,231,899,677
67903	Provident Amer Life & Hlth Ins Co	OH	\$19,485,163	\$1,418,206	\$2,500,000	\$0	\$15,566,957
68195	Provident Life & Accident Ins Co	TN	\$8,272,593,093	\$7,544,425,745	\$43,501,205	\$0	\$684,666,143
79227	Pruco Life Ins Co	AZ	\$111,524,057,216	\$110,273,970,420	\$2,500,000	\$0	\$1,247,586,796
86630	Prudential Ann Life Assur Corp	AZ	\$58,775,749,272	\$53,057,595,812	\$2,500,000	\$0	\$5,715,653,460
68241	Prudential Ins Co Of Amer	NJ	\$260,294,334,274	\$249,120,638,357	\$2,500,000	\$0	\$11,171,195,917
93629	Prudential Retirement Ins & Ann Co	CT	\$71,587,950,909	\$70,567,460,548	\$2,500,000	\$0	\$1,017,990,361
68357	Reliable Life Ins Co	MO	\$20,990,037	\$9,598,266	\$4,000,000	\$0	\$7,391,771
68381	Reliance Standard Life Ins Co	IL	\$10,889,433,720	\$9,823,342,657	\$6,003,113	\$50,000,000	\$1,010,087,950
67105	Reliastar Life Ins Co	MN	\$19,828,482,342	\$18,166,445,936	\$2,500,000	\$100,000	\$1,659,436,406
61360	Reliastar Life Ins Co Of NY	NY	\$2,978,004,215	\$2,664,750,892	\$2,755,726	\$0	\$310,497,597
68462	Reserve Natl Ins Co	OK	\$126,855,475	\$86,640,290	\$2,572,500	\$0	\$37,642,685
61506	Resource Life Ins Co	IL	\$7,023,790	\$349,449	\$2,500,000	\$0	\$4,174,341

Life Insurers (Continued)							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
93572	RGA Reins Co	MO	\$25,432,771,662	\$23,911,127,895	\$2,500,000	\$0	\$1,519,143,767
65005	RiverSource Life Ins Co	MN	\$100,920,660,742	\$97,949,480,044	\$3,000,000	\$0	\$2,968,180,698
60183	S USA Life Ins Co Inc	AZ	\$13,102,299	\$5,569,180	\$3,511,000	\$0	\$4,022,119
60445	Sagicor Life Ins Co	TX	\$1,086,409,525	\$1,014,159,471	\$2,500,000	\$0	\$69,750,054
64688	SCOR Global Life Amer Reins Co	DE	\$1,327,603,409	\$1,123,542,518	\$2,677,500	\$0	\$201,383,391
87017	Scor Global Life Re Ins Co of DE	DE	\$470,462,796	\$369,419,864	\$5,002,500	\$0	\$96,040,427
87572	Scottish Re Us Inc	DE	\$1,501,776,685	\$1,445,057,031	\$3,600,000	\$0	\$53,119,654
93742	Securian Life Ins Co	MN	\$577,115,340	\$316,862,858	\$2,500,000	\$0	\$257,752,482
94072	Securitas Financial Life Ins Co	NC	\$5,847,633	\$101,176	\$2,000,000	\$0	\$3,746,458
68675	Security Benefit Life Ins Co	KS	\$29,812,875,847	\$28,251,208,324	\$7,000,130	\$0	\$1,554,667,393
68713	Security Life Of Denver Ins Co	CO	\$13,294,842,007	\$12,397,701,882	\$2,880,000	\$0	\$894,260,125
68772	Security Mut Life Ins Co Of NY	NY	\$2,722,394,387	\$2,559,657,370	\$0	\$0	\$162,737,017
76325	Senior Hlth Ins Co of PA	PA	\$2,744,535,287	\$2,716,512,099	\$2,500,005	\$5,000,000	\$20,523,182
78662	Senior Life Ins Co	GA	\$50,930,796	\$42,609,501	\$2,560,846	\$0	\$5,760,449
68810	Sentry Life Ins Co	WI	\$6,092,874,171	\$5,829,902,408	\$3,161,780	\$0	\$259,809,983
97241	Settlers Life Ins Co	WI	\$401,842,888	\$359,763,272	\$27,013,030	\$0	\$15,066,586
89958	Shelterpoint Ins Co	FL	\$8,573,444	\$458,467	\$2,500,000	\$0	\$5,614,976
68845	Shenandoah Life Ins Co	VA	\$1,077,355,210	\$993,630,102	\$2,500,000	\$0	\$81,225,108
69019	Standard Ins Co	OR	\$21,792,138,976	\$20,751,767,638	\$423,838,694	\$0	\$616,532,644
86355	Standard Life & Accident Ins Co	TX	\$518,825,685	\$231,738,397	\$3,000,000	\$0	\$284,087,288
69078	Standard Security Life Ins Co Of NY	NY	\$154,942,871	\$84,322,781	\$2,586,845	\$0	\$68,033,245
68985	Starmount Life Ins Co	LA	\$76,213,202	\$43,962,854	\$3,000,000	\$0	\$29,250,348
94498	State Farm Hlth Ins Co	IL	\$8,376,621	\$37,698	\$2,500,000	\$0	\$5,838,923
69108	State Farm Life Ins Co	IL	\$70,061,341,448	\$59,884,071,623	\$3,000,000	\$0	\$10,174,269,825
69116	State Life Ins Co	IN	\$6,754,114,809	\$6,294,297,086	\$3,000,000	\$0	\$456,817,723
69132	State Mut Ins Co	GA	\$279,385,127	\$253,303,609	\$0	\$0	\$26,081,518
89184	Sterling Investors Life Ins Co	IN	\$32,015,344	\$22,021,034	\$2,500,000	\$0	\$7,494,310
77399	Sterling Life Ins Co	IL	\$46,870,548	\$22,512,674	\$3,000,000	\$0	\$21,357,874
80926	Sun Life & Hlth Ins Co	MI	\$485,310,973	\$286,810,450	\$17,946,000	\$0	\$180,554,523
69272	Sunset Life Ins Co Of Amer	MO	\$329,105,863	\$296,748,524	\$5,320,000	\$0	\$27,037,341
69310	Surety Life Ins Co	NE	\$19,738,471	\$756,080	\$2,500,000	\$0	\$16,482,391
82627	Swiss Re Life & Hlth Amer Inc	MO	\$14,226,812,058	\$12,845,934,340	\$4,000,000	\$0	\$1,376,877,718
68608	Symetra Life Ins Co	IA	\$34,289,243,454	\$32,206,859,500	\$5,000,000	\$0	\$2,077,383,954
90581	Symetra Natl Life Ins Co	IA	\$17,134,704	\$6,474,427	\$2,500,000	\$0	\$8,160,277
69345	Teachers Ins & Ann Assoc Of Amer	NY	\$282,442,385,515	\$246,859,296,108	\$2,500,000	\$0	\$35,580,589,407
69353	Teachers Protective Mut Life Ins Co	PA	\$7,395,937	\$3,180,045	\$1,530,000	\$0	\$2,685,892

Life Insurers (Continued)							
NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
69396	Texas Life Ins Co	TX	\$1,104,949,199	\$1,025,296,545	\$3,177,360	\$0	\$76,475,296
70435	The Savings Bank Life Ins Co Of MA	MA	\$3,016,369,640	\$2,790,751,674	\$2,700,708	\$0	\$222,917,258
97721	Thrivent Life Ins Co	MN	\$3,615,270,003	\$3,458,883,742	\$5,000,000	\$0	\$151,386,262
60142	TIAA Cref Life Ins Co	NY	\$11,882,470,648	\$11,472,796,918	\$2,500,000	\$0	\$407,173,730
69477	Time Ins Co	WI	\$219,768,862	\$128,741,413	\$2,500,000	\$0	\$88,527,449
69566	Trans World Assur Co	CA	\$354,355,013	\$267,392,809	\$2,500,002	\$0	\$84,462,202
79022	Transamerica Advisors Life Ins Co	AR	\$8,309,562,668	\$7,613,519,633	\$2,500,000	\$0	\$693,543,035
70688	Transamerica Financial Life Ins Co	NY	\$32,318,394,920	\$31,226,090,494	\$2,142,750	\$459,810	\$1,089,701,866
86231	Transamerica Life Ins Co	IA	\$131,790,026,865	\$126,555,271,127	\$6,761,900	\$1,282,170	\$5,226,711,668
66281	Transamerica Premier Life Ins Co	IA	\$41,515,551,779	\$39,837,874,544	\$10,137,150	\$0	\$1,667,540,085
61425	Trustmark Ins Co	IL	\$1,460,155,869	\$1,165,404,624	\$2,500,000	\$0	\$292,251,245
62863	Trustmark Life Ins Co	IL	\$308,648,214	\$145,920,680	\$2,500,000	\$0	\$160,227,534
67423	UBS Life Ins Co USA	CA	\$40,992,604	\$990,856	\$2,500,000	\$0	\$37,501,748
80314	Unicare Life & Hlth Ins Co	IN	\$305,984,845	\$217,920,024	\$3,000,000	\$0	\$85,064,821
11121	Unified Life Ins Co	TX	\$219,032,669	\$193,173,999	\$1,750,000	\$750,000	\$23,358,670
91529	Unimerica Ins Co	WI	\$476,392,240	\$321,653,779	\$2,600,000	\$0	\$152,138,461
62596	Union Fidelity Life Ins Co	KS	\$19,644,463,183	\$18,878,624,232	\$2,903,775	\$0	\$762,935,178
69744	Union Labor Life Ins Co	MD	\$3,354,734,395	\$3,265,570,913	\$3,578,700	\$0	\$85,584,782
70408	Union Security Ins Co	KS	\$2,690,261,472	\$2,531,733,878	\$5,000,000	\$0	\$153,527,594
92916	United Amer Ins Co	NE	\$1,563,266,556	\$1,405,561,850	\$3,000,000	\$0	\$154,704,706
65269	United Benefit Life Ins Co	OH	\$2,992,908	\$46,961	\$1,500,000	\$0	\$1,445,947
87645	United Fidelity Life Ins Co	TX	\$766,507,408	\$293,088,541	\$4,000,000	\$0	\$469,418,867
63983	United Heritage Life Ins Co	ID	\$559,098,146	\$497,137,773	\$5,000,000	\$0	\$56,960,373
69922	United Home Life Ins Co	IN	\$88,215,778	\$68,140,066	\$2,503,247	\$0	\$17,572,465
69930	United Ins Co Of Amer	IL	\$3,775,972,788	\$3,368,558,444	\$10,152,088	\$0	\$397,262,257
69973	United Life Ins Co	IA	\$1,524,559,458	\$1,384,753,616	\$5,265,000	\$0	\$134,540,842
92703	United Natl Life Ins Co Of Amer	IL	\$23,822,265	\$18,815,965	\$1,000,000	\$0	\$4,006,300
69868	United Of Omaha Life Ins Co	NE	\$20,698,229,461	\$19,268,716,890	\$9,000,000	\$0	\$1,420,512,571
42129	United Security Assur Co Of PA	PA	\$20,590,998	\$9,357,969	\$2,500,000	\$0	\$8,733,029
70106	United States Life Ins Co in the Cit	NY	\$28,609,893,132	\$26,772,924,393	\$3,961,316	\$0	\$1,833,007,423
72850	United World Life Ins Co	NE	\$119,805,752	\$68,393,490	\$2,530,000	\$0	\$48,882,262
79413	UnitedHealthcare Ins Co	CT	\$17,922,647,014	\$12,672,200,284	\$3,000,000	\$0	\$5,247,446,730
97179	UnitedHealthcare Life Ins Co	WI	\$508,126,710	\$340,622,145	\$6,000,000	\$0	\$161,504,565
63819	Unity Financial Life Ins Co	OH	\$227,033,957	\$213,731,716	\$2,524,500	\$0	\$10,777,740
70130	Universal Guar Life Ins Co	OH	\$337,732,412	\$292,565,320	\$2,000,000	\$0	\$43,167,092
67601	Unum Ins Co	ME	\$59,484,460	\$14,485,711	\$2,500,000	\$0	\$42,498,748
62235	Unum Life Ins Co Of Amer	ME	\$21,077,758,126	\$19,391,241,171	\$5,000,000	\$0	\$1,681,516,956



**Life Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
80705	US Br Great West Life Assur Co	MI	\$77,029,751	\$54,471,419	\$0	\$0	\$22,558,332
80802	US Br Sun Life Assur Co of Canada	MI	\$19,562,812,546	\$18,543,768,661	\$0	\$0	\$1,019,043,885
80659	US Business of Canada Life Assur Co	MI	\$4,567,189,494	\$4,410,236,621	\$0	\$0	\$156,952,873
84530	US Financial Life Ins Co	OH	\$599,156,037	\$490,359,005	\$4,050,000	\$0	\$104,747,032
69663	USAA Life Ins Co	TX	\$24,028,816,764	\$21,666,374,222	\$2,500,000	\$55,000,000	\$2,304,942,542
94358	US Able Life	AR	\$498,200,972	\$256,570,637	\$4,925,000	\$0	\$236,705,334
68632	Vantis Life Ins Co	CT	\$255,377,677	\$200,999,226	\$1,000,000	\$0	\$53,378,450
70238	Variable Ann Life Ins Co	TX	\$76,674,792,671	\$74,286,968,325	\$3,575,000	\$0	\$2,384,249,346
80942	Voya Ins & Ann Co	IA	\$60,761,895,419	\$58,855,681,148	\$2,500,000	\$0	\$1,903,714,271
86509	Voya Retirement Ins & Ann Co	CT	\$93,159,736,743	\$91,200,413,703	\$2,750,000	\$0	\$1,956,573,040
70319	Washington Natl Ins Co	IN	\$5,397,646,217	\$4,966,502,357	\$25,036,850	\$0	\$406,107,010
70335	West Coast Life Ins Co	NE	\$5,158,402,161	\$4,710,023,433	\$5,000,000	\$0	\$443,378,727
70483	Western & Southern Life Ins Co	OH	\$10,107,674,362	\$5,292,144,253	\$1,000,000	\$0	\$4,814,530,109
92622	Western Southern Life Assur Co	OH	\$12,350,056,775	\$11,257,218,698	\$2,500,000	\$0	\$1,090,338,077
85189	Western United Life Assur Co	WA	\$1,157,780,056	\$1,083,075,378	\$2,500,000	\$0	\$72,204,678
62413	Wilcac Life Ins Co	IL	\$2,315,205,223	\$2,169,235,681	\$21,830,865	\$0	\$124,138,677
65900	Wilco Life Ins Co	IN	\$3,197,405,331	\$3,040,516,358	\$4,178,222	\$0	\$152,710,773
66133	Wilton Reassur Co	MN	\$2,866,569,270	\$2,192,395,329	\$1,000,030	\$0	\$673,173,911
60704	Wilton Reassur Life Co of NY	NY	\$905,141,578	\$808,883,750	\$2,502,500	\$0	\$93,755,325
71323	Zale Life Ins Co	AZ	\$11,752,088	\$2,050,039	\$2,500,000	\$0	\$7,202,049
90557	Zurich Amer Life Ins Co	IL	\$12,330,200,424	\$12,205,849,470	\$2,500,000	\$0	\$121,850,954
Total 394 Non-Domestic Life Insurers			\$6,411,650,173,445	\$6,007,196,337,363	\$2,415,877,015	\$165,558,667	\$401,872,400,424

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital and Surplus for 2016**

**Property Insurers**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25232	21st Century Advantage Ins Co	MN	\$29,470,628	\$146,391	\$4,200,000	\$0	\$29,324,237
44245	21st Century Assur Co	DE	\$70,287,799	\$534,072	\$5,000,000	\$0	\$69,753,727
36404	21st Century Cas Co	CA	\$12,438,140	\$62,455	\$3,300,000	\$0	\$12,375,685
34789	21st Century Centennial Ins Co	PA	\$593,045,882	\$4,188,168	\$4,200,000	\$0	\$588,857,714
12963	21st Century Ins Co	CA	\$944,964,921	\$10,097,298	\$3,000,000	\$0	\$934,867,623
32220	21st Century N Amer Ins Co	NY	\$584,934,483	\$21,339,696	\$5,000,000	\$0	\$563,594,787
36587	21st Century Natl Ins Co	NY	\$24,572,152	\$232,001	\$6,000,000	\$0	\$24,340,151
23795	21st Century Pacific Ins Co	CO	\$44,501,361	\$456,208	\$3,000,000	\$0	\$44,045,153
20796	21st Century Premier Ins Co	PA	\$285,155,716	\$2,144,647	\$4,200,000	\$0	\$283,011,069
23833	21st Century Security Ins Co	PA	\$199,667,796	\$2,107,344	\$3,000,000	\$0	\$197,560,452
22896	Aca Fin Guar Corp	MD	\$309,357,530	\$267,250,796	\$15,000,000	\$0	\$42,106,734
12934	Academic Medical Professionals Ins	VT	\$4,498,735	\$1,433,169	\$0	\$0	\$3,065,566
31325	Acadia Ins Co	NH	\$159,980,291	\$107,657,289	\$5,000,000	\$0	\$52,323,001
10807	ACCC Ins Co	TX	\$283,872,956	\$235,218,984	\$5,150,000	\$0	\$48,653,972
10349	Acceptance Cas Ins Co	NE	\$112,449,821	\$56,778,139	\$3,000,000	\$0	\$55,671,682
12304	Accident Fund Gen Ins Co	MI	\$272,125,115	\$202,248,702	\$3,000,000	\$0	\$69,876,413
10166	Accident Fund Ins Co of Amer	MI	\$3,114,132,876	\$2,216,761,874	\$3,000,000	\$0	\$897,371,002
12305	Accident Fund Natl Ins Co	MI	\$283,481,379	\$202,644,372	\$3,000,000	\$0	\$80,837,007
26379	Accredited Surety & Cas Co Inc	FL	\$46,001,527	\$22,930,883	\$3,519,000	\$0	\$23,070,644
22667	Ace Amer Ins Co	PA	\$13,035,791,582	\$10,223,425,255	\$5,000,000	\$0	\$2,812,366,327
20702	Ace Fire Underwriters Ins Co	PA	\$114,294,201	\$37,415,473	\$4,250,000	\$0	\$76,878,728
20699	Ace Prop & Cas Ins Co	PA	\$8,192,211,568	\$6,034,628,945	\$10,000,000	\$0	\$2,157,582,623
19984	ACIG Ins Co	IL	\$460,352,638	\$326,611,908	\$4,000,000	\$0	\$133,740,727
22950	Acstar Ins Co	IL	\$58,543,280	\$31,422,233	\$3,500,000	\$0	\$27,121,047
14184	Acuity A Mut Ins Co	WI	\$3,621,327,936	\$2,014,684,258	\$0	\$0	\$1,606,643,678
33987	ADM Ins Co	AZ	\$638,060,879	\$614,186,965	\$5,000,000	\$0	\$23,873,914
44318	Admiral Ind Co	DE	\$57,708,133	\$16,035,142	\$3,506,250	\$0	\$41,672,991
40517	Advantage Workers Comp Ins Co	IN	\$491,477,936	\$280,870,553	\$3,000,000	\$0	\$210,607,383
33898	Aegis Security Ins Co	PA	\$127,437,630	\$71,897,565	\$4,200,000	\$0	\$55,540,065
36153	Aetna Ins Co of CT	CT	\$16,103,951	\$458,083	\$3,000,000	\$0	\$15,645,868
10014	Affiliated Fm Ins Co	RI	\$2,992,883,000	\$1,374,231,235	\$4,000,000	\$7,250,000	\$1,618,651,765
13677	Affiliates Ins Recip a RRG	VT	\$6,839,353	\$1,599,878	\$0	\$0	\$5,239,475
22837	AGCS Marine Ins Co	IL	\$326,584,046	\$138,407,206	\$4,200,000	\$0	\$188,176,840
42757	Agri Gen Ins Co	IA	\$120,543,907	\$9,065,750	\$16,837,810	\$0	\$111,478,157
40258	AIG Assur Co	IL	\$34,446,201	\$1,315,191	\$5,040,000	\$0	\$33,131,010
19402	AIG Prop Cas Co	PA	\$4,179,989,808	\$3,228,296,720	\$5,000,000	\$0	\$951,693,088

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
13694	AIG Structured Mortgage Ins Co	NC	\$8,373,442	\$154,111	\$2,500,000	\$0	\$8,219,331
34886	AIOI Nissay Dowa Ins Co Of Amer	NY	\$133,161,290	\$71,032,850	\$5,000,000	\$0	\$62,128,440
19399	AIU Ins Co	NY	\$72,144,724	\$6,248,475	\$5,627,800	\$0	\$65,896,249
10957	Alamance Ins Co	IL	\$475,029,484	\$103,433,888	\$3,500,000	\$0	\$371,595,596
24899	Alea North America Ins Co	NY	\$101,202,856	\$19,535,983	\$4,880,012	\$0	\$81,666,873
13285	Allegheny Cas Co	NJ	\$34,944,159	\$12,100,181	\$1,500,000	\$3,200,000	\$22,843,978
10023	Alliance Of Nonprofits For Ins RRG	VT	\$99,198,518	\$64,034,304	\$0	\$0	\$35,164,213
35300	Allianz Global Risks US Ins Co	IL	\$8,002,547,196	\$6,070,698,710	\$2,915,000	\$26,233,900	\$1,931,848,486
11242	Allied Eastern Ind Co	PA	\$77,337,918	\$60,458,819	\$2,501,250	\$0	\$16,879,099
10127	Allied Ins Co of Amer	OH	\$50,114,062	\$35,940,195	\$3,000,000	\$0	\$14,173,867
11710	Allied Professionals Ins Co RRG	AZ	\$48,261,462	\$28,439,466	\$2,400,000	\$0	\$19,821,996
42579	Allied Prop & Cas Ins Co	IA	\$390,671,077	\$331,687,059	\$3,000,000	\$0	\$58,984,018
22730	Allied World Ins Co	NH	\$1,713,438,807	\$682,767,904	\$5,000,000	\$0	\$1,030,670,903
10690	Allied World Natl Assur Co	NH	\$306,193,787	\$150,719,352	\$10,000,000	\$0	\$155,474,434
16624	Allied World Specialty Ins Co	DE	\$795,181,092	\$382,075,989	\$3,500,000	\$0	\$413,105,102
10212	Allmerica Fin Alliance Ins Co	NH	\$20,254,414	\$29,699	\$5,000,000	\$0	\$20,224,715
41840	Allmerica Fin Benefit Ins Co	MI	\$40,536,835	\$33,092	\$4,200,000	\$0	\$40,503,743
29688	Allstate Fire & Cas Ins Co	IL	\$261,958,503	\$3,253,436	\$7,000,000	\$0	\$258,705,067
19240	Allstate Ind Co	IL	\$121,677,726	\$10,877,786	\$4,200,000	\$0	\$110,799,940
19232	Allstate Ins Co	IL	\$45,624,230,940	\$30,064,283,316	\$3,903,300	\$0	\$15,559,947,624
36455	Allstate Northbrook Ind Co	IL	\$58,155,190	\$343,907	\$4,200,000	\$0	\$57,811,283
17230	Allstate Prop & Cas Ins Co	IL	\$250,646,632	\$14,170,517	\$4,200,000	\$0	\$236,476,115
37907	Allstate Vehicle & Prop Ins Co	IL	\$59,379,662	\$4,775,770	\$4,375,000	\$0	\$54,603,892
32450	ALPS Prop & Cas Ins Co	MT	\$114,353,656	\$76,045,390	\$5,000,000	\$0	\$38,308,266
21296	Alterra Amer Ins Co	DE	\$421,790,999	\$228,813,313	\$9,000,000	\$0	\$192,977,686
18708	Ambac Assur Corp	WI	\$5,450,295,797	\$4,473,818,601	\$82,000,000	\$26,411,000	\$976,477,196
19100	Amco Ins Co	IA	\$951,707,161	\$750,378,961	\$3,000,000	\$0	\$201,328,200
12548	American Agri Business Ins Co	TX	\$675,831,664	\$645,605,374	\$2,700,000	\$0	\$30,226,290
10103	American Agricultural Ins Co	IN	\$1,249,233,575	\$673,317,543	\$31,881,000	\$31,129,000	\$575,916,032
19720	American Alt Ins Corp	DE	\$535,314,682	\$336,893,341	\$5,120,000	\$0	\$198,421,341
10232	American Assoc Of Othodontists RRG	AZ	\$46,341,394	\$31,814,577	\$1,190,850	\$0	\$14,526,817
21849	American Automobile Ins Co	MO	\$134,486,508	\$58,584,810	\$3,500,000	\$0	\$75,901,698
10111	American Bankers Ins Co Of FL	FL	\$1,986,257,225	\$1,457,728,206	\$5,083,164	\$0	\$528,529,019
11240	American Builders Ins Co	DE	\$132,524,357	\$91,823,759	\$2,500,000	\$0	\$40,700,598
20427	American Cas Co Of Reading PA	PA	\$139,574,400	\$71,531	\$4,200,000	\$0	\$139,502,868
19941	American Commerce Ins Co	OH	\$336,139,140	\$227,877,822	\$3,226,140	\$0	\$108,261,319

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
45934	American Compensation Ins Co	MN	\$71,475,451	\$17,909,384	\$3,500,000	\$0	\$53,566,067
10216	American Contractors Ind Co	CA	\$302,094,195	\$184,994,969	\$2,100,000	\$0	\$117,099,226
12300	American Contractors Ins Co RRG	TX	\$24,285,423	\$14,555,405	\$2,500,000	\$0	\$9,730,018
19690	American Economy Ins Co	IN	\$69,540,410	\$2,166,180	\$5,000,000	\$0	\$67,374,231
37990	American Empire Ins Co	OH	\$50,562,074	\$30,812,253	\$3,100,000	\$0	\$19,749,821
10819	American Equity Specialty Ins Co	CT	\$77,641,484	\$49,167,879	\$3,500,000	\$0	\$28,473,604
10903	American Excess Ins Exch RRG	VT	\$313,796,899	\$143,203,338	\$0	\$0	\$170,593,561
23450	American Family Home Ins Co	FL	\$404,651,785	\$218,031,598	\$4,200,000	\$0	\$186,620,187
24066	American Fire & Cas Co	NH	\$42,352,840	\$2,277,568	\$3,500,001	\$0	\$40,075,271
26247	American Guar & Liab Ins	NY	\$253,582,968	\$74,798,499	\$5,000,027	\$0	\$178,784,470
43494	American Hallmark Ins Co Of TX	TX	\$417,721,324	\$278,538,927	\$4,000,000	\$0	\$139,182,397
39152	American Hlthcare Ind Co	OK	\$21,559,090	\$212,175	\$10,367,800	\$0	\$21,346,915
19380	American Home Assur Co	NY	\$29,684,870,445	\$23,237,278,874	\$28,815,918	\$0	\$6,447,591,571
21857	American Ins Co	OH	\$141,762,716	\$77,801,918	\$10,501,770	\$0	\$63,960,798
31895	American Interstate Ins Co	NE	\$1,225,519,934	\$831,503,968	\$3,001,000	\$0	\$394,015,966
15911	American Mining Ins Co	IA	\$36,934,749	\$10,848,905	\$3,600,000	\$1,150,000	\$26,085,844
23469	American Modern Home Ins Co	OH	\$1,115,147,397	\$708,252,565	\$5,000,000	\$0	\$406,894,832
42722	American Modern Prop & Cas Ins Co	OH	\$22,260,465	\$5,395,028	\$5,000,000	\$0	\$16,865,437
38652	American Modern Select Ins Co	OH	\$325,272,887	\$267,790,700	\$3,000,000	\$0	\$57,482,186
39942	American Natl Gen Ins Co	MO	\$103,160,491	\$35,895,802	\$2,500,000	\$0	\$67,264,689
28401	American Natl Prop & Cas Co	MO	\$1,320,141,989	\$693,156,536	\$4,200,000	\$0	\$626,985,453
12190	American Pet Ins Co	NY	\$55,169,163	\$24,718,629	\$4,800,000	\$0	\$30,450,534
19615	American Reliable Ins Co	AZ	\$236,996,118	\$145,361,584	\$4,200,000	\$0	\$91,634,534
19631	American Road Ins Co	MI	\$658,824,105	\$410,908,445	\$3,000,000	\$0	\$247,915,660
25448	American Safety RRG Inc	VT	\$7,978,653	\$2,365,967	\$0	\$0	\$5,612,687
42978	American Security Ins Co	DE	\$1,552,539,216	\$997,337,225	\$5,052,500	\$0	\$555,201,991
19992	American Select Ins Co	OH	\$254,989,442	\$140,109,974	\$3,000,000	\$0	\$114,879,468
17965	American Sentinel Ins Co	PA	\$36,280,215	\$19,330,748	\$4,000,000	\$0	\$16,949,467
42897	American Serv Ins Co Inc	IL	\$152,776,879	\$102,300,830	\$3,000,004	\$0	\$50,476,049
41998	American Southern Home Ins Co	FL	\$171,431,164	\$123,952,115	\$3,500,000	\$0	\$47,479,049
10235	American Southern Ins Co	KS	\$110,919,738	\$69,430,872	\$3,000,000	\$0	\$41,488,866
19704	American States Ins Co	IN	\$139,686,891	\$7,294,070	\$5,000,000	\$0	\$132,392,820
37214	American States Preferred Ins Co	IN	\$23,180,445	\$1,173,690	\$5,000,000	\$0	\$22,006,753
10872	American Strategic Ins Corp	FL	\$1,079,987,187	\$590,627,933	\$5,000,000	\$0	\$489,359,254
19623	American Summit Ins Co	TX	\$48,747,253	\$18,285,006	\$2,500,000	\$0	\$30,462,247
31380	American Surety Co	IN	\$14,605,750	\$3,664,496	\$2,000,000	\$0	\$10,941,254
11534	American T & T Ins Co RRG	MT	\$35,006,306	\$28,192,461	\$3,399,198	\$0	\$6,813,845

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
40142	American Zurich Ins Co	IL	\$315,945,797	\$85,211,038	\$5,000,000	\$0	\$230,734,759
12171	AmeriGuard RRG Inc	VT	\$15,198,923	\$6,829,830	\$1,020,000	\$0	\$8,369,093
12504	Ameriprise Ins Co	WI	\$49,126,833	\$1,816,267	\$8,000,000	\$0	\$47,310,566
19488	Amerisure Ins Co	MI	\$836,429,639	\$590,604,053	\$12,500,000	\$0	\$245,825,586
23396	Amerisure Mut Ins Co	MI	\$2,231,781,160	\$1,293,834,461	\$5,000,000	\$0	\$937,946,699
11050	Amerisure Partners Ins Co	MI	\$84,793,896	\$60,306,090	\$5,000,000	\$0	\$24,487,806
27928	Amex Assur Co	IL	\$227,781,855	\$46,375,066	\$4,597,875	\$0	\$181,406,789
42390	Amguard Ins Co	PA	\$600,335,289	\$459,442,205	\$5,328,000	\$0	\$140,893,084
19976	Amica Mut Ins Co	RI	\$5,120,643,548	\$2,536,969,367	\$0	\$0	\$2,583,674,181
15954	AmTrust Ins Co of KS Inc	KS	\$151,516,569	\$118,953,427	\$4,000,022	\$0	\$32,563,142
10984	Ansur Amer Ins	MI	\$114,120,561	\$70,907,093	\$15,000,000	\$0	\$43,213,469
11598	Applied Medico Legal Solutions RRG	AZ	\$151,969,317	\$112,563,625	\$37,743,326	\$0	\$39,405,692
30830	Arch Ind Ins Co	MO	\$81,054,076	\$51,937,733	\$5,000,000	\$0	\$29,116,343
11150	Arch Ins Co	MO	\$3,729,306,618	\$2,840,704,123	\$5,000,000	\$0	\$888,602,495
29114	ARCH Mortgage Assur Co	WI	\$16,004,847	\$197,700	\$2,000,000	\$0	\$15,807,147
18732	Arch Mortgage Guar Co	WI	\$51,292,182	\$1,714,873	\$3,000,000	\$0	\$49,577,309
40266	ARCH Mortgage Ins Co	WI	\$547,478,669	\$391,972,047	\$2,750,000	\$0	\$155,506,622
10348	Arch Reins Co	DE	\$2,040,379,886	\$756,272,030	\$5,000,000	\$0	\$1,284,107,856
44148	Architects & Engineers Ins Co RRG	DE	\$23,172,659	\$13,349,222	\$313,131	\$0	\$9,823,437
13177	ARCOA RRG Inc	NV	\$15,865,889	\$9,068,213	\$1,049	\$0	\$6,797,676
19860	Argonaut Great Central Ins Co	IL	\$37,807,457	\$12,107,857	\$4,318,130	\$0	\$25,699,600
19801	Argonaut Ins Co	IL	\$1,675,030,580	\$875,359,859	\$4,500,000	\$0	\$799,670,721
19828	Argonaut Midwest Ins Co	IL	\$21,689,280	\$4,184,630	\$3,750,000	\$0	\$17,504,650
41459	Armed Forces Ins Exch	KS	\$139,924,052	\$73,292,351	\$0	\$0	\$66,631,701
24678	Arrowood Ind Co	DE	\$1,322,412,445	\$1,103,117,791	\$5,000,000	\$0	\$219,294,654
43460	Aspen Amer Ins Co	TX	\$881,080,732	\$426,590,029	\$4,200,000	\$0	\$454,490,703
14425	Assoc of Cert Mortg Originators RRG	NV	\$2,705,702	\$1,604,218	\$100,000	\$0	\$1,101,484
21865	Associated Ind Corp	CA	\$111,861,842	\$23,280,148	\$3,500,000	\$0	\$88,581,694
11558	AssuranceAmerica Ins Co	NE	\$55,030,383	\$41,809,297	\$2,500,000	\$0	\$13,221,086
30180	Assured Guar Corp	MD	\$3,271,971,296	\$1,376,393,939	\$15,000,480	\$0	\$1,895,577,357
18287	Assured Guar Municipal Corp	NY	\$5,333,521,963	\$3,012,517,065	\$15,000,000	\$0	\$2,321,004,898
29033	Atain Ins Co	TX	\$82,937,356	\$33,442,298	\$4,500,000	\$0	\$49,495,058
20931	Atlanta Intl Ins Co	NY	\$42,237,644	\$19,922,405	\$3,001,981	\$0	\$22,315,239
27154	Atlantic Specialty Ins Co	NY	\$2,232,654,787	\$1,607,807,119	\$9,000,008	\$0	\$624,847,668
22586	Atlantic States Ins Co	PA	\$758,106,749	\$530,199,372	\$4,230,000	\$0	\$227,907,377
25422	Atradius Trade Credit Ins Co	MD	\$112,385,102	\$49,142,684	\$6,000,000	\$0	\$63,242,418

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10639	Attorneys Liab Assur Society Inc RRG	VT	\$1,933,513,422	\$1,329,001,997	\$1,000,000	\$0	\$604,511,425
11983	Auto Club Prop Cas Ins Co	MI	\$87,537,681	\$54,958,294	\$2,500,000	\$0	\$32,579,388
19062	Automobile Ins Co Of Hartford CT	CT	\$1,006,619,163	\$690,215,970	\$6,000,000	\$0	\$316,403,193
10367	Avemco Ins Co	MD	\$80,255,943	\$27,630,301	\$3,003,000	\$0	\$52,625,642
13791	Aviation Alliance Ins RRG Inc	MT	\$3,227,538	\$2,210,448	\$20	\$303,125	\$1,017,090
29530	AXA Art Ins Corp	NY	\$14,820,552	\$5,124,477	\$3,000,001	\$0	\$9,696,075
33022	AXA Ins Co	NY	\$226,000,759	\$97,734,998	\$5,000,000	\$0	\$128,265,761
37273	Axis Ins Co	IL	\$1,505,391,751	\$930,866,710	\$4,968,600	\$0	\$574,525,041
20370	AXIS Reins Co	NY	\$3,003,194,977	\$2,106,947,664	\$5,000,000	\$0	\$896,247,313
15610	AXIS Specialty Ins Co	CT	\$65,233,973	\$13,522,488	\$4,000,200	\$0	\$51,711,485
24813	Balboa Ins Co	CA	\$87,652,784	\$9,821,501	\$4,250,000	\$0	\$77,831,283
33162	Bankers Ins Co	FL	\$149,478,986	\$65,308,700	\$4,500,000	\$0	\$84,170,286
18279	Bankers Standard Ins Co	PA	\$636,326,525	\$470,188,843	\$3,500,000	\$0	\$166,137,682
15582	Bay Ins RRG Inc	SC	\$801,699	\$196,833	\$0	\$0	\$604,866
38245	BCS Ins Co	OH	\$269,416,276	\$114,263,113	\$3,000,000	\$0	\$155,153,163
37540	Beazley Ins Co Inc	CT	\$300,199,260	\$178,126,837	\$4,200,000	\$0	\$122,072,423
21970	Bedivere Ins Co	PA	\$259,254,977	\$152,651,848	\$4,200,000	\$0	\$106,603,129
41394	Benchmark Ins Co	KS	\$275,883,887	\$187,700,662	\$5,005,000	\$0	\$88,183,225
32603	Berkley Ins Co	DE	\$17,940,465,401	\$12,447,421,669	\$43,000,000	\$10,000	\$5,493,043,732
38911	Berkley Natl Ins Co	IA	\$127,177,997	\$76,206,006	\$5,500,000	\$0	\$50,971,990
29580	Berkley Regional Ins Co	DE	\$748,237,221	\$41,314,928	\$4,000,000	\$0	\$706,922,293
13070	Berkshire Hathaway Assur Corp	NY	\$2,351,354,658	\$557,593,300	\$15,000,000	\$0	\$1,793,761,358
10391	Berkshire Hathaway Direct Ins Co	NE	\$132,894,791	\$15,180,821	\$6,000,000	\$0	\$117,713,968
20044	Berkshire Hathaway Homestate Ins Co	NE	\$2,467,209,462	\$1,209,736,720	\$4,000,000	\$0	\$1,257,472,742
22276	Berkshire Hathaway Specialty Ins Co	NE	\$4,086,473,140	\$749,333,659	\$5,000,000	\$0	\$3,337,139,481
20095	BITCO Gen Ins Corp	IL	\$851,809,433	\$556,238,471	\$8,000,000	\$0	\$295,570,962
20109	BITCO Natl Ins Co	IL	\$501,302,737	\$355,928,851	\$5,000,000	\$0	\$145,373,886
12311	Bloomington Compensation Ins Co	MN	\$18,069,721	\$4,149,298	\$2,500,001	\$0	\$13,920,423
22250	BlueShore Ins Co	CO	\$73,707,949	\$56,536,673	\$2,500,000	\$0	\$17,171,276
27081	Bond Safeguard Ins Co	SD	\$88,533,143	\$47,867,592	\$2,500,000	\$0	\$40,665,551
13010	Bonded Builders Ins Co RRG	NV	\$3,162,582	\$1,406,926	\$700,188	\$0	\$1,755,656
30279	Boston Ind Co Inc	SD	\$7,394,402	\$2,262,764	\$1,500,000	\$0	\$5,131,638
12372	BrickStreet Mut Ins Co	WV	\$2,182,551,907	\$1,426,468,033	\$0	\$0	\$756,083,874
19658	Bristol W Ins Co	OH	\$130,272,187	\$83,725,712	\$3,000,000	\$0	\$46,546,475
13528	Brotherhood Mut Ins Co	IN	\$600,708,650	\$355,993,466	\$0	\$0	\$244,715,184

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
14380	Build Amer Mut Assur Co	NY	\$496,685,983	\$65,204,037	\$0	\$0	\$431,481,946
20117	California Cas Ind Exch	CA	\$582,839,711	\$309,811,799	\$0	\$0	\$273,027,912
36340	Camico Mut Ins Co	CA	\$90,925,277	\$50,743,545	\$0	\$0	\$40,181,732
12260	Campmed Cas & Ind Co Inc	NH	\$20,861,438	\$20,415	\$3,000,000	\$0	\$20,841,023
10464	Canal Ins Co	SC	\$818,978,644	\$379,277,426	\$15,000,000	\$0	\$439,701,218
10472	Capitol Ind Corp	WI	\$520,005,597	\$285,765,169	\$4,201,416	\$0	\$234,240,428
19348	Capson Physicians Ins Co	TX	\$25,598,413	\$20,431,972	\$2,500,000	\$0	\$5,166,441
11825	Care RRG Inc	DC	\$19,357,090	\$14,673,528	\$1,000,000	\$0	\$4,683,562
12373	Caring Communities Recip RRG	DC	\$79,390,003	\$28,447,207	\$0	\$0	\$50,942,796
10510	Carolina Cas Ins Co	IA	\$171,346,997	\$70,049,601	\$3,686,551	\$0	\$101,297,396
26697	Casualty Underwriters Ins Co	UT	\$4,471,283	\$180,739	\$2,000,000	\$0	\$4,290,544
11255	Caterpillar Ins Co	MO	\$687,246,446	\$371,047,350	\$3,500,000	\$0	\$316,199,096
24503	Catlin Ind Co	DE	\$133,338,778	\$64,726,423	\$4,200,000	\$0	\$68,612,355
19518	Catlin Ins Co	TX	\$230,503,293	\$173,840,791	\$5,000,000	\$0	\$56,662,502
20176	Celina Mut Ins Co	OH	\$73,176,077	\$39,684,386	\$0	\$0	\$33,491,691
10891	CEM Ins Co	IL	\$35,139,883	\$24,031,904	\$1,750,000	\$0	\$11,107,979
11499	Censtat Cas Co	NE	\$24,518,165	\$7,017,512	\$3,500,000	\$0	\$17,500,654
34274	Central States Ind Co Of Omaha	NE	\$447,853,650	\$69,843,912	\$2,600,002	\$0	\$378,009,738
34649	Centre Ins Co	DE	\$58,415,510	\$37,925,968	\$5,000,000	\$0	\$20,489,543
42765	Centurion Cas Co	IA	\$34,421,173	\$459,726	\$2,600,000	\$0	\$33,961,447
20710	Century Ind Co	PA	\$675,137,246	\$650,137,246	\$4,250,000	\$0	\$25,000,000
26905	Century Natl Ins Co	CA	\$513,705,806	\$265,676,435	\$5,000,000	\$0	\$248,029,371
36951	Century Surety Co	OH	\$235,461,824	\$54,826,610	\$3,000,000	\$0	\$180,635,214
11445	CGB Ins Co	IN	\$373,745,073	\$221,976,734	\$5,000,000	\$0	\$151,768,339
25615	Charter Oak Fire Ins Co	CT	\$918,008,622	\$675,118,463	\$4,200,000	\$0	\$242,890,159
14388	Cherokee Guar Co Inc a RRG	AZ	\$15,874,080	\$12,390,133	\$2,500,000	\$0	\$3,483,947
10642	Cherokee Ins Co	MI	\$498,493,820	\$317,758,174	\$3,000,000	\$0	\$180,735,646
22810	Chicago Ins Co	IL	\$80,880,428	\$15,277,349	\$3,600,000	\$0	\$65,603,079
12777	Chubb Ind Ins Co	NY	\$378,127,379	\$214,459,765	\$3,500,000	\$0	\$163,667,614
10052	Chubb Natl Ins Co	IN	\$343,508,732	\$180,580,055	\$4,500,000	\$0	\$162,928,677
10669	Church Ins Co	NY	\$24,196,713	\$8,221,460	\$12,790,500	\$0	\$15,975,253
18767	Church Mut Ins Co	WI	\$1,625,578,887	\$961,815,465	\$0	\$0	\$663,763,422
22004	CIM Ins Corp	MI	\$17,744,953	\$442,661	\$2,500,000	\$0	\$17,302,292
28665	Cincinnati Cas Co	OH	\$408,281,041	\$48,382,266	\$3,750,000	\$0	\$359,898,775
10677	Cincinnati Ins Co	OH	\$12,092,696,643	\$7,406,735,128	\$3,586,355	\$0	\$4,685,961,515
11839	Circle Star Ins Co RRG	VT	\$3,010,621	\$1,131,631	\$1,000	\$0	\$1,878,990
31534	Citizens Ins Co Of Amer	MI	\$1,596,174,563	\$890,658,015	\$3,400,000	\$0	\$705,516,548
41335	City Natl Ins Co	TX	\$11,436,789	\$126,504	\$4,200,000	\$0	\$11,310,285

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
12172	Claim Professionals Liab ins Co RRG	VT	\$4,165,031	\$1,614,157	\$2,489,258	\$0	\$2,550,874
20532	Clarendon Natl Ins Co	IL	\$704,024,935	\$537,577,455	\$4,800,000	\$0	\$166,447,480
28860	Clear Blue Ins Co	IL	\$29,991,232	\$2,264,766	\$4,200,000	\$0	\$27,726,466
10019	Clearwater Select Ins Co	CT	\$1,193,460,886	\$720,074,957	\$15,318,656	\$55	\$473,385,929
33480	Clermont Ins Co	IA	\$26,088,718	\$3,373,425	\$4,200,000	\$0	\$22,715,293
31887	Coface N Amer Ins Co	MA	\$162,761,749	\$116,651,991	\$2,600,000	\$0	\$46,109,758
36552	Coliseum Reins Co	DE	\$261,810,846	\$102,412,225	\$26,503,260	\$0	\$159,398,621
13613	College RRG Inc	VT	\$27,664,556	\$17,840,500	\$0	\$0	\$9,824,056
34347	Colonial Amer Cas & Surety Co	MD	\$25,220,474	\$2,374,820	\$5,000,000	\$0	\$22,845,654
36927	Colony Specialty Ins Co	OH	\$62,205,718	\$41,335,559	\$3,500,000	\$0	\$20,870,159
27812	Columbia Ins Co	NE	\$20,706,516,164	\$5,218,437,026	\$3,000,000	\$30,006	\$15,488,079,136
40371	Columbia Mut Ins Co	MO	\$378,260,351	\$190,010,282	\$0	\$0	\$188,250,069
19410	Commerce & Industry Ins Co	NY	\$387,283,798	\$5,358,507	\$5,125,000	\$0	\$381,925,291
10220	Commonwealth Ins Co Of Amer	DE	\$10,979,749	\$378,856	\$3,000,000	\$0	\$10,600,893
11536	Community Hlth Alliance Recip RRG	VT	\$54,046,255	\$42,381,866	\$0	\$0	\$11,664,389
11259	Community Hospital RRG	VT	\$240,092,362	\$114,316,624	\$0	\$0	\$125,775,738
21989	Compass Ins Co	NY	\$12,343,077	\$1,005,953	\$947,420	\$0	\$11,337,124
32190	Constitution Ins Co	NY	\$26,189,837	\$4,535,608	\$4,200,002	\$0	\$21,654,229
10075	Consumer Specialties Ins Co RRG	VT	\$4,284,568	\$1,739,018	\$32,122	\$0	\$2,545,550
20443	Continental Cas Co	IL	\$43,519,515,223	\$32,771,190,968	\$35,632,565	\$0	\$10,748,324,256
39551	Continental Heritage Ins Co	FL	\$17,264,744	\$933,222	\$2,000,000	\$500,040	\$16,331,522
28258	Continental Ind Co	IA	\$200,385,157	\$102,953,307	\$4,000,002	\$0	\$97,431,850
35289	Continental Ins Co	PA	\$1,667,485,489	\$167,142,922	\$53,566,360	\$0	\$1,500,342,567
10804	Continental Western Ins Co	IA	\$221,428,233	\$129,356,404	\$5,000,000	\$0	\$92,071,829
37206	Contractors Bonding & Ins Co	IL	\$210,168,601	\$93,074,418	\$3,000,000	\$0	\$117,094,183
10499	Corepointe Ins Co	MI	\$90,911,604	\$35,008,617	\$5,000,000	\$0	\$55,902,987
20990	Country Mut Ins Co	IL	\$4,390,610,928	\$2,182,893,265	\$0	\$0	\$2,207,717,663
15947	County Hall Ins Co Inc A RRG	NC	\$6,375,080	\$4,437,268	\$1,000,000	\$0	\$1,937,812
26492	Courtesy Ins Co	FL	\$789,575,857	\$411,735,706	\$3,000,000	\$0	\$377,840,151
14160	Coverys RRG Inc	DC	\$14,928,430	\$11,169,498	\$0	\$0	\$3,758,932
10164	Cpa Mut Ins Co Of Amer RRG	VT	\$16,735,269	\$11,467,922	\$0	\$0	\$5,267,347
18961	Crestbrook Ins Co	OH	\$133,096,065	\$50,458,921	\$4,500,000	\$0	\$82,637,144
13720	CrossFit RRG Inc	MT	\$7,093,511	\$4,314,718	\$1,894,800	\$0	\$2,778,793
31348	Crum & Forster Ind Co	DE	\$52,147,210	\$35,595,964	\$3,500,000	\$0	\$16,551,246
11681	CSAA AFFINITY INS CO	AZ	\$227,346,423	\$71,717,195	\$3,750,000	\$0	\$155,629,228
10921	CSAA Fire & Cas Ins Co	IN	\$115,976,708	\$68,344,814	\$3,415,965	\$0	\$47,631,894
37770	CSAA Gen Ins Co	IN	\$343,286,293	\$191,546,663	\$4,200,000	\$0	\$151,739,630



**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10847	Cumis Ins Society Inc	IA	\$1,832,590,088	\$963,350,025	\$5,831,488	\$0	\$869,240,063
21164	Dairyland Ins Co	WI	\$1,272,807,050	\$797,376,419	\$4,012,000	\$0	\$475,430,631
34924	Dakota Truck Underwriters	SD	\$116,103,742	\$70,818,312	\$0	\$0	\$45,285,430
16705	Dealers Assur Co	OH	\$106,511,961	\$45,295,016	\$4,200,990	\$0	\$61,216,945
40975	Dentists Ins Co	CA	\$327,179,585	\$148,509,383	\$5,000,000	\$0	\$178,670,202
42587	Depositors Ins Co	IA	\$302,278,497	\$265,239,372	\$3,000,000	\$0	\$37,039,125
12718	Developers Surety & Ind Co	CA	\$140,414,650	\$42,267,642	\$3,000,000	\$0	\$98,147,007
10659	Diamond Ins Co	IL	\$48,321,100	\$39,692,092	\$2,500,000	\$0	\$8,629,008
42048	Diamond State Ins Co	IN	\$122,010,961	\$58,087,719	\$5,000,000	\$0	\$63,923,242
23736	Direct Natl Ins Co	AR	\$14,812,224	\$9,330,246	\$2,500,000	\$0	\$5,481,978
36463	Discover Prop & Cas Ins Co	CT	\$136,370,601	\$73,349,070	\$6,300,000	\$0	\$63,021,531
34495	Doctors Co An Interins Exch	CA	\$4,132,177,433	\$2,206,316,791	\$0	\$0	\$1,925,860,641
13692	Donegal Mut Ins Co	PA	\$469,048,415	\$233,885,994	\$0	\$0	\$235,162,421
33499	Dorinco Reins Co	MI	\$1,522,889,454	\$990,931,562	\$5,000,000	\$0	\$531,957,892
13019	Eastern Advantage Assur Co	PA	\$49,550,875	\$34,598,995	\$2,501,250	\$0	\$14,951,880
10724	Eastern Alliance Ins Co	PA	\$278,514,610	\$174,991,738	\$4,200,000	\$0	\$103,522,872
10115	Eastern Dentists Ins Co RRG	VT	\$55,719,119	\$31,297,893	\$0	\$0	\$24,421,226
14702	Eastguard Ins Co	PA	\$136,007,482	\$92,370,135	\$5,000,000	\$0	\$43,637,347
22926	Economy Fire & Cas Co	IL	\$502,014,924	\$120,333,586	\$3,000,000	\$0	\$381,681,338
38067	Economy Preferred Ins Co	IL	\$44,356,851	\$33,307,724	\$3,000,000	\$0	\$11,049,127
40649	Economy Premier Assur Co	IL	\$85,190,833	\$36,111,293	\$3,000,000	\$0	\$49,079,540
21261	Electric Ins Co	MA	\$1,488,572,045	\$954,513,576	\$3,500,000	\$0	\$534,058,471
10125	Elite Transportation RRG Inc	VT	\$10,202,723	\$9,293,298	\$1,502	\$0	\$909,425
12003	Emergency Medicine Professional Asr	NV	\$21,915,806	\$13,737,180	\$0	\$0	\$8,178,626
21326	Empire Fire & Marine Ins Co	NE	\$112,904,933	\$74,185,325	\$4,000,000	\$0	\$38,719,608
25402	Employers Assur Co	FL	\$460,669,798	\$280,830,866	\$2,500,000	\$0	\$179,838,932
20648	Employers Fire Ins Co	PA	\$11,681,775	\$174,518	\$4,500,000	\$0	\$11,507,257
21458	Employers Ins of Wausau	WI	\$5,614,331,777	\$4,028,494,960	\$5,000,000	\$0	\$1,585,836,820
11252	Encompass Home & Auto Ins Co	IL	\$20,519,026	\$775,116	\$2,350,000	\$0	\$19,743,910
15130	Encompass Ind Co	IL	\$29,346,667	\$3,136,111	\$3,021,700	\$0	\$26,210,556
10358	Encompass Ins Co	IL	\$9,834,882	\$324,530	\$5,000,000	\$0	\$9,510,352
10071	Encompass Ins Co Of Amer	IL	\$20,805,742	\$278,762	\$10,000,000	\$0	\$20,526,980
10641	Endurance Amer Ins Co	DE	\$1,293,278,769	\$1,010,202,198	\$6,000,000	\$0	\$283,076,571
11551	Endurance Assur Corp	DE	\$1,786,383,761	\$999,574,681	\$5,000,000	\$0	\$786,809,080
26263	Erie Ins Co	PA	\$967,694,927	\$613,986,540	\$2,350,000	\$0	\$353,708,388
16233	Erie Ins Co Of NY	NY	\$108,975,819	\$77,455,079	\$2,350,000	\$0	\$31,520,740
26271	Erie Ins Exch	PA	\$15,016,906,898	\$7,306,296,199	\$0	\$0	\$7,710,610,699

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26830	Erie Ins Prop & Cas Co	PA	\$103,312,632	\$90,966,451	\$2,350,000	\$0	\$12,346,181
13634	Essent Guar Inc	PA	\$1,323,609,865	\$744,722,730	\$2,500,000	\$0	\$578,887,135
37915	Essentia Ins Co	MO	\$85,726,868	\$59,276,385	\$5,000,000	\$0	\$26,450,483
25712	Esurance Ins Co	WI	\$179,014,289	\$14,795,535	\$3,000,000	\$500,000	\$164,218,754
30210	Esurance Prop & Cas Ins Co	WI	\$112,578,098	\$70,283,062	\$3,003,000	\$0	\$42,295,036
20516	Euler Hermes N Amer Ins Co	MD	\$417,970,566	\$269,901,181	\$2,500,000	\$0	\$148,069,385
10120	Everest Natl Ins Co	DE	\$1,101,773,845	\$968,474,790	\$5,000,000	\$0	\$133,299,055
26921	Everest Reins Co	DE	\$10,224,828,895	\$6,589,707,587	\$10,000,000	\$0	\$3,635,121,309
24961	Everspan Fin Guar Corp	WI	\$230,081,618	\$2,428,037	\$15,000,000	\$0	\$227,653,581
35181	Executive Risk Ind Inc	DE	\$2,901,396,557	\$1,650,431,250	\$5,000,000	\$0	\$1,250,965,307
40029	Explorer Ins Co	CA	\$356,079,482	\$231,018,673	\$4,500,000	\$0	\$125,060,809
21482	Factory Mut Ins Co	RI	\$16,764,262,160	\$5,244,906,593	\$0	\$0	\$11,519,355,567
35157	Fair Amer Ins & Reins Co	NY	\$205,595,062	\$17,927,205	\$5,000,000	\$0	\$187,667,857
31925	Falls Lake Natl Ins Co	OH	\$369,332,861	\$312,626,931	\$4,200,000	\$0	\$56,705,930
13803	Farm Family Cas Ins Co	NY	\$1,164,379,677	\$739,951,316	\$3,606,205	\$0	\$424,428,361
12611	Farmers & Mechanics Fire & Cas Ins I	WV	\$12,273,615	\$7,052,478	\$1,600,000	\$0	\$5,221,137
15342	Farmers Home Fire Insurance Company of WV	WV	\$4,097,919	\$20,272	\$0	\$0	\$4,077,648
21652	Farmers Ins Exch	CA	\$16,057,239,778	\$11,838,399,959	\$0	\$0	\$4,218,839,820
36315	Farmers Mech Mut Fire Ins Of WV	WV	\$65,792,654	\$17,992,421	\$0	\$0	\$47,800,233
13897	Farmers Mut Hail Ins Co Of IA	IA	\$703,565,351	\$279,736,205	\$0	\$0	\$423,829,146
40070	Farmers Mut Ins Co	WV	\$15,774,056	\$4,975,352	\$0	\$0	\$10,798,704
41483	Farmington Cas Co	CT	\$1,017,706,366	\$728,211,664	\$6,000,000	\$0	\$289,494,702
13838	Farmland Mut Ins Co	IA	\$566,652,983	\$395,275,516	\$0	\$0	\$171,377,467
20281	Federal Ins Co	IN	\$27,371,174,675	\$15,947,366,060	\$20,980,068	\$0	\$11,423,808,615
13935	Federated Mut Ins Co	MN	\$5,456,754,111	\$2,365,653,534	\$0	\$0	\$3,091,100,577
11118	Federated Rural Electric Ins Exch	KS	\$522,717,616	\$337,245,843	\$0	\$0	\$185,471,773
28304	Federated Serv Ins Co	MN	\$488,844,942	\$260,503,179	\$3,000,000	\$0	\$228,341,764
39306	Fidelity & Deposit Co Of MD	MD	\$208,973,641	\$41,090,121	\$5,000,000	\$0	\$167,883,520
35386	Fidelity & Guar Ins Co	IA	\$21,928,732	\$2,727,509	\$5,000,000	\$0	\$19,201,223
25879	Fidelity & Guar Ins Underwriters Inc	WI	\$153,260,550	\$63,265,030	\$13,434,900	\$0	\$89,995,520
21075	Financial Amer Prop & Cas Ins Co	TX	\$13,294,461	\$4,428,911	\$3,000,000	\$0	\$8,865,550
35009	Financial Cas & Surety Inc	TX	\$24,640,978	\$7,873,544	\$2,600,000	\$0	\$16,767,434
39136	Finial Reins Co	CT	\$1,486,966,669	\$511,421,778	\$3,500,000	\$0	\$975,544,891
21873	Firemans Fund Ins Co	CA	\$2,811,288,777	\$1,140,730,501	\$4,200,000	\$0	\$1,670,558,276
21784	Firemens Ins Co Of Washington DC	DE	\$93,446,160	\$60,754,903	\$3,500,000	\$0	\$32,691,257

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10336	First Acceptance Ins Co Inc	TX	\$246,664,480	\$187,774,050	\$3,000,000	\$0	\$58,890,430
37710	First Amer Prop & Cas Ins Co	CA	\$101,435,089	\$57,847,050	\$5,000,000	\$0	\$43,588,039
29980	First Colonial Ins Co	FL	\$349,668,613	\$196,812,168	\$2,500,000	\$0	\$152,856,445
10351	First Dakota Ind Co	SD	\$47,617,013	\$33,019,347	\$1,250,000	\$0	\$14,597,666
11177	First Fin Ins Co	IL	\$551,118,914	\$118,533,123	\$3,000,000	\$0	\$432,585,791
10676	First Guard Ins Co	AZ	\$27,785,815	\$2,289,401	\$3,000,000	\$0	\$25,496,414
38326	First Ind Of Amer Ins Co	NJ	\$9,963,949	\$4,149,786	\$3,500,000	\$0	\$5,814,163
33588	First Liberty Ins Corp	IL	\$22,262,828	\$37,465	\$3,600,000	\$0	\$22,225,362
24724	First Natl Ins Co Of Amer	NH	\$56,760,566	\$336,723	\$5,000,000	\$0	\$56,423,843
33383	First Professionals Ins Co	FL	\$277,908,508	\$77,763,877	\$5,000,000	\$0	\$200,144,631
38504	First Surety Corp	WV	\$32,869,184	\$22,835,438	\$1,000,000	\$5,000,000	\$10,033,747
27626	Firstcomp Ins Co	NE	\$280,561,055	\$157,661,646	\$1,500,000	\$0	\$122,899,409
35585	Flagship City Ins Co	PA	\$48,961,565	\$36,483,762	\$2,350,000	\$0	\$12,477,803
13978	Florists Mut Ins Co	IL	\$123,694,848	\$100,983,803	\$0	\$0	\$22,711,045
36781	FMH Ag Risk Ins Co	IA	\$124,023,838	\$11,825,196	\$3,750,000	\$0	\$112,198,642
11185	Foremost Ins Co Grand Rapids MI	MI	\$2,269,454,754	\$1,137,808,280	\$4,800,000	\$0	\$1,131,646,474
11800	Foremost Prop & Cas Ins Co	MI	\$63,158,185	\$45,044,974	\$3,525,000	\$0	\$18,113,211
41513	Foremost Signature Ins Co	MI	\$64,879,268	\$44,834,980	\$3,600,000	\$0	\$20,044,288
10801	Fortress Ins Co	IL	\$135,429,686	\$72,659,257	\$19,046,430	\$0	\$62,770,429
10985	Fortuity Ins Co	MI	\$42,468,154	\$24,454,963	\$5,000,000	\$0	\$18,013,191
14249	Founders Ins Co	IL	\$161,046,308	\$89,580,194	\$5,000,000	\$0	\$71,466,114
11600	Frank Winston Crum Ins Co	FL	\$82,510,493	\$62,817,972	\$3,000,000	\$0	\$19,692,521
13986	Frankenmuth Mut Ins Co	MI	\$1,259,528,829	\$703,568,742	\$0	\$0	\$555,960,087
22209	Freedom Specialty Ins Co	OH	\$55,911,679	\$34,693,234	\$3,504,000	\$0	\$21,218,445
21253	Garrison Prop & Cas Ins Co	TX	\$1,981,542,926	\$1,229,982,668	\$4,200,000	\$0	\$751,560,258
28339	Gateway Ins Co	MO	\$64,288,547	\$46,739,189	\$3,815,000	\$0	\$17,549,358
14138	GEICO Advantage Ins Co	NE	\$1,805,205,814	\$827,787,287	\$10,000,000	\$0	\$977,418,527
41491	Geico Cas Co	MD	\$2,920,520,473	\$1,996,039,994	\$3,010,000	\$0	\$924,480,479
14139	GEICO Choice Ins Co	NE	\$826,904,025	\$465,337,991	\$10,000,000	\$0	\$361,566,034
35882	Geico Gen Ins Co	MD	\$154,074,677	\$202,679	\$3,080,000	\$0	\$153,871,998
22055	Geico Ind Co	MD	\$8,166,875,658	\$3,568,667,174	\$3,000,000	\$0	\$4,598,208,484
37923	GEICO Marine Ins Co	MD	\$119,433,494	\$71,480,527	\$3,000,000	\$0	\$47,952,967
14137	GEICO Secure Ins Co	NE	\$489,519,685	\$220,468,233	\$10,000,000	\$0	\$269,051,451
24414	General Cas Co Of WI	WI	\$873,513,199	\$592,841,920	\$4,000,000	\$0	\$280,671,279
24732	General Ins Co Of Amer	NH	\$111,577,315	\$3,922,258	\$5,000,000	\$0	\$107,655,057
22039	General Reins Corp	DE	\$14,780,096,702	\$4,119,578,573	\$11,000,000	\$0	\$10,660,518,129
39322	General Security Natl Ins Co	NY	\$346,086,287	\$207,661,570	\$5,000,000	\$0	\$138,424,717
11967	General Star Natl Ins Co	DE	\$234,101,706	\$55,985,002	\$4,000,000	\$0	\$178,116,704

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
11231	Generali Us Branch	NY	\$57,998,791	\$33,250,694	\$0	\$0	\$24,748,097
38962	Genesis Ins Co	DE	\$184,241,279	\$58,815,343	\$3,500,000	\$0	\$125,425,936
37095	Genworth Financial Assur Corp	NC	\$7,965,348	\$7,780	\$2,500,000	\$0	\$7,957,568
38458	Genworth Mortgage Ins Corp	NC	\$2,944,689,580	\$1,757,666,126	\$4,288,747	\$0	\$1,187,023,454
16675	Genworth Mortgage Ins Corp Of NC	NC	\$344,241,096	\$182,759,170	\$2,500,000	\$0	\$161,481,926
11049	Genworth Mortgage Reins Corp	NC	\$15,121,265	\$3,873,044	\$2,500,000	\$0	\$11,248,221
10799	Geovera Ins Co	CA	\$90,838,603	\$65,786,806	\$5,000,000	\$0	\$25,051,797
21032	Global Reins Corp Of Amer	NY	\$267,627,834	\$183,661,626	\$20,386,751	\$0	\$83,966,208
22063	Government Employees Ins Co	MD	\$27,197,917,293	\$11,495,351,339	\$33,436,758	\$0	\$15,702,565,954
26310	Granite Re Inc	OK	\$46,596,386	\$24,065,030	\$2,500,000	\$0	\$22,531,356
23809	Granite State Ins Co	IL	\$34,707,167	\$2,676,275	\$5,000,000	\$0	\$32,030,892
36307	Gray Ins Co	LA	\$283,685,728	\$170,922,732	\$5,000,000	\$0	\$112,762,995
26832	Great Amer Alliance Ins Co	OH	\$30,368,646	\$5,733	\$3,501,000	\$0	\$30,362,913
26344	Great Amer Assur Co	OH	\$19,752,034	\$1,878	\$3,510,000	\$0	\$19,750,156
16691	Great Amer Ins Co	OH	\$6,851,230,772	\$4,852,363,624	\$15,440,600	\$0	\$1,998,867,148
22136	Great Amer Ins Co of NY	NY	\$48,238,250	\$60,457	\$3,800,000	\$0	\$48,177,793
31135	Great Amer Security Ins Co	OH	\$15,337,005	\$3,576	\$3,504,000	\$0	\$15,333,429
33723	Great Amer Spirit Ins Co	OH	\$16,878,878	\$13,352	\$3,504,000	\$0	\$16,865,526
25224	Great Divide Ins Co	ND	\$248,763,733	\$181,029,340	\$6,000,000	\$0	\$67,734,393
18694	Great Midwest Ins Co	TX	\$215,754,553	\$110,935,700	\$4,550,000	\$0	\$104,818,853
20303	Great Northern Ins Co	IN	\$1,607,603,966	\$1,103,442,233	\$4,166,675	\$0	\$504,161,733
11371	Great West Cas Co	NE	\$2,015,895,179	\$1,393,587,452	\$2,500,000	\$0	\$622,307,728
22187	Greater NY Mut Ins Co	NY	\$986,984,820	\$514,356,010	\$0	\$0	\$472,628,811
11941	Green Hills Ins Co RRG	VT	\$13,172,503	\$7,756,671	\$3,100	\$0	\$5,415,832
22322	Greenwich Ins Co	DE	\$1,202,510,098	\$838,334,591	\$3,558,100	\$0	\$364,175,507
36650	Guarantee Co Of N Amer USA	MI	\$217,833,140	\$37,279,005	\$4,000,008	\$0	\$180,554,134
11398	Guarantee Ins Co	FL	\$417,471,243	\$366,685,170	\$3,600,120	\$0	\$50,786,073
15032	Guideone Mut Ins Co	IA	\$1,214,660,024	\$792,880,707	\$0	\$0	\$421,779,317
14559	Guideone Specialty Mut Ins Co	IA	\$267,988,284	\$173,750,506	\$0	\$0	\$94,237,778
34037	Hallmark Ins Co	AZ	\$308,729,680	\$204,998,905	\$3,500,000	\$0	\$103,730,775
19530	Hallmark Natl Ins Co	AZ	\$85,463,262	\$59,723,362	\$2,400,000	\$0	\$25,739,900
26611	Hamilton Ins Co	DE	\$31,912,117	\$10,254,111	\$5,000,000	\$0	\$21,658,006
36064	Hanover Amer Ins Co	NH	\$30,625,473	\$33,947	\$5,000,000	\$0	\$30,591,526
17337	Hanover Fire & Cas Ins Co	PA	\$5,708,520	\$2,518,623	\$1,656,100	\$0	\$3,189,897
22292	Hanover Ins Co	NH	\$7,409,276,518	\$5,241,116,307	\$5,000,000	\$0	\$2,168,160,211
26433	Harco Natl Ins Co	IL	\$437,050,033	\$267,874,021	\$3,500,004	\$0	\$169,176,012
14141	Harford Mut Ins Co	MD	\$420,279,765	\$211,668,404	\$0	\$0	\$208,611,361

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
23582	Harleysville Ins Co	PA	\$158,473,533	\$132,068,519	\$2,612,500	\$0	\$26,405,014
35696	Harleysville Preferred Ins Co	PA	\$128,734,778	\$80,737,238	\$4,230,000	\$0	\$47,997,540
26182	Harleysville Worcester Ins Co	PA	\$196,820,342	\$139,618,977	\$3,500,000	\$0	\$57,201,365
22357	Hartford Accident & Ind Co	CT	\$11,604,545,372	\$8,450,090,394	\$40,000,000	\$0	\$3,154,454,978
29424	Hartford Cas Ins Co	IN	\$2,267,157,801	\$1,373,121,850	\$4,800,000	\$0	\$894,035,951
19682	Hartford Fire In Co	CT	\$25,540,585,746	\$13,025,964,735	\$55,320,000	\$0	\$12,514,621,011
37478	Hartford Ins Co Of The Midwest	IN	\$617,181,474	\$125,755,977	\$4,200,000	\$0	\$491,425,496
11452	Hartford Steam Boil Inspec & Ins Co	CT	\$1,256,107,698	\$657,233,289	\$10,000,000	\$0	\$598,874,409
29890	Hartford Steam Boil Inspec Ins Co CT	CT	\$80,949,423	\$40,495,636	\$3,000,000	\$0	\$40,453,787
30104	Hartford Underwriters Ins Co	CT	\$1,594,063,540	\$1,002,160,194	\$6,504,000	\$0	\$591,903,346
31550	Haulers Ins Co Inc	TN	\$74,225,412	\$35,155,262	\$3,000,000	\$0	\$39,070,150
41343	HDI Global Ins Co	IL	\$290,156,110	\$151,531,452	\$5,000,000	\$0	\$138,624,658
35904	Health Care Ind Inc	CO	\$355,998,267	\$247,205,053	\$2,250,000	\$250,000	\$108,793,214
11832	Health Care Industry Liab Recip Ins	DC	\$47,349,650	\$30,361,966	\$0	\$0	\$16,987,684
32077	Heritage Cas Ins Co	KS	\$18,431,658	\$3,884,503	\$3,000,000	\$0	\$14,547,155
39527	Heritage Ind Co	CA	\$117,020,483	\$66,520,348	\$3,000,000	\$0	\$50,500,135
35599	Highmark Cas Ins Co	PA	\$274,711,477	\$95,508,169	\$2,500,000	\$0	\$179,203,308
10200	Hiscox Ins Co Inc	IL	\$246,476,332	\$180,693,766	\$4,200,000	\$0	\$65,782,566
17221	Homesite Ins Co	WI	\$147,455,385	\$60,408,462	\$4,540,000	\$0	\$87,046,923
13927	Homesite Ins Co Of The Midwest	WI	\$402,545,788	\$299,953,704	\$3,500,200	\$0	\$102,592,084
22578	Horace Mann Ins Co	IL	\$456,116,259	\$269,786,030	\$3,582,010	\$0	\$186,330,229
22756	Horace Mann Prop & Cas Ins Co	IL	\$289,205,072	\$166,523,427	\$3,000,000	\$0	\$122,681,645
10069	Housing Authority Prop A Mut Co	VT	\$167,405,076	\$50,036,146	\$0	\$0	\$117,368,930
11206	Housing Enterprise Ins Co Inc	VT	\$77,613,852	\$45,221,597	\$20,000,000	\$0	\$32,392,255
25054	Hudson Ins Co	DE	\$1,159,904,797	\$706,747,514	\$7,500,000	\$238	\$453,157,283
29068	IDS Prop Cas Ins Co	WI	\$1,826,317,319	\$1,025,996,380	\$5,000,000	\$0	\$800,320,940
35246	Illinois Ins Co	IA	\$50,962,664	\$18,778,695	\$3,420,000	\$0	\$32,183,969
23817	Illinois Natl Ins Co	IL	\$48,061,313	\$9,267,673	\$5,000,000	\$0	\$38,793,640
44369	Imperial Fire & Cas Ins Co	LA	\$79,946,842	\$54,317,903	\$3,000,000	\$0	\$25,628,939
35408	Imperium Ins Co	TX	\$379,256,551	\$201,579,286	\$4,200,000	\$0	\$177,677,265
25550	Indemnity Co Of CA	CA	\$21,845,838	\$5,540,829	\$2,500,000	\$0	\$16,305,009
43575	Indemnity Ins Co Of North Amer	PA	\$463,694,045	\$334,039,606	\$4,501,500	\$0	\$129,654,439
26581	Independence Amer Ins Co	DE	\$114,369,954	\$47,558,069	\$3,000,000	\$0	\$66,811,885
29831	Independent Mut Fire Ins Co	IL	\$45,800,576	\$6,428,216	\$0	\$0	\$39,372,360
14265	Indiana Lumbermens Mut Ins Co	IN	\$54,550,453	\$38,910,297	\$0	\$0	\$15,640,156
22268	Infinity Ins Co	IN	\$2,012,728,138	\$1,352,109,517	\$3,000,000	\$0	\$660,618,621

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
14281	Inland Mut Ins Co	WV	\$6,664,203	\$487,617	\$0	\$0	\$6,176,586
22713	Insurance Co of N Amer	PA	\$944,214,424	\$694,054,528	\$11,357,109	\$0	\$250,159,896
19429	Insurance Co Of The State Of PA	IL	\$253,292,950	\$137,372,633	\$5,005,500	\$0	\$115,920,317
27847	Insurance Co Of The West	CA	\$2,252,845,608	\$1,350,893,134	\$4,200,000	\$0	\$901,952,475
22772	Integon Ind Corp	NC	\$102,229,068	\$78,791,655	\$3,000,000	\$0	\$23,437,413
29742	Integon Natl Ins Co	NC	\$2,489,206,551	\$1,894,769,723	\$3,500,000	\$0	\$594,436,828
11592	International Fidelity Ins Co	NJ	\$214,415,720	\$125,306,898	\$1,500,000	\$0	\$89,108,820
10749	Intrepid Ins Co	IA	\$10,180,057	\$96,269	\$10,000,000	\$0	\$10,083,789
23647	Ironshore Ind Inc	MN	\$424,948,058	\$259,304,312	\$5,000,000	\$0	\$165,643,746
11630	Jefferson Ins Co	NY	\$91,441,332	\$34,064,401	\$4,181,500	\$0	\$57,376,931
14354	Jewelers Mut Ins Co	WI	\$397,808,608	\$150,501,222	\$0	\$0	\$247,307,386
10885	Key Risk Ins Co	IA	\$47,778,853	\$16,945,107	\$4,500,000	\$0	\$30,833,746
13722	Knightbrook Ins Co	DE	\$209,330,475	\$148,344,107	\$4,218,200	\$0	\$60,986,368
20621	Lamorak Ins Co	PA	\$24,908,926	\$651,138	\$6,000,000	\$0	\$24,257,788
26077	Lancer Ins Co	IL	\$674,447,935	\$474,759,871	\$4,200,500	\$0	\$199,688,064
37109	Landcar Cas Co	UT	\$41,740,619	\$24,868,987	\$2,400,000	\$0	\$16,871,632
37940	Lexington Natl Ins Corp	FL	\$58,216,824	\$40,741,648	\$2,000,400	\$0	\$17,475,176
13307	Lexon Ins Co	TX	\$236,337,651	\$173,123,937	\$4,213,226	\$0	\$63,213,714
42404	Liberty Ins Corp	IL	\$241,964,759	\$1,180,700	\$3,500,000	\$0	\$240,784,059
19917	Liberty Ins Underwriters Inc	IL	\$209,482,688	\$82,282,552	\$3,500,000	\$0	\$127,200,136
23035	Liberty Mut Fire Ins Co	WI	\$5,650,731,746	\$4,176,150,733	\$10,000,000	\$0	\$1,474,581,013
23043	Liberty Mut Ins Co	MA	\$44,001,881,687	\$27,473,676,194	\$10,000,000	\$0	\$16,528,205,493
14486	Liberty Mut Mid Atlantic Ins Co	MA	\$20,498,131	\$848,453	\$0	\$0	\$19,649,678
14400	Lititz Mut Ins Co	PA	\$270,773,710	\$97,515,690	\$0	\$0	\$173,258,020
36447	LM Gen Ins Co	IL	\$11,691,352	\$1,030,233	\$3,500,000	\$0	\$10,661,119
33600	LM Ins Corp	IL	\$119,057,519	\$1,861,670	\$3,600,000	\$0	\$117,195,849
32352	LM Prop & Cas Ins Co	IN	\$67,220,597	\$30,830,396	\$4,400,000	\$0	\$36,390,200
15211	Lone Star Alliance RRG	DC	\$9,075,340	\$5,978,874	\$0	\$0	\$3,096,466
10051	Lyndon Southern Ins Co	DE	\$152,176,351	\$100,041,360	\$4,200,000	\$0	\$52,134,991
42617	MAG Mut Ins Co	GA	\$1,773,882,917	\$858,936,553	\$0	\$0	\$914,946,364
11054	Maiden Reins N Amer Inc	MO	\$1,302,634,415	\$1,011,531,125	\$4,000,000	\$0	\$291,103,290
34460	Maidstone Ins Co	NY	\$56,294,624	\$50,580,332	\$3,015,920	\$0	\$5,714,291
36897	Manufacturers Alliance Ins Co	PA	\$200,011,213	\$135,135,721	\$5,970,000	\$0	\$64,875,492
11117	Marathon Fin Ins Co Inc RRG	DE	\$5,526,354	\$3,437,629	\$200,800	\$0	\$2,088,725
28932	Markel Amer Ins Co	VA	\$433,410,415	\$288,620,207	\$5,000,100	\$0	\$144,790,208
10829	Markel Global Reins Co	DE	\$1,692,903,837	\$888,800,554	\$5,000,000	\$0	\$804,103,283
38970	Markel Ins Co	IL	\$1,564,030,003	\$1,185,263,296	\$4,200,000	\$0	\$378,766,707
22306	Massachusetts Bay Ins Co	NH	\$65,752,888	\$29,492	\$5,000,000	\$0	\$65,723,396

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
10784	Maxum Cas Ins Co	CT	\$51,940,969	\$34,985,404	\$3,500,000	\$0	\$16,955,565
12041	MBIA Ins Corp	NY	\$514,897,253	\$276,653,932	\$15,000,269	\$275,908,000	\$238,243,321
32522	Medical Mut Ins Co Of NC	NC	\$555,011,219	\$300,165,842	\$2,500,000	\$0	\$254,845,377
11843	Medical Protective Co	IN	\$2,996,140,967	\$1,286,662,850	\$4,800,000	\$0	\$1,709,478,117
12754	Medicus Ins Co	TX	\$54,943,163	\$19,254,527	\$2,500,000	\$0	\$35,688,636
22241	Medmarc Cas Ins Co	VT	\$290,178,071	\$88,132,733	\$3,000,000	\$0	\$202,045,338
11030	Memic Ind Co	NH	\$453,449,993	\$319,851,552	\$3,000,000	\$0	\$133,598,441
33650	Mendota Ins Co	MN	\$125,875,277	\$84,545,467	\$2,442,452	\$0	\$41,329,810
44237	Mental Hlth RRG	VT	\$28,110,516	\$11,716,050	\$200,031	\$0	\$16,394,466
31968	Merastar Ins Co	IL	\$33,483,831	\$22,683,225	\$3,000,000	\$0	\$10,800,606
14494	Merchants Bonding Co a Mut	IA	\$179,174,187	\$70,755,916	\$0	\$0	\$108,418,271
11595	Merchants Natl Bonding Inc	IA	\$29,853,553	\$16,091,895	\$3,000,000	\$0	\$13,761,658
16187	Metromile Ins Co	DE	\$18,495,889	\$5,268,312	\$4,046,965	\$0	\$13,227,578
40169	Metropolitan Cas Ins Co	RI	\$202,188,711	\$145,536,956	\$3,000,000	\$0	\$56,651,754
25321	Metropolitan Drt Prop & Cas Ins Co	RI	\$142,688,452	\$110,130,819	\$3,000,000	\$0	\$32,557,633
39950	Metropolitan Gen Ins Co	RI	\$43,390,957	\$4,795,603	\$3,000,000	\$0	\$38,595,352
34339	Metropolitan Grp Prop & Cas Ins Co	RI	\$695,724,945	\$282,004,814	\$3,000,000	\$0	\$413,720,131
26298	Metropolitan Prop & Cas Ins Co	RI	\$5,630,703,169	\$3,359,613,893	\$3,000,000	\$315,000,000	\$2,271,089,276
40150	MGA Ins Co Inc	TX	\$263,897,601	\$160,592,493	\$12,000,000	\$0	\$103,305,108
22594	MGIC Assur Corp Gen Account	WI	\$13,432,318	\$1,878,483	\$3,500,000	\$0	\$11,553,835
18740	MGIC Ind Corp	WI	\$140,014,573	\$50,089,919	\$3,588,000	\$0	\$89,924,654
38660	MIC Gen Ins Corp	MI	\$37,355,607	\$20,094,705	\$5,000,000	\$0	\$17,260,902
38601	MIC Prop & Cas Ins Corp	MI	\$93,778,186	\$38,902,471	\$5,000,000	\$0	\$54,875,715
40932	Mico Ins Co	OH	\$11,087,631	\$122,599	\$2,252,000	\$0	\$10,965,031
23507	Mid Amer Fire & Cas Co	NH	\$8,745,501	\$428,139	\$2,500,000	\$0	\$8,317,362
21687	Mid Century Ins Co	CA	\$3,980,551,857	\$2,927,801,024	\$4,800,000	\$0	\$1,052,750,833
23434	Middlesex Ins Co	WI	\$717,686,455	\$470,869,299	\$4,200,000	\$0	\$246,817,156
14532	Middlesex Mut Assur Co	CT	\$203,038,128	\$109,746,698	\$0	\$0	\$93,291,430
20451	Midstates Reins Corp	IL	\$78,714,230	\$49,378,743	\$800,000	\$200,000	\$29,335,487
27138	Midvale Ind Co	IL	\$12,103,313	-\$1,016,318	\$3,500,000	\$0	\$13,119,631
23612	Midwest Employers Cas Co	DE	\$155,725,033	\$49,617,428	\$3,531,000	\$0	\$106,107,604
11999	Midwest Ins Grp Inc RRG	VT	\$6,672,380	\$5,039,982	\$1,000	\$0	\$1,632,401
23515	Midwestern Ind Co	NH	\$27,777,917	\$277,098	\$3,500,000	\$0	\$27,500,819
41653	Milbank Ins Co	IA	\$620,633,847	\$475,930,284	\$3,000,000	\$0	\$144,703,563
26662	Milwaukee Cas Ins Co	WI	\$88,412,372	\$61,650,651	\$4,200,000	\$0	\$26,761,721
42234	Minnesota Lawyers Mut Ins Co	MN	\$176,780,228	\$87,816,779	\$0	\$0	\$88,963,449
20362	Mitsui Sumitomo Ins Co of Amer	NY	\$929,646,994	\$581,470,897	\$5,000,000	\$0	\$348,176,097

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22551	Mitsui Sumitomo Ins USA Inc	NY	\$135,037,009	\$71,117,484	\$5,000,000	\$0	\$63,919,525
14613	Montgomery Mut Ins Co	MA	\$53,597,312	\$1,901,101	\$0	\$0	\$51,696,213
29858	Mortgage Guar Ins Corp	WI	\$4,475,661,514	\$2,970,932,327	\$5,000,000	\$0	\$1,504,729,187
13331	Motorists Commercial Mut Ins Co	OH	\$354,653,646	\$197,965,789	\$0	\$0	\$156,687,857
14621	Motorists Mut Ins Co	OH	\$1,359,654,695	\$815,395,667	\$0	\$0	\$544,259,029
22012	Motors Ins Corp	MI	\$2,037,991,393	\$1,292,530,738	\$5,000,000	\$0	\$745,460,655
10227	Munich Reins Amer Inc	DE	\$17,710,281,113	\$12,890,747,126	\$8,235,771	\$0	\$4,819,533,987
13559	Municipal Assur Cor	NY	\$1,104,819,451	\$617,872,955	\$15,000,000	\$0	\$486,946,496
14656	Municipal Mut Ins Co	WV	\$35,911,580	\$12,010,032	\$0	\$0	\$23,901,548
11057	Mutual Protective Association of WV Insurance Company	WV	\$1,451,018	\$135,694	\$0	\$0	\$1,315,324
11878	MutualAid eXchange	KS	\$29,894,932	\$10,863,766	\$0	\$0	\$19,031,166
14366	NASW RRG Inc	DC	\$13,937,954	\$3,848,139	\$0	\$0	\$10,089,815
23663	National Amer Ins Co	OK	\$194,379,817	\$126,280,004	\$5,000,000	\$0	\$68,099,813
11806	National Assisted Living RRG Inc	DC	\$8,005,267	\$3,746,230	\$2,528,135	\$0	\$4,259,036
16632	National Builders Ins Co	DE	\$86,135,410	\$57,163,334	\$2,500,000	\$0	\$28,972,076
11991	National Cas Co	OH	\$487,070,932	\$348,984,452	\$5,000,000	\$0	\$138,086,480
10243	National Continental Ins Co	NY	\$135,121,544	\$71,082,576	\$6,429,106	\$0	\$64,038,968
16217	National Farmers Union Prop & Cas	WI	\$149,312,155	\$104,077,653	\$4,200,000	\$0	\$45,234,502
20478	National Fire Ins Co Of Hartford	IL	\$120,522,438	\$5,130,179	\$5,000,000	\$0	\$115,392,259
42447	National Gen Assur Co	MO	\$39,739,110	\$22,719,802	\$2,500,000	\$0	\$17,019,308
23728	National Gen Ins Co	MO	\$54,482,804	\$29,163,363	\$2,000,000	\$2,500,000	\$25,319,440
11044	National General Ins Online Inc	MO	\$45,498,553	\$34,159,240	\$4,000,000	\$0	\$11,339,313
36072	National Guardian RRG Inc	HI	\$12,805,861	\$6,378,252	\$300,000	\$0	\$6,427,609
20087	National Ind Co	NE	\$178,623,327,600	\$77,337,421,540	\$5,500,000	\$0	\$101,285,906,060
11197	National Independent Truckers IC RRG	SC	\$13,974,829	\$6,121,902	\$2,623,860	\$0	\$7,852,927
27944	National Ins Assn	IN	\$13,591,346	\$2,019	\$0	\$0	\$13,589,327
32620	National Interstate Ins Co	OH	\$1,286,548,943	\$949,583,395	\$3,000,000	\$0	\$336,965,548
20052	National Liab & Fire Ins Co	CT	\$2,605,368,509	\$1,478,746,368	\$5,000,000	\$0	\$1,126,622,141
15474	National Lloyds Ins Co	TX	\$231,095,797	\$99,767,891	\$0	\$0	\$131,327,906
12529	National Medical Professional RRG In	SC	\$3,099,608	\$580,567	\$0	\$0	\$2,519,043
13695	National Mortgage Ins Corp	WI	\$634,838,622	\$247,801,192	\$2,530,000	\$0	\$387,037,430
23825	National Public Finance Guar Corp	NY	\$4,355,203,051	\$1,624,364,396	\$15,000,000	\$0	\$2,730,838,655
12114	National Security Fire & Cas Co	AL	\$75,664,706	\$40,422,502	\$1,500,000	\$0	\$35,242,206
10234	National Serv Contract Ins Co RRG	DC	\$12,439,859	\$1,905,392	\$30,113	\$0	\$10,534,467
22608	National Specialty Ins Co	TX	\$86,550,499	\$37,660,346	\$3,500,000	\$0	\$48,890,153



**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
21881	National Surety Corp	IL	\$133,015,991	\$61,499,881	\$3,500,077	\$0	\$71,516,110
19445	National Union Fire Ins Co Of Pitts	PA	\$26,517,335,821	\$20,549,926,673	\$4,478,750	\$0	\$5,967,409,148
26093	Nationwide Affinity Co of Amer	OH	\$409,202,745	\$396,464,205	\$5,000,000	\$0	\$12,738,540
28223	Nationwide Agribusiness Ins Co	IA	\$586,794,503	\$516,453,399	\$5,689,976	\$0	\$70,341,104
10723	Nationwide Assur Co	OH	\$145,162,092	\$83,116,980	\$3,500,000	\$0	\$62,045,112
23760	Nationwide Gen Ins Co	OH	\$435,223,096	\$412,155,911	\$2,500,000	\$0	\$23,067,185
25453	Nationwide Ins Co Of Amer	OH	\$449,941,739	\$296,367,128	\$3,375,000	\$0	\$153,574,611
23779	Nationwide Mut Fire Ins Co	OH	\$6,121,629,237	\$3,450,007,702	\$0	\$0	\$2,671,621,535
23787	Nationwide Mut Ins Co	OH	\$37,185,212,855	\$24,494,875,046	\$0	\$0	\$12,690,337,809
37877	Nationwide Prop & Cas Ins Co	OH	\$662,826,032	\$617,063,923	\$3,000,000	\$0	\$45,762,109
25240	NAU Country Ins Co	MN	\$1,342,316,168	\$1,005,069,211	\$3,000,000	\$0	\$337,246,957
42307	Navigators Ins Co	NY	\$2,808,119,132	\$1,781,300,380	\$5,000,000	\$0	\$1,026,818,752
15865	NCMIC Ins Co	IA	\$732,655,730	\$440,275,469	\$5,000,000	\$0	\$292,380,261
24171	Netherlands Ins Co The	NH	\$92,947,284	\$4,796,644	\$3,600,000	\$0	\$88,150,640
21830	New England Ins Co	CT	\$19,242,831	\$1,787,083	\$7,200,000	\$0	\$17,455,748
23841	New Hampshire Ins Co	IL	\$204,198,270	\$28,493,081	\$5,325,065	\$0	\$175,705,189
13792	New Home Warranty Ins Co a RRG	DC	\$21,377,194	\$14,801,789	\$674,250	\$0	\$6,575,405
12130	New South Ins Co	NC	\$50,429,276	\$42,569,089	\$3,000,000	\$0	\$7,860,187
16608	New York Marine & Gen Ins Co	NY	\$1,277,932,740	\$922,567,231	\$8,827,889	\$0	\$355,365,508
14788	NGM Ins Co	FL	\$2,468,023,160	\$1,428,616,097	\$5,250,000	\$0	\$1,039,407,063
33200	Norcal Mut Ins Co	CA	\$1,562,059,633	\$856,954,475	\$0	\$0	\$705,105,158
31470	Norguard Ins Co	PA	\$760,653,411	\$562,258,709	\$5,250,000	\$0	\$198,394,702
29700	North Amer Elite Ins Co	NH	\$133,984,838	\$92,675,628	\$3,500,000	\$0	\$41,309,210
29874	North Amer Specialty Ins Co	NH	\$488,064,028	\$174,423,498	\$4,800,000	\$0	\$313,640,530
27740	North Pointe Ins Co	PA	\$19,083,324	\$5,076,032	\$3,500,000	\$0	\$14,007,292
21105	North River Ins Co	NJ	\$1,051,367,095	\$766,414,237	\$4,200,000	\$0	\$284,952,858
24031	Northland Cas Co	CT	\$108,750,345	\$70,588,682	\$3,000,000	\$0	\$38,161,663
24015	Northland Ins Co	CT	\$1,176,903,365	\$641,799,934	\$3,500,000	\$0	\$535,103,431
13045	Northstone Ins Co	PA	\$54,715,254	\$43,372,980	\$1,200,000	\$0	\$11,342,274
42552	Nova Cas Co	NY	\$95,857,001	\$49,845	\$4,200,000	\$0	\$95,807,156
39608	Nutmeg Ins Co	CT	\$825,378,897	\$243,904,764	\$4,200,000	\$0	\$581,474,133
34630	Oak River Ins Co	NE	\$665,625,166	\$435,582,332	\$3,000,000	\$0	\$230,042,834
31208	Oakwood Ins Co	TN	\$61,758,012	\$33,777,290	\$3,163,338	\$0	\$27,980,723
15645	OBI Amer Ins Co	PA	\$15,336,937	\$35,738	\$4,500,000	\$0	\$15,301,199
14190	OBI Natl Ins Co	PA	\$13,157,395	\$22,249	\$4,500,000	\$0	\$13,135,146
23248	Occidental Fire & Cas Co Of NC	NC	\$602,812,300	\$430,121,985	\$2,600,000	\$0	\$172,690,315
12189	Oceanus Ins Co A RRG	SC	\$54,902,948	\$47,237,054	\$5,334,480	\$0	\$7,665,894

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
23680	Odyssey Reins Co	CT	\$7,162,637,808	\$3,968,705,000	\$6,982,500	\$0	\$3,193,932,808
35602	Ohic Ins Co	OH	\$97,347,366	\$50,446,063	\$3,591,990	\$0	\$46,901,303
24074	Ohio Cas Ins Co	NH	\$5,641,631,457	\$3,919,720,661	\$4,500,000	\$0	\$1,721,910,797
24104	Ohio Farmers Ins Co	OH	\$2,964,703,740	\$752,835,972	\$0	\$0	\$2,211,867,768
26565	Ohio Ind Co	OH	\$151,999,923	\$106,444,454	\$3,000,746	\$0	\$45,555,469
24082	Ohio Security Ins Co	NH	\$15,859,101	\$108,207	\$3,500,430	\$0	\$15,750,893
17558	Old Guard Ins Co	OH	\$453,464,749	\$247,294,051	\$2,500,000	\$0	\$206,170,698
24139	Old Republic Gen Ins Corp	IL	\$2,021,157,535	\$1,464,367,675	\$4,200,000	\$0	\$556,789,860
24147	Old Republic Ins Co	PA	\$2,813,767,678	\$1,706,888,065	\$3,800,004	\$0	\$1,106,879,613
35424	Old Republic Security Assur Co	IL	\$1,056,640,081	\$859,875,950	\$5,000,000	\$0	\$196,764,131
40444	Old Republic Surety Co	WI	\$122,947,467	\$58,712,565	\$2,900,000	\$0	\$64,234,902
37060	Old United Cas Co	KS	\$605,347,651	\$395,646,041	\$3,000,000	\$0	\$209,701,610
34940	Omni Ind Co	IL	\$90,035,934	\$81,839,804	\$3,000,000	\$0	\$8,196,129
44121	Oms Natl Ins Co Rrg	IL	\$418,975,162	\$180,719,122	\$7,580	\$997,901	\$238,256,040
15385	OneCIS Ins Co	IL	\$21,463,635	\$2,306,960	\$3,000,000	\$0	\$19,156,676
10353	Ooida RRG Inc	VT	\$94,217,084	\$71,533,672	\$200,000	\$0	\$22,683,412
44105	Ophthalmic Mut Ins Co RRG	VT	\$281,977,102	\$76,167,543	\$0	\$0	\$205,809,559
30175	Oriska Ins Co	NY	\$34,665,874	\$23,649,574	\$1,500,000	\$0	\$11,016,301
22748	Pacific Employers Ins Co	PA	\$3,774,235,596	\$2,454,363,318	\$6,000,000	\$0	\$1,319,872,278
20346	Pacific Ind Co	WI	\$6,555,131,608	\$3,628,513,102	\$5,535,000	\$0	\$2,926,618,506
37850	Pacific Specialty Ins Co	CA	\$314,192,590	\$182,166,480	\$3,500,000	\$0	\$132,026,111
10222	PACO Assur Co Inc	IL	\$68,090,051	\$34,799,436	\$2,950,000	\$0	\$33,290,615
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	\$4,850,345	\$2,310,134	\$0	\$0	\$2,540,211
44130	Paratransit Ins Co Mut RRG	TN	\$27,570,086	\$14,611,712	\$0	\$0	\$12,958,374
38636	Partner Reins Co Of The US	NY	\$4,822,929,020	\$3,359,124,267	\$4,800,000	\$0	\$1,463,804,753
11835	PartnerRe Amer Ins Co	DE	\$370,944,522	\$254,989,719	\$3,000,000	\$0	\$115,954,803
10006	Partnerre Ins Co Of NY	NY	\$125,576,284	\$14,237,873	\$6,000,000	\$0	\$111,338,411
11056	Patrons Mutual Fire Insurance Company	WV	\$602,101	\$466	\$0	\$0	\$601,635
25755	Peachtree Cas Ins Co	FL	\$18,256,674	\$13,159,198	\$2,200,000	\$0	\$5,097,476
18139	Peak Prop & Cas Ins Corp	WI	\$46,998,734	\$8,028,888	\$3,000,000	\$0	\$38,969,846
18333	Peerless Ind Ins Co	IL	\$192,431,548	\$4,885,193	\$3,500,000	\$0	\$187,546,354
24198	Peerless Ins Co	NH	\$13,330,782,532	\$9,791,896,798	\$8,848,635	\$0	\$3,538,885,731
39900	Peninsula Ind Co	MD	\$11,686,440	\$1,693,822	\$2,300,000	\$0	\$9,992,618
14958	Peninsula Ins Co	MD	\$91,010,935	\$49,033,901	\$2,500,000	\$0	\$41,977,034
14982	Penn Millers Ins Co	PA	\$91,894,813	\$50,878,700	\$5,000,000	\$0	\$41,016,113
21962	Pennsylvania Ins Co	IA	\$63,191,374	\$18,566,558	\$6,300,000	\$0	\$44,624,816

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
14974	Pennsylvania Lumbermens Mut Ins	PA	\$466,278,859	\$347,185,454	\$0	\$0	\$119,093,405
12262	Pennsylvania Manufacturers Assoc Ins	PA	\$929,588,206	\$645,860,362	\$6,116,300	\$0	\$283,727,844
41424	Pennsylvania Manufacturers Ind Co	PA	\$211,349,243	\$136,420,414	\$4,600,000	\$0	\$74,928,829
14990	Pennsylvania Natl Mut Cas Ins Co	PA	\$1,279,710,567	\$667,756,839	\$0	\$0	\$611,953,728
11055	Peoples Mutual Fire Insurance Company	WV	\$899,412	\$147,893	\$0	\$0	\$751,518
37648	Permanent Gen Assur Corp	OH	\$417,927,019	\$285,952,220	\$5,000,000	\$0	\$131,974,799
22906	Permanent Gen Assur Corp Of OH	OH	\$220,603,239	\$127,732,664	\$3,000,000	\$0	\$92,870,575
13714	Pharmacists Mut Ins Co	IA	\$291,129,828	\$175,890,053	\$0	\$0	\$115,239,775
18058	Philadelphia Ind Ins Co	PA	\$8,081,000,333	\$5,809,503,620	\$4,500,000	\$0	\$2,271,496,712
12319	Philadelphia Reins Corp	PA	\$6,522,365	\$26,537	\$3,000,000	\$0	\$6,495,828
25623	Phoenix Ins Co	CT	\$4,184,070,936	\$2,465,675,561	\$10,000,000	\$0	\$1,718,395,376
11513	Physicians Specialty Ltd RRG	SC	\$11,871,935	\$6,237,558	\$0	\$0	\$5,634,377
15137	Pinnaclepoint Ins Co	WV	\$62,084,628	\$50,616,201	\$1,200,000	\$0	\$11,468,427
26794	Plans Liab Ins Co	OH	\$73,334,587	\$40,768,328	\$2,942,436	\$0	\$32,566,259
10817	Plateau Cas Ins Co	TN	\$44,477,130	\$24,354,032	\$4,200,000	\$0	\$20,123,098
18619	Platte River Ins Co	NE	\$140,046,252	\$96,677,810	\$4,800,000	\$0	\$43,368,442
30945	Plaza Ins Co	IA	\$69,869,414	\$42,606,925	\$4,500,000	\$0	\$27,262,489
10287	PMI Ins Co	AZ	\$113,775,456	\$54,134,424	\$2,500,000	\$0	\$59,641,032
27251	PMI Mortgage Ins Co	AZ	\$870,778,938	\$2,307,637,882	\$3,000,000	\$0	-\$1,436,858,944
14460	Podiatry Ins Co Of Amer	IL	\$300,975,336	\$180,749,450	\$5,000,000	\$0	\$120,225,886
37257	Praetorian Ins Co	PA	\$492,016,349	\$265,228,953	\$8,500,000	\$0	\$226,787,396
44083	Preferred Physicians Medical RRG	MO	\$221,499,687	\$90,514,899	\$800,000	\$0	\$130,984,788
36234	Preferred Professional Ins Co	NE	\$325,640,507	\$155,463,536	\$5,000,000	\$0	\$170,176,971
42226	Princeton Ins Co	NJ	\$689,634,763	\$213,747,617	\$4,200,000	\$0	\$475,887,146
12873	Privilege Underwriters Recp Exch	FL	\$410,796,667	\$253,706,325	\$0	\$0	\$157,090,342
38954	ProAssurance Cas Co	MI	\$1,092,912,418	\$686,066,902	\$3,188,145	\$0	\$406,845,516
33391	ProAssurance Ind Co Inc	AL	\$1,247,230,903	\$782,477,123	\$8,846,429	\$0	\$464,753,780
11671	ProBuilders Specialty Ins Co RRG	DC	\$13,024,859	\$580,193	\$97,651	\$0	\$12,444,666
21903	Procentury Ins Co	MI	\$87,663,410	\$41,113,140	\$3,601,000	\$0	\$46,550,271
34312	Producers Agriculture Ins Co	TX	\$377,872,127	\$316,534,168	\$3,000,000	\$0	\$61,337,959
11127	Professional Solutions Ins Co	IA	\$23,484,792	\$15,467,779	\$3,000,000	\$0	\$8,017,013
29017	Professionals Advocate Ins Co	MD	\$136,792,227	\$28,093,676	\$4,379,000	\$0	\$108,698,551
11851	Progressive Advanced Ins Co	OH	\$467,638,855	\$268,655,529	\$3,000,000	\$0	\$198,983,326
24260	Progressive Cas Ins Co	OH	\$6,967,107,398	\$5,148,217,049	\$3,000,000	\$0	\$1,818,890,349
44288	Progressive Choice Ins Co	OH	\$6,847,253	\$1,269,327	\$2,650,000	\$0	\$5,577,926
42994	Progressive Classic Ins Co	WI	\$391,540,766	\$280,645,432	\$3,008,000	\$0	\$110,895,334

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
12879	Progressive Commercial Cas Co	OH	\$8,317,210	\$85,233	\$3,000,000	\$0	\$8,231,977
16322	Progressive Direct Ins Co	OH	\$6,727,474,907	\$4,662,115,010	\$3,000,480	\$0	\$2,065,359,897
24279	Progressive Max Ins Co	OH	\$500,268,977	\$338,089,934	\$3,604,824	\$0	\$162,179,043
38628	Progressive Northern Ins Co	WI	\$1,576,371,849	\$1,133,988,996	\$3,008,000	\$0	\$442,382,853
42919	Progressive Northwestern Ins Co	OH	\$1,537,666,739	\$1,096,037,913	\$3,000,025	\$0	\$441,628,826
44695	Progressive Paloverde Ins Co	IN	\$155,141,381	\$102,971,695	\$1,500,000	\$0	\$52,169,686
37834	Progressive Preferred Ins Co	OH	\$793,204,659	\$571,537,302	\$3,003,300	\$0	\$221,667,357
32786	Progressive Specialty Ins Co	OH	\$943,046,635	\$679,615,558	\$3,500,000	\$0	\$263,431,077
34690	Property & Cas Ins Co Of Hartford	IN	\$249,662,410	\$131,439,675	\$4,200,000	\$0	\$118,222,735
10638	Proselect Ins Co	NE	\$83,084,522	\$58,608,063	\$3,000,000	\$0	\$24,476,459
12416	Protective Ins Co	IN	\$785,370,653	\$387,381,032	\$7,650,000	\$0	\$397,989,621
35769	Protective Prop & Cas Ins Co	MO	\$377,763,638	\$209,146,207	\$4,000,000	\$0	\$168,617,431
24295	Providence Washington Ins Co	RI	\$188,433,818	\$131,703,991	\$5,021,200	\$0	\$56,729,827
15059	Public Serv Ins Co	IL	\$295,096,916	\$266,832,069	\$4,200,000	\$0	\$28,264,847
39217	QBE Ins Corp	PA	\$2,324,967,879	\$1,576,023,326	\$4,387,500	\$500,000	\$748,944,553
10219	QBE Reins Corp	PA	\$1,171,085,174	\$307,491,785	\$30,000,000	\$0	\$863,593,389
23752	Quanta Ind Co	CO	\$20,057,227	\$1,011,568	\$4,200,000	\$0	\$19,045,659
33790	Radian Guar Inc	PA	\$3,900,132,081	\$2,550,456,680	\$2,500,000	\$0	\$1,349,675,401
30872	Radian Mortgage Assur Inc	PA	\$8,643,468	\$20,135	\$5,625,456	\$0	\$8,623,333
15843	Radian Mortgage Guar Inc	PA	\$19,762,185	\$107,940	\$2,500,000	\$0	\$19,654,245
38512	Rampart Ins Co	NY	\$28,336,494	\$18,943,629	\$5,000,000	\$0	\$9,392,868
24449	Regent Ins Co	WI	\$34,951,341	\$3,091,409	\$4,000,000	\$0	\$31,859,932
10357	Renaissance Reins US Inc	MD	\$1,492,763,536	\$969,423,951	\$5,000,000	\$0	\$523,339,585
22179	Republic Ind Co Of Amer	CA	\$2,300,334,614	\$1,767,998,583	\$3,500,000	\$0	\$532,336,031
43753	Republic Ind Co of CA	CA	\$32,184,110	\$173,347	\$3,525,000	\$0	\$32,010,763
28452	Republic Mortgage Ins Co	NC	\$652,423,358	\$601,216,941	\$2,500,000	\$0	\$51,206,417
32174	Republic Mortgage Ins Co Of FL	FL	\$23,313,880	\$14,363,461	\$2,533,346	\$0	\$8,950,419
31275	Republic Mortgage Ins Of NC	NC	\$157,589,985	\$138,044,947	\$2,500,000	\$0	\$19,545,038
12019	Republic RRG	SC	\$1,713,011	\$5,000	\$0	\$0	\$1,708,011
31089	Repwest Ins Co	AZ	\$321,169,031	\$145,160,021	\$3,300,000	\$0	\$176,009,010
43044	Response Ins Co	IL	\$38,536,857	\$2,634,134	\$5,000,000	\$0	\$35,902,723
26050	Response Worldwide Ins Co	IL	\$11,399,707	\$31,807	\$3,000,000	\$0	\$11,367,900
12209	Restoration RRG Inc	VT	\$79,109,296	\$47,755,879	\$370,600	\$0	\$31,353,417
34509	Rider Ins Co	NJ	\$36,188,410	\$27,167,784	\$2,550,000	\$0	\$9,020,626
36684	Riverport Ins Co	IA	\$96,397,135	\$54,481,469	\$3,500,000	\$0	\$41,915,666
13056	RLI Ins Co	IL	\$1,753,351,921	\$893,375,721	\$10,000,375	\$0	\$859,976,200
35505	Rockwood Cas Ins Co	PA	\$248,573,997	\$161,556,899	\$3,845,000	\$0	\$87,017,098
15744	Romulus Ins RRG Inc	SC	\$2,299,241	\$633,134	\$200,000	\$0	\$1,666,107

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
22314	RSUI Ind Co	NH	\$3,401,650,967	\$1,872,367,789	\$4,800,000	\$0	\$1,529,283,178
39039	Rural Comm Ins Co	MN	\$1,753,728,360	\$1,486,734,277	\$3,000,000	\$0	\$266,994,083
11134	Rural Trust Ins Co	TX	\$23,634,103	\$11,054,956	\$2,500,000	\$0	\$12,579,147
23132	RVI Amer Ins Co	CT	\$106,616,031	\$35,098,060	\$2,772,000	\$0	\$71,517,971
15415	Safe Ins Co	WV	\$10,985,088	\$2,112,888	\$0	\$0	\$8,872,200
24740	Safeco Ins Co Of Amer	NH	\$4,485,053,022	\$2,987,188,549	\$5,000,000	\$0	\$1,497,864,470
11215	Safeco Ins Co Of IN	IN	\$15,253,973	\$8,843	\$3,300,000	\$0	\$15,245,130
24759	Safeco Natl Ins Co	NH	\$15,090,018	\$405,285	\$2,500,000	\$0	\$14,684,732
11123	Safety First Ins Co	IL	\$71,737,285	\$4,100,746	\$3,000,000	\$0	\$67,636,539
15105	Safety Natl Cas Corp	MO	\$6,450,443,409	\$4,637,862,915	\$5,000,000	\$25,000,000	\$1,812,580,494
12521	Safeway Ins Co	IL	\$468,266,012	\$180,340,499	\$3,000,000	\$0	\$287,925,513
40460	Sagamore Ins Co	IN	\$157,825,177	\$28,761,451	\$7,500,000	\$0	\$129,063,726
38300	Samsung Fire & Marine Ins Co Ltd	NY	\$273,793,286	\$202,252,756	\$0	\$0	\$71,540,530
21911	San Francisco Reins Co	CA	\$3,539,797,746	\$2,925,932,015	\$3,921,500	\$0	\$613,865,731
30058	Scor Reins Co	NY	\$3,163,123,539	\$2,060,255,132	\$5,000,000	\$0	\$1,102,868,407
15580	Scottsdale Ind Co	OH	\$88,742,686	\$49,918,406	\$3,500,040	\$0	\$38,824,280
15563	SeaBright Ins Co	TX	\$29,557,017	\$3,302,730	\$3,500,000	\$0	\$26,254,287
10054	Securian Cas Co	MN	\$275,760,796	\$155,660,792	\$3,000,000	\$0	\$120,100,004
11267	Security Amer RRG Inc	VT	\$4,283,864	\$2,861,551	\$1,788,685	\$0	\$1,422,313
19879	Security Natl Ins Co	DE	\$1,204,877,995	\$987,716,203	\$5,000,000	\$0	\$217,161,792
22233	Select Ins Co	TX	\$78,476,462	\$389,642	\$3,000,000	\$0	\$78,086,820
12572	Selective Ins Co Of Amer	NJ	\$2,314,164,219	\$1,745,573,469	\$4,400,000	\$0	\$568,590,750
19259	Selective Ins Co Of SC	IN	\$644,936,203	\$503,081,233	\$5,000,000	\$0	\$141,854,970
39926	Selective Ins Co Of The Southeast	IN	\$490,749,738	\$381,701,966	\$3,650,000	\$0	\$109,047,772
10936	Seneca Ins Co Inc	NY	\$194,129,597	\$52,902,007	\$4,800,000	\$0	\$141,227,590
11000	Sentinel Ins Co Ltd	CT	\$260,994,596	\$78,445,420	\$4,200,000	\$0	\$182,549,176
28460	Sentry Cas Co	WI	\$296,164,831	\$224,387,916	\$4,700,000	\$0	\$71,776,914
24988	Sentry Ins A Mut Co	WI	\$7,587,291,179	\$2,863,778,155	\$0	\$0	\$4,723,513,024
21180	Sentry Select Ins Co	WI	\$706,950,590	\$475,567,168	\$5,000,000	\$0	\$231,383,422
22985	Sequoia Ins Co	CA	\$246,944,489	\$150,553,765	\$7,200,000	\$0	\$96,390,725
36560	Service Ins Co	FL	\$49,448,690	\$7,666,973	\$3,000,000	\$0	\$41,781,717
23388	Shelter Mut Ins Co	MO	\$3,305,512,878	\$1,428,372,120	\$0	\$0	\$1,877,140,755
38776	Sirius Amer Ins Co	NY	\$1,395,066,346	\$850,761,372	\$5,000,000	\$0	\$544,304,975
38997	Sompo Japan Fire & Mar Ins Co Amer	NY	\$78,503,022	\$4,523,202	\$5,000,000	\$0	\$73,979,820
11126	Sompo Japan Ins Co of Amer	NY	\$1,229,521,502	\$670,786,282	\$13,742,750	\$0	\$558,735,221
19216	Southern Ins Co	TX	\$38,645,421	\$9,534,931	\$2,500,000	\$0	\$29,110,490

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
26867	Southern Ins Co Of VA	VA	\$147,499,497	\$84,168,496	\$4,230,000	\$0	\$63,331,001
22861	Southern Pilot Ins Co	WI	\$9,321,771	\$2,415,975	\$2,500,000	\$60,000	\$6,905,797
15709	Southern States Ins Exch	VA	\$41,983,066	\$24,233,066	\$0	\$0	\$17,750,000
12294	Southwest Marine & Gen Ins Co	AZ	\$119,395,658	\$57,926,999	\$3,500,000	\$0	\$61,468,659
20613	Sparta Ins Co	CT	\$305,306,120	\$232,478,408	\$4,500,000	\$0	\$72,827,712
24376	Spinnaker Ins Co	IL	\$39,148,611	\$10,052,875	\$4,200,000	\$0	\$29,095,736
14207	Spirit Commercial Auto RRG Inc	NV	\$93,465,156	\$80,129,607	\$750,000	\$0	\$13,335,549
11114	St Charles Ins Co RRG	SC	\$15,517,580	\$2,288,519	\$201,240	\$0	\$13,229,061
24767	St Paul Fire & Marine Ins Co	CT	\$18,558,671,505	\$13,000,440,163	\$20,000,000	\$0	\$5,558,231,343
24775	St Paul Guardian Ins Co	CT	\$74,806,258	\$50,516,066	\$4,200,000	\$0	\$24,290,192
24791	St Paul Mercury Ins Co	CT	\$331,489,487	\$210,198,948	\$4,230,000	\$0	\$121,290,539
19224	St Paul Protective Ins Co	CT	\$513,737,446	\$290,934,968	\$4,200,000	\$0	\$222,802,478
19070	Standard Fire Ins Co	CT	\$3,679,128,192	\$2,477,306,490	\$5,000,000	\$0	\$1,201,821,702
42986	Standard Guar Ins Co	DE	\$350,741,721	\$207,429,888	\$3,547,500	\$0	\$143,311,833
32387	Star Cas Ins Co	FL	\$11,693,470	\$7,593,435	\$1,005,000	\$0	\$4,100,035
18023	Star Ins Co	MI	\$1,915,390,185	\$1,407,064,678	\$5,040,000	\$0	\$508,325,507
40045	Starnet Ins Co	DE	\$239,217,622	\$122,770,485	\$6,000,000	\$0	\$116,447,137
38318	Starr Ind & Liab Co	TX	\$4,442,324,605	\$2,519,862,213	\$5,000,000	\$0	\$1,922,462,392
25496	StarStone Natl Ins Co	DE	\$379,303,636	\$285,168,842	\$4,200,000	\$0	\$94,134,794
25127	State Auto Prop & Cas Ins Co	IA	\$2,482,632,411	\$1,800,108,241	\$5,077,200	\$0	\$682,524,170
25135	State Automobile Mut Ins Co	OH	\$2,461,059,714	\$1,638,507,472	\$0	\$0	\$822,552,242
25143	State Farm Fire & Cas Co	IL	\$38,352,517,909	\$21,997,797,052	\$10,000,000	\$0	\$16,354,720,857
25151	State Farm Gen Ins Co	IL	\$7,112,139,093	\$3,036,113,537	\$10,000,000	\$0	\$4,076,025,556
25178	State Farm Mut Auto Ins Co	IL	\$147,697,211,254	\$60,123,313,999	\$0	\$0	\$87,573,897,256
12831	State Natl Ins Co Inc	TX	\$369,721,367	\$100,306,255	\$3,500,000	\$0	\$269,415,112
44075	States Self Insurers RRG	VT	\$26,371,557	\$17,668,124	\$1,507,968	\$0	\$8,703,433
10476	STICO Mut Ins Co RRG	VT	\$22,215,976	\$10,350,342	\$0	\$0	\$11,865,636
25180	Stillwater Ins Co	CA	\$363,054,749	\$177,047,061	\$3,250,000	\$0	\$186,007,688
16578	Stillwater Prop & Cas Ins Co	NY	\$128,338,636	\$7,937,790	\$3,465,564	\$0	\$120,400,846
11042	Stonetrust Commercial Ins Co	NE	\$153,238,098	\$97,020,883	\$2,500,000	\$0	\$56,217,215
10340	Stonington Ins Co	PA	\$15,263,646	\$1,053,156	\$3,500,000	\$0	\$14,210,490
40436	Stratford Ins Co	NH	\$145,642,558	\$60,811,817	\$4,200,000	\$0	\$84,830,741
10130	SU Ins Co	WI	\$23,214,271	\$10,351,490	\$5,000,000	\$0	\$12,862,781
15136	Summitpoint Ins Co	WV	\$51,403,521	\$39,921,925	\$1,200,000	\$0	\$11,481,596
10909	Sun Surety Ins Co	SD	\$20,383,416	\$10,554,593	\$2,500,225	\$0	\$9,828,823
10916	Suretec Ins Co	TX	\$227,898,290	\$133,403,503	\$5,000,000	\$0	\$94,494,787
24047	Surety Bonding Co Of Amer	SD	\$7,605,917	\$17,152	\$2,500,000	\$0	\$7,588,765
12157	Sussex Ins Co	IL	\$658,714,857	\$527,997,581	\$4,200,000	\$0	\$130,717,276

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25364	Swiss Reins Amer Corp	NY	\$12,927,241,287	\$9,574,945,393	\$10,432,000	\$0	\$3,352,295,894
20311	Syncora Guar Inc	NY	\$1,259,875,625	\$71,591,352	\$15,000,000	\$200,000,000	\$1,188,284,273
12866	T H E Ins Co	LA	\$204,936,112	\$152,638,466	\$4,500,888	\$0	\$52,297,645
41050	TDC Natl Assur Co	OR	\$317,994,465	\$228,733,290	\$7,500,000	\$0	\$89,261,175
22683	Teachers Ins Co	IL	\$347,723,585	\$196,621,926	\$3,000,000	\$0	\$151,101,659
42376	Technology Ins Co Inc	DE	\$2,349,954,235	\$1,772,833,492	\$4,500,000	\$0	\$577,120,743
10113	Terra Ins Co RRG	VT	\$29,801,692	\$11,471,870	\$69,260	\$0	\$18,329,822
14395	Terrafirma RRG LLC	VT	\$6,486,613	\$1,840,859	\$0	\$0	\$4,645,754
29513	The Bar Plan Mut Ins Co	MO	\$43,597,382	\$26,036,065	\$0	\$0	\$17,561,317
23280	The Cincinnati Ind Co	OH	\$130,336,161	\$37,156,801	\$3,600,000	\$0	\$93,179,360
14347	The Doctors Co RRG a Recip Exch	DC	\$8,346,862	\$4,576,287	\$0	\$0	\$3,770,575
26257	The Mutual RRG Inc	HI	\$107,711,315	\$59,584,432	\$0	\$0	\$48,126,879
41769	The Travelers Cas Co	CT	\$204,879,937	\$142,606,691	\$3,500,000	\$0	\$62,273,246
25534	TIG Ins Co	CA	\$2,818,449,339	\$2,082,482,617	\$4,329,920	\$57,528	\$735,966,722
13242	Titan Ind Co	TX	\$215,662,820	\$69,934,644	\$4,319,951	\$0	\$145,728,176
11153	Titan Ins Co Inc RRG	SC	\$63,442,589	\$17,723,006	\$200,148	\$0	\$45,719,583
32301	TNUS Ins Co	NY	\$65,195,385	\$8,616,300	\$5,000,000	\$0	\$56,579,085
10945	Tokio Marine Amer Ins Co	NY	\$1,444,630,947	\$905,329,553	\$5,000,100	\$0	\$539,301,394
15529	Tokio Millennium Re AG (US Branch)	NY	\$1,011,744,661	\$816,995,250	\$0	\$0	\$194,749,411
37621	Toyota Motor Ins Co	IA	\$518,572,411	\$271,721,971	\$3,000,000	\$0	\$246,850,440
41238	Trans Pacific Ins Co	NY	\$70,963,497	\$18,270,186	\$5,000,000	\$0	\$52,693,312
10952	Transamerica Cas Ins Co	OH	\$395,516,234	\$216,007,543	\$8,724,386	\$0	\$179,508,691
19453	Transatlantic Reins Co	NY	\$14,019,363,965	\$9,110,655,180	\$6,041,658	\$0	\$4,908,708,785
28886	Transguard Ins Co Of Amer Inc	IL	\$299,191,980	\$162,090,049	\$5,000,000	\$0	\$137,101,931
20494	Transportation Ins Co	IL	\$77,502,251	\$163,539	\$4,200,000	\$0	\$77,338,712
28188	Travco Ins Co	CT	\$216,428,471	\$147,064,363	\$6,000,000	\$0	\$69,364,109
19038	Travelers Cas & Surety Co	CT	\$16,564,340,144	\$10,078,496,703	\$25,000,000	\$0	\$6,485,843,440
31194	Travelers Cas & Surety Co Of Amer	CT	\$4,195,751,503	\$2,107,562,219	\$6,480,000	\$0	\$2,088,189,284
36170	Travelers Cas Co Of CT	CT	\$321,495,317	\$231,648,746	\$6,000,000	\$0	\$89,846,571
19046	Travelers Cas Ins Co Of Amer	CT	\$1,937,020,123	\$1,377,012,178	\$6,000,000	\$0	\$560,007,945
40282	Travelers Commercial Cas Co	CT	\$326,775,982	\$231,505,993	\$4,500,000	\$0	\$95,269,989
36137	Travelers Commercial Ins Co	CT	\$354,847,681	\$260,900,727	\$6,000,000	\$0	\$93,946,954
41750	Travelers Constitution State Ins Co	CT	\$204,845,250	\$142,555,183	\$3,500,000	\$0	\$62,290,067
27998	Travelers Home & Marine Ins Co	CT	\$374,851,798	\$264,710,005	\$5,000,000	\$0	\$110,141,793
25658	Travelers Ind Co	CT	\$21,180,359,072	\$14,176,892,199	\$10,790,700	\$0	\$7,003,466,873
25666	Travelers Ind Co Of Amer	CT	\$615,422,642	\$428,724,858	\$5,250,000	\$0	\$186,697,784

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25682	Travelers Ind Co Of CT	CT	\$1,084,067,809	\$738,965,470	\$5,000,000	\$0	\$345,102,339
25674	Travelers Prop Cas Co Of Amer	CT	\$837,147,237	\$400,260,190	\$5,040,000	\$0	\$436,887,046
36161	Travelers Prop Cas Ins Co	CT	\$253,746,709	\$182,651,491	\$3,000,000	\$0	\$71,095,217
34894	Trenwick Amer Reins Corp	CT	\$56,107,550	\$24,374,757	\$25,000,000	\$0	\$31,732,793
31003	Tri State Ins Co Of MN	IA	\$49,754,537	\$16,873,604	\$5,000,000	\$0	\$32,880,933
41211	Triton Ins Co	TX	\$426,127,909	\$286,665,885	\$3,400,000	\$0	\$139,462,024
41106	Triumphe Cas Co	OH	\$60,947,013	\$40,987,316	\$3,000,000	\$0	\$19,959,697
21709	Truck Ins Exch	CA	\$2,143,563,965	\$1,527,890,706	\$0	\$0	\$615,673,259
27120	Trumbull Ins Co	CT	\$226,829,477	\$131,323,196	\$4,000,000	\$0	\$95,506,281
29459	Twin City Fire Ins Co Co	IN	\$675,475,171	\$394,213,606	\$4,200,000	\$0	\$281,261,565
25747	Unigard Ins Co	WI	\$397,855,806	\$290,479,956	\$3,000,000	\$0	\$107,375,850
25844	Union Ins Co	IA	\$137,099,564	\$92,312,070	\$5,000,000	\$0	\$44,787,494
11142	United Cas Ins Co Of Amer	IL	\$13,079,864	\$2,825,247	\$2,700,000	\$0	\$10,254,617
10020	United Educators Ins RRG Inc	VT	\$903,208,122	\$611,960,116	\$0	\$0	\$291,248,006
29963	United Farm Family Ins Co	NY	\$42,592,470	\$29,268,133	\$3,500,000	\$0	\$13,324,336
11770	United Financial Cas Co	OH	\$2,896,656,105	\$2,232,257,512	\$3,008,000	\$0	\$664,398,593
13021	United Fire & Cas Co	IA	\$1,893,910,347	\$1,123,002,021	\$7,000,000	\$0	\$770,908,325
26999	United Guar Mortgage Ind Co	NC	\$445,222,547	\$141,504,447	\$2,000,000	\$0	\$303,718,100
15873	United Guar Residential Ins Co	NC	\$3,307,929,353	\$2,121,420,246	\$5,997,300	\$0	\$1,186,509,107
16667	United Guar Residential Ins Co of NC	NC	\$338,499,772	\$17,747,953	\$2,000,000	\$0	\$320,751,819
25941	United Serv Automobile Assn	TX	\$33,796,523,820	\$8,455,502,507	\$0	\$0	\$25,341,021,313
25887	United States Fidelity & Guar Co	CT	\$3,252,085,863	\$2,208,802,630	\$35,214,075	\$0	\$1,043,283,232
21113	United States Fire Ins Co	DE	\$3,949,601,255	\$2,730,740,244	\$12,096,000	\$0	\$1,218,861,011
25895	United States Liab Ins Co	PA	\$1,015,343,740	\$368,081,722	\$4,100,000	\$0	\$647,262,017
10656	United States Surety Co	MD	\$69,992,485	\$22,912,576	\$2,100,000	\$0	\$47,079,909
29157	United WI Ins Co	WI	\$415,641,429	\$298,114,462	\$3,000,000	\$0	\$117,526,967
16063	Unitrin Auto & Home Ins Co	NY	\$76,843,999	\$43,232,058	\$4,225,000	\$0	\$33,611,941
25909	Unitrin Preferred Ins Co	NY	\$22,245,743	\$12,672,776	\$3,900,000	\$0	\$9,572,967
40703	Unitrin Safeguard Ins Co	WI	\$26,944,131	\$19,426,896	\$3,000,000	\$0	\$7,517,235
32867	Universal Fire & Cas Ins Co	IN	\$15,414,592	\$8,134,843	\$2,600,000	\$250,000	\$7,279,749
10861	Universal Prop & Cas Ins	FL	\$889,347,671	\$575,595,133	\$3,000,000	\$0	\$313,752,537
13200	Universal Surety Of Amer	SD	\$14,623,380	\$22,080	\$4,200,000	\$0	\$14,601,300
41181	Universal Underwriters Ins Co	IL	\$328,858,520	\$6,228,465	\$14,960,700	\$0	\$322,630,055
40843	Universal Underwriters Of TX Ins	IL	\$11,809,677	\$2,214,287	\$4,500,000	\$0	\$9,595,390
11018	Upmc Hlth Benefits Inc	PA	\$170,489,812	\$114,098,973	\$1,000,000	\$0	\$56,390,839
12915	Urgent Care Assur Co RRG Inc	NV	\$4,945,684	\$3,268,739	\$1,293,196	\$0	\$1,676,945
29599	US Specialty Ins Co	TX	\$1,792,143,025	\$1,273,990,421	\$4,200,000	\$0	\$518,152,604



**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
25968	USAA Cas Ins Co	TX	\$10,315,437,132	\$5,825,649,002	\$4,700,000	\$0	\$4,489,788,130
18600	USAA Gen Ind Co	TX	\$4,001,369,164	\$2,519,360,337	\$4,500,000	\$0	\$1,482,008,827
25976	Utica Mut Ins Co	NY	\$2,382,250,200	\$1,516,165,599	\$0	\$0	\$866,084,601
20508	Valley Forge Ins Co	PA	\$70,258,564	\$74,628	\$4,200,000	\$0	\$70,183,936
21172	Vanliner Ins Co	MO	\$405,998,439	\$265,651,868	\$3,000,000	\$0	\$140,346,571
44768	Vantapro Specialty Ins Co	AR	\$23,909,828	\$740,485	\$4,210,524	\$0	\$23,169,342
11063	Vehicular Serv Ins Co RRG	OK	\$2,620,921	\$23,859	\$500,000	\$0	\$2,597,062
10815	Verlan Fire Ins Co MD	NH	\$26,550,857	\$26,560	\$5,000,000	\$0	\$26,524,297
42889	Victoria Fire & Cas Co	OH	\$122,933,105	\$80,255,030	\$2,500,000	\$0	\$42,678,075
20397	Vigilant Ins Co	NY	\$508,049,216	\$188,544,462	\$4,500,000	\$0	\$319,504,754
40827	Virginia Surety Co Inc	IL	\$1,169,795,980	\$759,798,345	\$5,000,000	\$0	\$409,997,635
26085	Warner Ins Co	IL	\$12,319,279	\$150,830	\$3,000,000	\$0	\$12,168,449
32778	Washington Intl Ins Co	NH	\$100,242,374	\$20,190,184	\$4,200,000	\$0	\$80,052,190
25585	Watford Ins Co	NJ	\$29,716,065	\$9,052,831	\$4,500,000	\$0	\$20,663,234
26069	Wausau Business Ins Co	WI	\$34,832,948	\$6,153,636	\$10,900,000	\$0	\$28,679,311
26042	Wausau Underwriters Ins Co	WI	\$115,976,280	\$48,392,518	\$4,500,000	\$0	\$67,583,763
25011	Wesco Ins Co	DE	\$1,903,659,688	\$1,540,152,899	\$5,000,000	\$0	\$363,506,789
44393	West Amer Ins Co	IN	\$51,406,833	\$1,122,599	\$3,100,000	\$0	\$50,284,233
15431	West Virginia Farmers Mut Ins Assoc	WV	\$7,516,708	\$1,962,957	\$0	\$0	\$5,553,751
11972	West Virginia Mut Ins Co	WV	\$167,296,663	\$70,006,527	\$0	\$0	\$97,290,136
10911	West Virginia Natl Auto Ins Co	WV	\$6,391,755	\$3,705,496	\$1,001,000	\$0	\$2,686,259
10030	Westchester Fire Ins Co	PA	\$1,764,444,470	\$1,061,597,827	\$5,000,100	\$0	\$702,846,643
27502	Western Gen Ins Co	CA	\$82,894,311	\$62,084,895	\$3,105,000	\$7,640,000	\$20,809,416
40940	Western Pacific Mut Ins Co RRG	CO	\$138,525,308	\$26,058,484	\$0	\$0	\$112,466,824
13188	Western Surety Co	SD	\$1,998,783,969	\$546,372,979	\$4,000,000	\$0	\$1,452,410,990
24112	Westfield Ins Co	OH	\$2,739,569,528	\$1,562,272,936	\$8,220,000	\$0	\$1,177,296,592
24120	Westfield Natl Ins Co	OH	\$659,496,994	\$359,116,674	\$3,000,000	\$0	\$300,380,320
11981	Westguard Ins Co	PA	\$954,998,882	\$445,809,762	\$3,000,000	\$0	\$509,189,120
16098	Westminster Amer Ins Co	MD	\$32,402,654	\$14,265,794	\$3,000,000	\$0	\$18,136,860
39845	Westport Ins Corp	MO	\$4,730,102,545	\$3,171,541,265	\$6,345,000	\$0	\$1,558,561,280
11932	White Pine Ins Co	MI	\$78,491,281	\$46,100,113	\$4,500,000	\$0	\$32,391,168
25780	Williamsburg Natl Ins Co	MI	\$82,092,328	\$49,667,229	\$3,000,000	\$0	\$32,425,099
31232	Work First Cas Co	DE	\$42,264,745	\$29,603,243	\$3,056,820	\$0	\$12,661,502
11523	Wright Natl Flood Ins Co	TX	\$30,650,606	\$7,144,768	\$3,500,000	\$0	\$23,505,838
20273	WRM Amer Ind Co Inc	NY	\$15,250,587	\$101,413	\$4,210,000	\$0	\$15,149,174
11003	Wva Ins Co	WV	\$51,786,615	\$8,827,112	\$0	\$0	\$42,959,503
40193	X L Ins Co Of NY	NY	\$240,365,321	\$165,509,299	\$6,000,000	\$0	\$74,856,021

**Property Insurers (Continued)**

NAIC Code	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Surplus
24554	XL Ins Amer Inc	DE	\$825,361,283	\$632,013,231	\$5,000,000	\$0	\$193,348,052
20583	XL Reins Amer Inc	NY	\$6,274,096,334	\$4,197,811,942	\$5,000,000	\$0	\$2,076,284,392
37885	XL Specialty Ins Co	DE	\$920,432,332	\$637,122,316	\$5,812,500	\$0	\$283,310,016
26220	Yosemite Ins Co	IN	\$156,490,817	\$93,687,569	\$5,000,000	\$0	\$62,803,248
30325	Zale Ind Co	TX	\$54,336,404	\$37,030,252	\$3,000,000	\$0	\$17,306,152
13269	Zenith Ins Co	CA	\$1,824,568,556	\$1,261,005,974	\$4,200,000	\$0	\$563,562,581
30120	Znat Ins Co	CA	\$73,082,378	\$46,731,960	\$3,120,000	\$0	\$26,350,418
16535	Zurich Amer Ins Co	NY	\$31,002,884,451	\$23,151,205,837	\$5,000,000	\$0	\$7,851,678,614
27855	Zurich Amer Ins Co Of IL	IL	\$49,746,624	\$15,541,968	\$5,000,000	\$0	\$34,204,657
Total Domestic Property 19 Insurers			\$2,721,202,972	\$1,671,588,936	\$6,001,000	\$5,000,000	\$1,049,614,037
Total Non-Domestic Property 869 Insurers			\$1,610,083,822,974	\$914,973,209,382	\$3,925,381,378	\$925,080,793	\$695,110,613,577
Total Property All 888 Insurers			\$1,612,805,025,946	\$916,644,798,318	\$3,931,382,378	\$930,080,793	\$696,160,227,614

**Admitted Assets, Liabilities, Common Capital Stock and Capital and Surplus for 2016**

**Risk Retention Groups**

<b>NAIC Code</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Capital Stock</b>	<b>Capital and Surplus</b>
28380	Agri Ins Exch Rrg	IN	\$17,120,518	\$2,965,145	\$0	\$14,155,373
11965	Allegiant Ins Co Inc A RRG	HI	\$25,967,701	\$16,389,691	\$440,910	\$9,578,010
13580	ARISE Boiler Inspection & Ins Co RRG	KY	\$4,081,306	\$832,267	\$0	\$3,249,039
33677	Attorneys Ins Mut of the South Inc R	DC	\$11,293,769	\$5,092,454	\$0	\$6,201,315
22670	Attorneys Ins Mut RRG Inc	HI	\$16,586,002	\$7,869,409	\$0	\$8,716,593
10174	Bar Vermont RRG Inc	VT	\$27,978,670	\$10,042,315	\$200,000	\$17,936,355
44504	California Hlthcare Ins Co Inc RRG	HI	\$124,362,141	\$69,021,498	\$1,699,898	\$55,340,643
10808	Cassatt RRG Inc	VT	\$13,107,262	\$9,432,986	\$200,000	\$3,674,276
44598	College Liab Ins Co Recip RRG	HI	\$15,152,544	\$8,685,358	\$0	\$6,467,186
10803	Columbia Natl RRG Inc	VT	\$1,850,334	\$640,811	\$206,000	\$1,209,523
13893	Community Blood Cntr Exch RRG	IN	\$19,375,370	\$4,323,785	\$0	\$15,051,585
10341	Controlled Risk Ins Co Of VT RRG	VT	\$58,601,894	\$19,690,555	\$200,000	\$38,911,334
14163	Emergency Capital Mgmt LLC a RRG	VT	\$6,329,113	\$3,716,373	\$0	\$2,612,740
11714	Emergency Physicians Ins Exchange RR	VT	\$26,698,286	\$17,174,057	\$0	\$9,524,229
38466	Evergreen USA RRG Inc	VT	\$10,046,233	\$5,179,342	\$0	\$4,866,891
10842	Franklin Cas Ins Co RRG	VT	\$30,870,802	\$26,643,596	\$500,000	\$4,227,206
10080	Health Providers Ins Recip RRG	HI	\$82,237,425	\$23,285,992	\$0	\$58,951,433
26797	Housing Authority RRG Inc	VT	\$301,751,334	\$125,560,792	\$0	\$176,190,542
10697	MCIC VT a Recip RRG	VT	\$1,649,966,173	\$1,096,459,400	\$0	\$553,506,773
44016	National Home Ins Co RRG	CO	\$17,096,433	\$9,681,197	\$1,400,000	\$7,415,236
10934	Physicians Reimbursement RRG	VT	\$29,319,646	\$18,175,247	\$1,200,000	\$11,144,399
12907	Southwest Physicians RRG Inc	SC	\$59,441,206	\$28,363,330	\$3,076,000	\$31,077,876
10754	Spirit Mountain Ins Co RRG Inc	DC	\$6,602,926	\$2,866,344	\$100,000	\$3,736,582
10083	The Natl Catholic RRG Inc	VT	\$66,947,057	\$51,490,557	\$293,412	\$15,456,500
10084	Title Industry Assur Co RRG	VT	\$7,060,919	\$2,081,155	\$76,477	\$4,979,764
10712	United Home Ins Co A RRG	VT	\$1,452,214	\$308,043	\$249,254	\$1,144,171
Total Risk Retention Groups All 26 Insurers			\$2,631,297,278	\$1,565,971,699	\$9,841,951	\$1,065,325,574

**Admitted Assets, Liabilities, Capital, Surplus and Direct Premiums Earned for 2016**

**Title Insurers**

<b>NAIC Code</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Capital</b>	<b>Surplus as Regards to Policyholders</b>	<b>Premiums Earned</b>
51411	American Guar Title Ins Co	OK	\$36,811,049	\$10,251,988	\$2,000,000	\$26,559,061	\$94,275
50083	Commonwealth Land Title Ins Co	NE	\$672,111,957	\$315,268,865	\$1,649,306	\$356,843,092	\$586,159
51632	EnTitle Ins Co	OH	\$15,735,429	\$7,225,474	\$2,000,000	\$8,509,955	\$4,096
51586	Fidelity Natl Title Ins Co	CA	\$1,290,013,277	\$823,450,986	\$76,131,950	\$466,562,291	\$2,300,131
51624	First Amer Title Guar Co	TX	\$24,972,851	\$6,392,248	\$2,010,000	\$18,580,603	\$0
50814	First Amer Title Ins Co	NE	\$2,592,919,509	\$1,405,481,678	\$300,000,000	\$1,187,437,831	\$4,545,340
50369	Investors Title Ins Co	NC	\$167,031,598	\$82,180,911	\$2,000,000	\$84,850,687	\$1,875,573
50377	National Investors Title Ins Co	TX	\$15,791,634	\$3,370,605	\$1,000,000	\$12,421,029	\$0
51330	Ohio Bar Title Ins Co	OH	\$27,477,993	\$16,960,005	\$1,000,000	\$10,517,988	\$0
50520	Old Republic Natl Title Ins Co	FL	\$1,187,320,632	\$668,699,835	\$1,526,434	\$518,620,797	\$7,116,236
50440	Real Advantage Title Ins Co	CA	\$8,372,274	\$2,809,663	\$1,100,000	\$5,562,406	\$441
50121	Stewart Title Guar Co	TX	\$1,054,247,286	\$544,317,803	\$8,500,000	\$509,929,483	\$1,860,786
50050	Westcor Land Title Ins Co	CA	\$133,170,635	\$96,510,974	\$1,505,465	\$36,659,661	\$16,654
51152	WFG Natl Title Ins Co	SC	\$118,004,385	\$90,366,494	\$2,025,000	\$27,637,891	\$277,811
Total Title All 14 Insurers			\$7,343,980,509	\$4,073,287,529	\$402,448,155	\$3,270,692,775	\$18,677,502