



*West Virginia  
Offices of the Insurance Commissioner  
2006 Annual Report*



**STATE OF WEST VIRGINIA**

**Offices of the Insurance Commissioner**

---

**JOE MANCHIN III**  
Governor

**JANE L. CLINE**  
Insurance Commissioner

November 1, 2007

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

Dear Governor Manchin:

The Annual Report of the Insurance Commissioner of the State of West Virginia for the calendar year 2006 is hereby submitted in accordance with Chapter 33, Article 2, Section 15, of the Code of West Virginia.

The figures in this report reflect the financial condition and economic importance of the insurance industry in our State. The statistics in this report were compiled from the December 31, 2006 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

A handwritten signature in cursive script that reads "Jane L. Cline".

Jane L. Cline  
Insurance Commissioner

JLC/ew

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## **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 (OIC) for the preceding year. The report is divided into three major parts. Each of these parts is detailed below.

The first part of the report discusses the history, organization, and tax revenues collected by the OIC. This discussion includes an organizational chart and a list of Insurance Commissioners over time, and identifies the revenues collected by this agency.

The second part of the report separates the functional divisions of the OIC, and each division's activities are enumerated. The Agents and Licensing Division reports data regarding educational attainment of the state's insurance agents, the number of appointments, and the number of surrendered licenses. The Consumer Advocacy Division details its activity, particularly as it relates to "certificate of need" applications for health care delivery resources. This part of the report also provides data about the OIC's consumer protection activities. The Financial Conditions unit is charged with the evaluation of company solvency. Its section provides details about new entrants into the West Virginia insurance market as well as identifying those companies that have left or changed names, tax collections and surcharge collections. The Fraud Unit educates consumers about the effects of insurance fraud and has begun the identification and investigation of fraudulent insurance arrangements. The Legal Division recaps all the bills passed by the West Virginia Legislature that affect insurance laws and regulations. The Rates and Forms Division provides company-by-company rate change applications and effective dates during 2006. The current status of companies under receivership is identified and the history of these companies' financial troubles is discussed and the dollar effect of receivership on West Virginia insurance consumers is estimated. Finally, we include a brief explanation of the movement of the West Virginia Workers' Compensation Commission from a state regulated monopoly to a mutual insurance company regulated by the Insurance Commissioner.

## **Executive Summary**

The final part of the report provides detail about each line of insurance. Particular attention is given to the amount of earned premium and the percent of the market each company serves. This section separates the state's insurance market into Property and Casualty insurance companies and Life and Health insurance companies. After this distinction is made, the report identifies admitted assets, liabilities, stock holdings, and capital and surplus calculations for each company.

# **SECTION 1**

## **GENERAL**

### **ORGANIZATIONAL CHART**

### **WV INSURANCE COMMISSIONERS**

### **EXPENDITURE SCHEDULES**

### **FEES AND TAXES COLLECTED**





## WEST VIRGINIA INSURANCE COMMISSIONERS

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

\*Hanley C. Clark served as Acting Insurance Commissioner during this interim period.

**APPROPRIATED EXPENDITURE SCHEDULE  
EXAMINATION FUND  
FISCAL YEAR 2006 - 2007  
JULY 1, 2006 - JUNE 30, 2007**

**APPROPRIATED**

Personal Services	566,230	
Increment	3,500	
Employee Benefits	154,536	
Current Expenses	<u>487,242</u>	
		<b><u>\$1,211,508</u></b>

**ACTUAL  
EXPENDITURES**

Personal Services	205,164	
Increment	1,900	
Employee Benefits	63,960	
Current Expenses	<u>385,368</u>	
TOTAL EXPENDITURES		656,392

**APPROPRIATION  
BALANCE**

Personal Services	361,066	
Increment	1,600	
Employee Benefits	90,576	
Current Expenses	<u>101,874</u>	
TOTAL FUNDS REMAINING		555,116
		<b><u>\$1,211,508</u></b>

**ASSESSMENT FEES  
COLLECTED**

JULY 1, 2006 THROUGH JUNE 30, 2007	\$954,741
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**APPROPRIATED EXPENDITURE SCHEDULE  
 CONSUMER ADVOCATE  
 FISCAL YEAR 2006 - 2007  
 JULY 1, 2006 - JUNE 30, 2007**

**APPROPRIATED**

Personal Services	459,528	
Increment	3,500	
Employee Benefits	142,409	
Current Expenses	<u>157,851</u>	
		<b><u>\$763,288</u></b>

**ACTUAL  
 EXPENDITURES**

Personal Services	242,635	
Increment	2,900	
Employee Benefits	76,560	
Current Expenses	<u>51,487</u>	
TOTAL EXPENDITURES		373,582

**APPROPRIATION  
 BALANCE**

Personal Services	216,893	
Increment	600	
Employee Benefits	65,849	
Current Expenses	<u>106,364</u>	
TOTAL FUNDS REMAINING		389,706
		<b><u>\$763,288</u></b>

**APPROPRIATED EXPENDITURE SCHEDULE  
INSURANCE COMMISSION  
FISCAL YEAR 2006 - 2007  
JULY 1, 2006 - JUNE 30, 2007**

**APPROPRIATED**

Personal Services	17,600,000	
Increment	227,232	
Employee Benefits	6,300,000	
Current Expenses	<u>12,050,000</u>	
		<b><u>\$36,177,232</u></b>

**ACTUAL  
EXPENDITURES**

Personal Services	12,848,460	
Increment	96,178	
Employee Benefits	4,343,952	
Current Expenses	<u>10,043,234</u>	
TOTAL EXPENDITURES		27,331,824

**APPROPRIATION  
BALANCE**

Personal Services	4,751,540	
Increment	131,054	
Employee Benefits	1,956,048	
Current Expenses	<u>2,006,766</u>	
TOTAL FUNDS REMAINING		8,845,408
		<b><u>\$36,177,232</u></b>

FEES COLLECTED 7/1/06 THROUGH 6/30/07		\$43,060,639
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## FEES AND TAXES COLLECTED DURING THE LAST 5 FISCAL YEARS

	FY 2002-2003	FY 2003-2004	FY 2004-2005	FY 2005-2006	FY 2006-2007
<b>GENERAL REVENUE</b>					
INSURER EXAMINATION ASSESSMENT FEE	\$615,148	\$489,689	\$386,128	\$699,308	\$547,262
PENALTY FEE	\$174,851	\$491,590	\$304,217	\$224,474	\$54,820
<b>TOTAL FOR GENERAL REVENUE</b>	<b>\$789,999</b>	<b>\$981,279</b>	<b>\$690,345</b>	<b>\$923,782</b>	<b>\$602,082</b>
<b>SPECIAL REVENUE</b>					
* INSURANCE TAX FUND	\$91,998,144	\$94,634,762	\$99,786,034	\$95,655,187	\$99,643,770
INSURER EXAMINATION ASSESSMENT FEES	\$1,015,147	\$825,783	\$589,388	\$1,266,167	\$954,741
** FEES & CHARGES	\$4,781,328	\$7,414,101	\$8,317,591	\$23,012,358	\$43,060,639
FIRE MARSHAL	\$1,294,227	\$1,163,756	\$1,378,591	\$1,355,145	\$1,395,282
MUN. PENSION & PROTECTION FUND	\$22,477,831	\$24,077,758	\$25,849,600	\$25,605,338	\$25,787,468
VOL. FIREMEN & TEACHERS RETIREMENT	\$20,039,320	\$19,828,358	\$21,696,381	\$19,293,814	\$14,303,156
<b>TOTAL FOR SPECIAL REVENUE</b>	<b>\$141,605,996</b>	<b>\$147,944,518</b>	<b>\$157,617,585</b>	<b>\$166,188,009</b>	<b>\$185,145,056</b>
<b>GRAND TOTAL COLLECTED</b>	<b>\$142,395,995</b>	<b>\$148,925,797</b>	<b>\$158,307,930</b>	<b>\$167,111,791</b>	<b>\$185,747,138</b>

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

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

**SECTION 2**  
**DIVISION REPORTS**

**AGENTS LICENSING & EDUCATION**

**CONSUMER ADVOCACY**

**CONSUMER SERVICE**

**FINANCIAL CONDITIONS**

**LEGAL**

**OFFICE OF INSPECTOR GENERAL – FRAUD**

**OFFICE OF JUDGES**

**RATES AND FORMS**

**RECEIVERSHIP**

**SELF INSURANCE**

**WEST VIRGINIA HEALTH INSURANCE PLAN -  
“AccessWV”**

**WORKERS’ COMPENSATION  
BOARD OF REVIEW**

## **AGENTS LICENSING AND EDUCATION DIVISION**

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

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

Monies generated through licensing and appointment fees, duplicate license cards, letters of certification and letters of clearance are deposited into the Insurance Commission's Special Revenue account. Approximately 6.0 million dollars were collected in 2003 for this purpose.

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 Thomson Prometric, formerly Experior Assessments, LLC. Thomson Prometric reviews provider and course applications under guidelines established by the Board of Insurance Agent Education. Additionally, Thomson Prometric banks the continuing education credits to the producers' records and, at compliance time, provides the Insurance Commissioner with data on compliant and non-compliant producers.

The most recent reporting period for continuing education began June 1, 2003 and ended June 30, 2006; resulting in the Suspension for non-compliance of 1,272 resident producer licenses. The current reporting period began July 1, 2006 and will end June 30, 2008.

The following two pages contain statistics on the various aspects of Agents Licensing and Education.



## AGENTS LICENSING & EDUCATION

### Licensing Activity

#### NEW LICENSES ISSUED

	<u>2005</u>	<u>2006</u>
Resident Agent	1,343	1,366
Non-Resident Agent	12,175	12,750
Surplus Lines	172	212
Adjuster	892	1,119
<u>Business Entities (Agencies)</u>	<u>664</u>	<u>656</u>
<b>TOTAL</b>	<b>15,246</b>	<b>16,103</b>

Renewed Producer Licenses Issued	39,163	42,109
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Companies' Appointments of Agent	49,301	61,693
Cancellation of Agents' Appointments	38,648	4,164

**AGENTS LICENSING & EDUCATION**

**Licensing Examination Summary**

<b>Type of Exam</b>	<b>2005</b>		<b>2006</b>	
	<b><u># Tested</u></b>	<b><u># Passed</u></b>	<b><u># Tested</u></b>	<b><u># Passed</u></b>
<b>LIFE</b>	<b>1,331</b>	<b>648</b>	<b>1,494</b>	<b>718</b>
<b>ACCIDENT &amp; SICKNESS</b>	<b>1,057</b>	<b>734</b>	<b>1,190</b>	<b>795</b>
<b>PROPERTY-CASUALTY</b>	<b>556</b>	<b>300</b>	<b>584</b>	<b>339</b>
<b>ADJUSTER</b>	<b>356</b>	<b>227</b>	<b>458</b>	<b>257</b>
<b>SURPLUS LINES</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>

## CONSUMER ADVOCATE DIVISION

In 2006, the Office of the 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. The bulk of the Consumer Advocate's resources were devoted to first and third party administrative hearings. The efforts of the Consumer Advocate in those administrative hearings yielded financial awards totaling \$14,263.92, as well as a number of important regulatory orders directly benefiting the consumer.

In addition to representing consumers in administrative hearings, the Consumer Advocate helped prevent the closure of Putnam General Hospital through intervention in the Putnam County Circuit Court. Ultimately, the matter was resolved without any interruption of services. Putnam General Hospital remains open today and continues to provide valuable services to the community.

Also in the health care arena, the Consumer Advocate reviewed 55 Certificate of Need Applications and 32 Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Consumer Advocate is currently investigating matters related to the cost of health insurance, including the practice of hospital discount rate contracts and other methods to foster competition among health insurance companies to facilitate a reduction in costs for consumers.

The Consumer Advocate attended state and national conferences including the National Association of Insurance Commissioners annual Commissioner's Forum as a way of networking and gathering information with other insurance consumer advocates.

Finally, the Consumer Advocate furthered one of its primary goals — consumer outreach and education — through presentations to the West Virginia Trial Lawyers Association, the Professional Independent Insurance Agents of West Virginia, the West Virginia Association of Insurance Companies, and the West Virginia American Association of Retired Persons.

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

In 2006, the Consumer Advocate assisted insurance consumers in fourteen complaints before the West Virginia Insurance Commission. Nine of these complaints were third party complaints and the remaining five complaints were first party matters. First party complaints are complaints filed by a consumer against their own insurer, while third party complaints are complaints filed by a consumer against another person's insurer.

A total of \$14,263.92 was awarded in eight of the fourteen complaints, while the remaining hearings received regulatory enforcement orders. At the time of filing this report, two hearings are pending resolution.

**CONSUMER ADVOCATE DIVISION**

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

**2006 THIRD PARTY COMPLAINTS**  
**REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE**

<b>RESPONDENT</b>	<b>THIRD PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
State Auto National Ins. Company	White, Ronald	Settlement \$50.00
GEICO	Atik, George	Settlement \$3,000.00
Harleysville Insurance Company	Miller, Andrew	Settlement \$2,186.70
USAA Casualty Ins. Co	Burke, Susan	Settlement \$833.46
State Farm Mutual Auto Insurance	McKown, Juliane	Settlement \$250.00
Confidential Information	Confidential Information	Settlement \$3,848.00
Nationwide Assurance Company	Lilly, William	Settlement \$804.12
Allstate Insurance Company	Asbury, Joe	Resolution pending
Safeco Insurance Company	Jarrell, Basil & Jennifer	Settlement \$1,081.52

**2006 FIRST PARTY COMPLAINTS**  
**REQUESTING REPRESENTATION BY THE CONSUMER ADVOCATE**

<b>DATE FILED</b>	<b>FIRST PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
Medical Savings Insurance	Kessler, Melvin & Dolly	Regulatory enforcement
Carelink Health Plans	Stenger, Christine	Regulatory enforcement
Liberty Mutual Fire Insurance Company	Gillman, Charles C.	Resolution pending
American Bankers Insurance of Florida	Cremeans, Valerie	Settlement \$2,210.12
Golden Rule Insurance	Talkington, Mary & Daniel	Regulatory enforcement

**CONSUMER ADVOCATE DIVISION**

**II. Certificate of Need Review**

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Consumer Advocate carefully reviewed and considered the following 55 CON applications:

**CERTIFICATE OF NEED - January 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Symphony Diagnostic Services No. 1	05-1/2/3/5/6/10/11-8090-P	Mobile diagnostic services	\$83,700.00
United Hospital Center	05-6-8208-P	Doctor's Quick Care Diagnostic Services Project	\$115,000.00
Pearl Senior Care	05-3/6-8213-X	Change of Control of Beerly Enterprises and Transfer of Physical Assets Project	\$11,220,000.00
Summersville Memorial Hospital	05-4-8195-H	Renovation & Modernization	\$8,089,486.00
United Hospital Center	06-6-8224-E	Electronic Health Record System	\$7,500,000.00

**CONSUMER ADVOCATE DIVISION**

**CERTIFICATE OF NEED – February 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
War Memorial Hospital Morgan County	05-9-8207-P	Ambulatory Care Facility	\$593,634.90
New Hope Foundation	05-8-8182-X/BH	Hampshire Co BH Facility	\$556,500.00
CAMC	06-3-8244-E	Fixed MRI unit	\$3,471,100.00
Amedisys West Virginia	06-3/4-8239-A	Acquisition of WV Home Health Services	\$3,717,220.00
Glenmark Associates & GMA Partnership	06-9-8234-A	Acquisition of remaining 50% interest project	\$11,880,000.00
St. Mary's Medical Center	06-2-8253-E	CyberKnife Services Project	\$4,720,000.00

**CERTIFICATE OF NEED – March 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
WVU Hospitals	06-9-8255-H	WVUH East Capital Projects	\$41,515,000.00
WVU Hospitals	06-9-8256-H	Cardiac Cath	\$2,875,000.00
Mainstream Services	06-2-8272-BH	Day habilitation center	\$0.00
WVU Hospitals	05-6-8205-X	Purchase of 2 CT Scanners	\$2,700,000.00
Cabell Huntington Hospital	06-2-8245-X	Acquisition of Operations of Milton Family Practice	\$100,000.00
WVU Hospitals	06-9-8231-E	Mobile PET/CT services	\$5,000.00

**CONSUMER ADVOCATE DIVISION**

**CERTIFICATE OF NEED – April 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
GGNSC Equity Holdings	06-3-8265-A	Transfer to GGNSC	\$2,760,000.00
Fairmont General Hospital	06-6-8238-X	Clinically Integrated Fitness Center	\$8,814,440.00
CAMC	06-3-8273-H	Additional Cardiac Cath Lab - Memorial	\$2,924,625.00
NMH Holdings	06-WV-8266-X/A	Change in Financial Investor of National Mentor Holdings	\$28,722,000.00
Kumar Dialysis	05-2-8183-R	Mason Co. Dialysis Center	\$287,500.00

**CERTIFICATE OF NEED - May 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Morgantown Physical Therapy Associates	06-6-8268-P	Cheat Lake outpatient physical therapy clinic	\$79,924.00
Application for exemption Morgan County War Memorial Hospital	06-9-8309-X	Consolidate 3 hospital based home health agencies	
Camden Clark Memorial Hospital	05-5-8295-H	19 bed adult psychiatry Unit	\$2,400,000.00
IntegriCare dba Extend-A-Care	06-1-8305-Y	Hospice services in McDowell Co.	\$6,000.00

**OFFICE OF THE CONSUMER ADVOCATE**

**CERTIFICATE OF NEED – June 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Cabell Huntington Hospital	06-2-8306-E	Replacement & upgrade of clinical information system	\$12,900,000.00
WVU Hospitals	06-6-8304-H	Expansion of neonatal intensive care unit	\$3,000,000.00
Cabell Huntington Hospital	06-2-8290-X	Wound care / Hyperbaric Center	\$100,000.00
Trinity Health Care Services	06-2-8302-A	Acquisition of Logan Park and Mingo Health Care	\$9,800,000.00

**CERTIFICATE OF NEED - July 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Winchester Cardiology & Internal Medicine	06-9-8336-P	Ambulatory Care Facility	\$314,000.00
Justice Medical Complex	05-2-8159-X (2nd)	Ambulatory Care Center	\$227,500.00
Total Renal Care	06-3-8342-R	Development of 8 station dialysis facility	\$1,100,000.00
Cabell Huntington Hospital	06-2-8329-X	Relocation of Physician Office	\$50,000.00
Quad/Med	06-9-8344-P	Ambulatory Care Facility	\$1,572,500.00
Greater Charleston Dialysis	06-3-8334-R	Dialysis facility in Boone Co.	\$310,000.00



**CONSUMER ADVOCATE DIVISION**

**CERTIFICATE OF NEED - August 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Valley Hospice	05-10-8167-Y	Hospice house in Wheeling	\$3,000,000.00
Bluefield Radiation Oncology Center	06-1-8365-E	MRT Unit and Relocation of Freestanding Unit	\$3,780,000.00
Community Hospice of America	06-1-8376-A	Acquisition by Wellspring Hospicecare	\$500,000.00
Stonewall Jackson Memorial Hospital	06-7-8372-A	Acquisition of OB/GYN physician practice	\$375,000.00
CAMC / Teays Valley Hospital	06-3-8371-A	Acquisition of Putnam General Hospital	\$19,700,000.00
Highland Health Center	06-3-8373-BH	Behavioral and mental health services	\$25,000.00

**CERTIFICATE OF NEED - September 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Cabell Huntington Hospital	06-2-CHHI-DP	Demonstration pilot project - cardiac cath	\$500,000.00
1 Sutphin Drive Associates	06-3/4-8377-A	Acquisition of Marmet & Hidden Valley Health Centers	\$23,650,000.00
Thomas Memorial Hospital	06-3-8388-H	Replacement of hospital Information System	\$5,544,075.00
Williamson Memorial Hospital	06-2-8380-A	Williamson Hospital Acquisition & Equip Purchase	\$21,808,700.00
CMO Management	06-4-8396-A	Acquisition of Nicholas County Health Care Center	\$4,050,000.00

**CONSUMER ADVOCATE DIVISION**

**CERTIFICATE OF NEED - October 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Thomas Memorial Hospital	06-3-8400-A	Acquisition of St. Francis Hospital	\$40,000,000.00
Signature Hospital	06-5-8401-A	Acquisition of St. Josephs Hospital	\$68,800,000.00
Camden Clark Memorial Hospital	06-5-8417-E	Replacement linear accelerator	\$3,700,000.00
IntegriCare dba Extend-A-Care	06-1-8413-Y	Hospice service in Mercer Co.	\$5,000.00
IntegriCare dba Extend-A-Care	06-5-8415-Y	Hospice service in Wood County	\$5,000.00

**CERTIFICATE OF NEED - November 2006**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Citizens Care	06-1-8277-BH	Outpatient treatment of opiate addition	\$600,000.00
Cabell Huntington Hospital	05-2-8190-E	Acquisition and installation of radiology equip	\$2,746,000.00
Gateway Health Services	06-6-8395-X/A	Acquisition of Martinsburg & Inwood urgent care	\$10,000.00

**CONSUMER ADVOCATE DIVISION**

**III. Hospital Rate Review**

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

**RATE INCREASE REQUESTS – MAY 2006**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Wetzel County Hospital	4.00%
Bluefield Regional Medical Center	5.00%
Grant Memorial Hospital	4.75%
Weirton Medical Center	7.00%
Beckley ARH	6.25%
Camden-Clark Memorial Hospital	7.50%

**RATE INCREASE REQUESTS - JUNE 2006**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Monongalia General Hospital	5.25%
St Luke's Hospital	3.75%

**RATE INCREASE REQUESTS - JULY 2006**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Cabell Huntington Hospital	4.75%
St Josephs Hospital - Buckhannon	6.25%
Thomas Memorial Hospital	4.75%
St Mary's Medical Center	5.50%
Stonewall Jackson Memorial Hospital	7.50%

**CONSUMER ADVOCATE DIVISION**

**RATE INCREASE REQUESTS - AUGUST 2006**

HOSPITAL	RATE REQUEST
Pleasant Valley Hospital	5.25%
Reynolds Memorial Hospital	3.75%
Wheeling Hospital	6.50%

**RATE INCREASE REQUESTS – OCTOBER 2006**

HOSPITAL	RATE REQUEST
WVU Hospitals	5.50%

**RATE INCREASE REQUESTS – NOVEMBER 2006**

HOSPITAL	RATE REQUEST
City Hospital	5.00%
Fairmont General Hospital	3.00%
CAMC	5.25%
Davis Memorial Hospital	4.50%
St Francis Hospital	3.50%
Putnam General Hospital	2.75%
Williamson Memorial Hospital	5.00%
Eye and Ear Clinic	5.00%
Greenbrier Valley Medical Center	6.50%
Logan Regional Medical Center	4.00%
Raleigh General Hospital	3.75%
St Josephs Hospital - Parkersburg	3.50%
Ohio Valley Medical Center	4.50%
Summersville Memorial Hospital	6.50%
United Hospital Center	7.25%

## CONSUMER ADVOCATE DIVISION

### IV. Other activities:

A. Attended the Women's Health Policy Conference.

B. Presented information to the West Virginia Trial Lawyers annual meeting, regarding Third Party Bad Faith Administrative Process.

C. Speaker, Professional Independent Insurance Agents of West Virginia Annual Meeting.

D. Attended monthly interagency health care meetings.

E. Presented information to the West Virginia AARP as part of its "Scamjam" tour promoting consumer education and awareness to combat fraud.

F. Attended the NAIC's Commissioner's Forum in Kansas City, Missouri.

H. Intervened in the matter of *Save our Hospital Committee v. Teays Valley Health Services, et al.*, on behalf of the public's interest in keeping Putnam General Hospital open for business.

## **CONSUMER SERVICE DIVISION**

The Consumer Service Division is responsible for the review of facts surrounding complaints received against insurance companies and agents. It is the division's aim to evaluate the facts of each complaint received to ensure compliance with the West Virginia Insurance Laws and contract in question. 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 and collating information gathered from complaints. It performs research and surveys about areas that need special attention. The division is thus uniquely able to inform the Insurance Commissioner, lawmakers and other public policymakers about the impact decisions may have on individual insurance consumers.

### **ORGANIZATION AND ACTIVITIES**

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

We receive consumer inquiries by mail, telephone, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,429 written inquiries were received by the division in 2006. In addition, we received 181 walk-in clients and 30,666 telephone calls of which the clerical staff handled 12,604. On average, the division handles 128 consumer inquiries per day. In 2006, complaint files were concluded in an average of 39 days.

The Consumer Service Division handled 310 third party liability complaints during 2006, 151 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 17 fairs, festivals, presentations and other events reaching more than 5,300 West Virginia consumers.

**CONSUMER SERVICE DIVISION**

**COMPLAINTS  
CALENDAR YEAR 2006**

<b>Files Opened</b> .....	2,429
Life, Accident & Sickness .....	791
Property & Casualty .....	907
Workers' Compensation .....	731
<b>Telephone Activity</b> .....	30,666
Life, Accident & Sickness .....	5,004
Property & Casualty .....	8,603
Workers' Compensation .....	4,455
Clerical .....	12,604
<b>Office Visits</b> .....	181
Life, Accident & Sickness .....	84
Property & Casualty .....	77
Workers' Compensation .....	20

**CONSUMER SERVICE DIVISION**  
**CONSUMER SERVICE COMPLAINTS**  
**CALENDAR YEAR 2006**  
**PROPERTY & CASUALTY COMPANIES**  
**WITH TEN OR MORE COMPLAINTS**

<b><u>COMPANY NAME</u></b>	<b><u># COMPLAINTS</u></b>
Brickstreet Administrative Services	403
West Virginia Employers' Mutual Insurance Company	222
Nationwide Mutual Insurance Company	70
State Farm Mutual Automobile Insurance Company	61
Erie Insurance Property and Casualty Company	56
Cambridge Integrated Services Group, Inc.	47
Allstate Insurance Company	43
Hartford Insurance Company of the Midwest	32
Nationwide Mutual Fire Insurance Company	32
Shelby Casualty Insurance Company	31
State Farm Fire and Casualty Company	30
Westfield Insurance Company	22
Safeco Insurance Company of America	18
Farm Family Casualty Insurance Company	17
Nationwide Property and Casualty Insurance Company	16
Geico Indemnity Company	15
National Union Fire Insurance Company of Pittsburgh, PA	15
Dairyland Insurance Company	13
Progressive Classic Insurance Company	13
State Auto Property & Casualty Insurance Company	11
American Home Assurance Company	10



**CONSUMER SERVICE DIVISION**

**CONSUMER SERVICE COMPLAINTS**

**CALENDAR YEAR 2006**

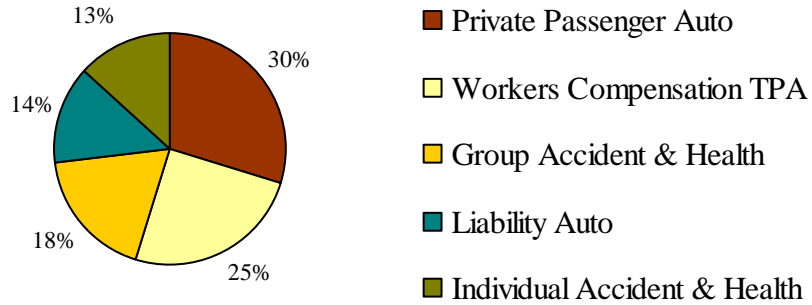
**LIFE, ACCIDENT & SICKNESS COMPANIES,  
AND HEALTH MAINTENANCE ORGANIZATIONS  
WITH TEN OR MORE COMPLAINTS**

<b><u>COMPANY NAME</u></b>	<b><u># COMPLAINTS</u></b>
Highmark West Virginia, Inc.	60
Wells Fargo Third Party Administrators, Inc.	36
Carelink Health Plans, Inc.	29
Humana Insurance Company	29
United Healthcare Insurance Company	26
Monumental Life Insurance Company	25
Bankers Life & Casualty Company	19
Conseco Health Insurance Company	16
American General Life and Accident Insurance Company	15
Optimum Choice, Inc.	14
Prudential Insurance Company of America	14
Western and Southern Life Insurance Company	14
Mamsi Life and Health Insurance Company	13
Metropolitan Life Insurance Company	13
Hartford Life & Accident Insurance Company	11
PacifiCare Life and Health Insurance Company	11
Connecticut General Life Insurance Company	10
Coventry Health and Life Insurance Company	10

**CONSUMER SERVICE DIVISION**

**CALENDAR YEAR 2006  
TOP FIVE INSURANCE COVERAGE TYPES  
AND REASONS FOR COMPLAINTS**

<u>COVERAGE TYPES</u>	<u># COMPLAINTS</u>
PRIVATE PASSENGER AUTO	539
WORKERS COMPENSATION TPA	456
GROUP ACCIDENT & HEALTH	330
LIABILITY AUTO	252
INDIVIDUAL ACCIDENT & HEALTH	240



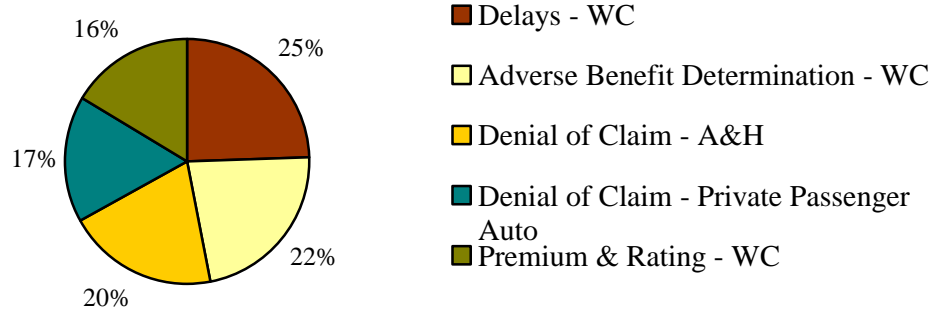
**CONSUMER SERVICE DIVISION**

**CALENDAR YEAR 2006  
TOP FIVE INSURANCE COVERAGE TYPE  
AND REASONS FOR COMPLAINTS**

**COMPLAINT REASONS**

**# COMPLAINTS**

DELAYS WC	149
ADVERSE BENEFIT DETERMINATION W C	137
DENIAL OF CLAIM GROUP A &H	122
DENIAL OF CLAIM PRIVATE PASSENGER AUTO	102
PREMIUM & RATING WC	100



## **FINANCIAL CONDITIONS DIVISION**

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

Prior to being admitted, companies must file an application with the Offices of the Insurance Commissioner. The applications of these companies, either foreign or domestic, are reviewed by the Division to ensure that the appropriate statutes have been satisfied in regard to the companies' general corporate organization and financial strength. Recommendations are then made to the Commissioner or Deputy Commissioner as to the admissibility of these applicant companies.

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

The Division is responsible for ensuring that insurance companies operating in this State report and pay the appropriate taxes levied by West Virginia statutes. This process involves the reconciliation of companies' quarterly reports and payments to their year-end tax returns. This function includes the tracking and collection of taxes generated by the excess lines market. Excess lines refer to business placed with companies that are not admitted in West Virginia.

This occurs when certain lines of insurance are not available with companies licensed in West Virginia. Coverage is written with these surplus lines insurers by licensed insurance agents that have obtained an excess lines broker's license from the Agents Licensing and Education Division. The surplus lines licensee must provide reports to the Financial Conditions Division on individual policies written and remit the appropriate tax payment as detailed by the West Virginia Code.

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

## FINANCIAL CONDITIONS DIVISION

### **West Virginia Domestic Property Insurance Companies**

Edwin D. McCormick, President  
Farmers & Mechanics Fire & Casualty Ins Co  
PO Box 1917  
Martinsburg, WV 25401  
Phone: (304) 263-0809

J. Wilbur Larew, President  
Farmers Home Fire Insurance Company  
PO Drawer 589  
Lewisburg, WV 24901  
Phone: (304) 645-1975

Edwin D. McCormick, President  
Farmers & Mechanics Mutual Ins. Co. of WV  
PO Box 1917  
Martinsburg, WV 25401  
Phone: (304) 263-0809

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

Robert J. Kenney, President  
First Surety Corporation  
300 Summers Street, Suite 970  
Charleston, WV 25301  
Phone: (304) 343-8171

Joseph C. Norton, President  
Inland Mutual Insurance Company  
PO Box 2085  
Huntington, WV 25701  
Phone: (304) 529-2771

Edward R. Marks, Jr., President  
Municipal Mutual Insurance Company  
10th & Charles Street  
Wellsburg, WV 26070  
Phone: (304) 737-3371

Clyde M. See, Jr., President  
Mutual Protective Association of WV  
PO Box 5  
Baker, WV 26801  
Phone: (304) 897-6566

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

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

William L. Ditto, President  
Peoples Mutual Fire Ins. Co. of WV  
PO Box 618  
Berkeley Springs, WV 25411  
Phone: (304) 258-1466

L. F. Norton, Jr., President  
Safe Insurance Company  
PO Box 2085  
Huntington, WV 25721  
Phone: (304) 529-2771

## FINANCIAL CONDITIONS DIVISION

### **West Virginia Domestic Property Insurance Companies *Continued***

George A. Cokeley, President  
W Va Insurance Company  
Rt 16 N  
Harrisville, WV 26362  
Phone: (304) 643-2772

Gregory Burton, President  
West Virginia Employers' Mutual Ins  
Co  
DBA Brickstreet Mutual Insurance Co  
4700 Maccorkle Avenue SE  
Charleston, WV 25304  
Phone: (304) 926-5060

William W. Montgomery, President  
West Virginia Farmers Mutual Ins Assoc  
1 Insurance Square  
Celina, OH 45822  
Phone: (419) 586-5181

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

James W. Buchanan Jr., President  
West Virginia National Auto Insurance Co  
330 Scott Avenue Suite 2  
Morgantown, WV 26507  
Phone: (304) 296-0507

### **West Virginia Domestic Health Entities**

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

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

Phillip D. Wright, President  
Health Plan of the Upper Ohio Valley  
52160 National Road E  
St. Clairsville, OH 43950  
Phone: (740) 695-3585

Gregory K. Smith, President  
Highmark West Virginia, Inc.  
DBA Mountain State Blue Cross Blue  
Shield  
PO Box 1948  
Parkersburg, WV 26101  
Phone: (304) 424-7700

Phillip D. Wright, President  
THP Insurance Company  
52160 National Road East  
St. Clairsville, OH 43950 9365  
Phone: (740) 695-3585

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

**FINANCIAL CONDITIONS DIVISION**

**NUMBER OF INSURANCE COMPANIES BY TYPE  
AS OF DECEMBER 31, 2006**

All Companies .....	1,961
Accredited Reinsurers .....	28
Farmers Mutual .....	11
Fraternal .....	27
HMO .....	4
HMDI .....	4
Life .....	472
Joint Underwriters .....	4
Property & Casualty .....	709
Managing General Agents .....	10
Rating Organizations .....	11
Reciprocal .....	11
Reinsurer Life .....	2
Reinsurer Property & Casualty .....	8
Risk Purchasing Groups .....	226
Risk Retention Groups .....	68
Title .....	22
Surplus Lines .....	138
TPA (Home State) .....	51
TPA (Non-Resident) .....	120
TPA (Registered) .....	3

## FINANCIAL CONDITIONS DIVISION

### Companies Licensed/Registered January 1, 2006 to December 31, 2006

#### Accredited Reinsurers

Country Mutual Insurance Company  
PO Box 2100  
Bloomington, IL 61702  
Date Licensed: 1/11/2006  
Company Type: Accredited Reinsurer  
Phone: 309-821-3000

Kentucky Farm Bureau Mutual Ins. Co.  
PO Box 20700  
Louisville, KY 40250  
Date Licensed: 1/26/2006  
Company Type: Accredited Reinsurer  
Phone: 502-495-5000

Mapfre Re, Compania De Reasegueros, S.A.  
575 Madison Ave  
New York, NY 10022  
Date Licensed: 6/1/2006  
Company Type: Accredited Reinsurer  
Phone: 212-940-8800

Underwriters At Lloyd's London  
The Museum Office Building  
25 West 53rd St 14th FL  
New York, NY 10019  
Date Licensed: 5/16/2006  
Company Type: Accredited Reinsurer  
Phone: 212-382-4096

#### Life Companies

American Community Mutual Insurance Co.  
39201 Seven Mile Rd  
Livonia, MI 48152  
Date Licensed: 2/15/2006  
Company Type: Life  
Phone: 734-591-9000

American Labor Life Insurance Company  
#8 Martieville Road  
Lancaster, PA 17603  
Date Licensed: 11/1/2006  
Company Type: Life  
Phone: 717-872-8576

American Progressive Life And Health  
Insurance Company of New York  
1001 Heathrow Park Lane Ste 5001  
Lake Mary, FL 32746  
Date Licensed: 8/1/2006  
Company Type: Life  
Phone: 800-664-6494

American Public Life Insurance Company  
PO Box 25523  
Oklahoma City, OK 73125  
Date Licensed: 6/5/2006  
Company Type: Life  
Phone: 405-523-2000



**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Life Companies Continued**

Bankers Reserve Life Insurance Co. Of  
Wisconsin  
7711 Carondelet Ave Ste 800  
St. Louis, MO 63105  
Date Licensed: 1/12/2006  
Company Type: Life  
Phone: 314-725-4477

Cica Life Insurance Company Of America  
PO Box 149151  
Austin, TX 78714  
Date Licensed: 3/14/2006  
Company Type: Life  
Phone: 512-837-7100

Group Dental Service Of Maryland, Inc.  
111 Rockville Pike #950  
Rockville, MD 20850  
Date Licensed: 6/1/2006  
Company Type: Life  
Phone: 240-283-3510

Health Care Service Corporation, A Mutual  
Legal Reserve Company  
300 East Randolph Street  
Chicago, IL 60601  
Date Licensed: 9/14/2006  
Company Type: Life  
Phone: (312) 832-4516

Unity Financial Life Insurance Company  
11311 Cornell Park Dr Ste 200  
Cincinnati, OH 45242  
Date Licensed: 2/2/2006  
Company Type: Life  
Phone: 513-247-0711

UPMC Health Benefits, Inc.  
Two Chatham Center Ste 1100  
112 Washington Place  
Pittsburgh, PA 15219  
Date Licensed: 7/14/2006  
Company Type: Life  
Phone: 412-454-5618

WellCare Prescription Insurance, Inc.  
8735 Henderson, Renaissance Two  
Tampa, FL 33634  
Date Licensed: 9/25/2006  
Company Type: Property & Casualty  
Phone: 813-290-6200

Zale Life Insurance Company  
PO Box 152762 Ms5a-9  
Irving, TX 75015  
Date Licensed: 2/23/2006  
Company Type: Life  
Phone: 972-580-4080

**Health Company**

Vision Benefits Of America, Inc.  
300 Weyman Plaza Ste 400  
Pittsburgh, PA 15236  
Date Licensed: 8/24/2006  
Company Type: Property & Casualty  
Phone: 412-881-4900

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered** **January 1, 2006 to December 31, 2006**

#### **Managing General Agents**

ASG Risk Management, Inc.  
Two Monument Square, Suite 520  
Portland, ME 4101  
Date Licensed: 1/6/2006  
Company Type: Managing General Agent  
Phone: 207-775-2332

Customized Services Administrators, Inc.  
5454 Ruffin Road  
San Diego, CA 92123  
Date Licensed: 7/1/2006  
Company Type: Managing General Agent  
Phone: 858-810-2000

John Deere Risk Protection, Inc.  
6400 NW 86<sup>th</sup> Street  
Johnston, IA 50131  
Date Licensed: 4/12/2006  
Company Type: Managing General Agent  
Phone: 800-404-9057

Triangle Surety Agency  
300 Summers Street, Suite 970  
Charleston, WV 25301  
Date Licensed: 4/12/2006  
Company Type: Managing General Agent  
Phone: 304-342-4989

Volunteer Firemen's Insurance Services, Inc.  
183 Leader Heights Road  
York, PA 17402  
Date Licensed: 7/1/2006  
Company Type: Managing General Agent  
Phone: 717-741-0911

#### **Property & Casualty**

21<sup>st</sup> Century Casualty Company  
6301 Owensmouth Avenue  
Woodland Hills, CA 91367  
Date Licensed: 12/19/2006  
Company Type: Property & Casualty  
Phone: 818-704-3700

21<sup>st</sup> Century Insurance Company  
6301 Owensmouth Avenue  
Woodland Hills, CA 91367  
Date Licensed: 12/19/2006  
Company Type: Property & Casualty  
Phone: 817-704-3770

American Hallmark Insurance Company Of  
Texas  
777 Main St Ste 1000  
Fort Worth, TX 76102  
Date Licensed: 6/1/2006  
Company Type: Property & Casualty  
Phone: 800-866-0047

Ameriprise Insurance Company  
3500 Packerland Dr  
De Pere, WI 54115  
Date Licensed: 7/12/2006  
Company Type: Property & Casualty  
Phone: 920-330-5100

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Property & Casualty Continued**

AssuranceAmerica Insurance Company  
5500 Interstate North Park, Ste 600  
Atlanta, GA 30328  
Date Licensed: 1/2/2006  
Company Type: Property & Casualty  
Phone: 770-952-0200

Capitol Indemnity Corporation  
Po Box 5900  
Madison, WI 53705  
Date Licensed: 1/31/2006  
Company Type: Property & Casualty  
Phone: 608-829-4200

Catlin Insurance Company, Inc.  
400 Poydras Street, Suite 2620  
New Orleans, LA 70130  
Date Licensed: 9/19/2006  
Company Type: Property & Casualty  
Phone: 504-304-2102

Esurance Insurance Company  
650 Davis Street  
San Francisco, CA 94111  
Date Licensed: 2/17/2006  
Company Type: Property & Casualty  
Phone: 415-875-4500

Esurance Property And Casualty Insurance Co.  
650 Davis Street  
San Francisco, CA 94111  
Date Licensed: 2/22/2006  
Company Type: Property & Casualty  
Phone: 415-875-4500

Farmers And Mechanics Fire And Casualty  
Insurance Company  
PO Box 1917  
Martinsburg, WV 25401  
Date Licensed: 7/24/2006  
Company Type: Property & Casualty  
Phone: 304-263-0809

Firemen's Insurance Co. Of Washington, D.C.  
4820 Lake Brook Dr Ste 300  
Glen Allen, VA 23060  
Date Licensed: 10/12/2006  
Company Type: Property & Casualty  
Phone: 804-285-2700

Housing Authority Property Insurance, A  
Mutual Company  
PO Box 189  
Cheshire, CT 6410  
Date Licensed: 1/2/2006  
Company Type: Property & Casualty  
Phone: 203-272-8220

HSBC Insurance Company Of Delaware  
200 Somerset Corporate Blvd Ste 100  
Bridgewater, NJ 8807  
Date Licensed: 2/23/2006  
Company Type: Property & Casualty  
Phone: 800-627-7282

Kansas Bankers Surety Company  
PO Box 1654  
Topeka, KS 66601  
Date Licensed: 9/25/2006  
Company Type: Property & Casualty  
Phone: 785-228-0000

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Property & Casualty *Continued***

National Security Fire & Casualty Company  
661 East Davis St  
Elba, AL 36323  
Date Licensed: 9/19/2006  
Company Type: Property & Casualty  
Phone: 800-239-2358

Northland Casualty Company  
PO Box 64816  
St. Paul, MN 55164  
Date Licensed: 8/2/2006  
Company Type: Property & Casualty  
Phone: 651-310-4100

Plans' Liability Insurance Company  
2 Mid America Plaza #200  
Oakbrook Terrace, IL 60181  
Date Licensed: 8/21/2006  
Company Type: Property & Casualty  
Phone: 630-472-7700

Procentury Insurance Company  
PO Box 163340  
Columbus, OH 43216  
Date Licensed: 1/12/2006  
Company Type: Property & Casualty  
Phone: 614-895-2000

Sequoia Insurance Company  
PO Box 1510  
Monterey, CA 93942  
Date Licensed: 8/2/2006  
Company Type: Property & Casualty  
Phone: 831-657-4525

Tower Insurance Company Of New York  
120 Broadway 14<sup>th</sup> Fl  
New York, NY 10271  
Date Licensed: 1/2/2006  
Company Type: Property & Casualty  
Phone: 212-655-2000

Tower National Insurance Company  
120 Broadway 14<sup>th</sup> Fl  
New York, NY 10271  
Date Licensed: 8/22/2006  
Company Type: Property & Casualty  
Phone: 212-655-2000

Universal Underwriters Of Texas Insurance  
Co.  
7045 College Blvd  
Overland Park, KS 66211  
Date Licensed: 8/2/2006  
Company Type: Property & Casualty  
Phone: 800-821-7803

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Risk Purchasing Groups**

Agribusiness PG, Inc.  
S.H. Smith & Company  
41 North Main St  
West Hartford, CT 6107  
Date Licensed: 1/3/2006  
Company Type: Purchasing Group  
Phone: 860-561-3600

American Specialty Sports & Entertainment  
PG  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 11/28/2006  
Company Type: Purchasing Group  
Phone: 202-966-3934

Aon Realty Purchasing Group  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington, DC 20016  
Date Licensed: 11/21/2006  
Company Type: Purchasing Group  
Phone: 202-966-3934

Association Of Professional Entertainers  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington, DC 20016  
Date Licensed: 5/16/2006  
Company Type: Purchasing Group  
Phone: 202-966-3934

Construction Professionals' RPG, Ltd.  
Jorgensen & Company  
1200 E Ridgewood Ave Parkview Plaza  
Ridgewood, NJ 7450  
Date Licensed: 6/16/2006  
Company Type: Purchasing Group  
Phone: 201-447-4400

Consumer Data Industry Association, Inc.  
175 Water St 8<sup>th</sup> Fl  
New York, NY 10038  
Date Licensed: 1/5/2006  
Company Type: Purchasing Group  
Phone: 212-458-3695

Entertainment Providers Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington, Dc 20016  
Date Licensed: 7/20/2006  
Company Type: Purchasing Group  
Phone: 202-966-3934

Healthcare Insurance Group  
10900 NE 4<sup>th</sup> St Ste 1100  
Bellevue, WA 98004  
Date Licensed: 7/20/2006  
Company Type: Purchasing Group  
Phone: 425-450-1090

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered** **January 1, 2006 to December 31, 2006**

#### **Risk Purchasing Groups *Continued***

Marquee Hospitality Group  
10900 NE 4<sup>th</sup> St Ste 1100  
Bellevue, WA 98004  
Date Licensed: 9/26/2006  
Company Type: Purchasing Group  
Phone: 425-450-1090

Midwest Insurance Coalition Purchasing  
Group  
C/O Sonora Captive Management, LLC  
14362 N. Frank Lloyd Wright Blvd., Ste 1000  
Scottsdale, AZ 85260  
Date Licensed: 4/11/2006  
Company Type: Purchasing Group  
Phone: 480-889-8960

National Horsemen's Benevolent And  
Protective Association RPG, Inc.  
C/O Hitchcock & Cummings, LLP  
757 3<sup>rd</sup> Avenue, 25<sup>th</sup> Floor  
New York, NY 10017  
Date Licensed: 8/22/2006  
Company Type: Purchasing Group  
Phone: 212-688-3025

National Restaurant Owners Pg, Inc.  
20595 Lorain Rd  
Fairview Park, OH 44126  
Date Licensed: 10/18/2006  
Company Type: Purchasing Group  
Phone: 440-333-6300

Nationwide Exclusive Agent RPG, LLC  
Captive Insurance Services  
209 Hawksbury Place  
O'Fallon, MO 63368  
Date Licensed: 3/16/2006  
Company Type: Purchasing Group  
Phone: 636-329-8551

New York Life Agents Purchasing Group  
Beth Kravetz, Esq.  
4323 Warren St NW  
Washington, DC 20016  
Date Licensed: 7/19/2006  
Company Type: Purchasing Group  
Phone: 202-966-3934

Physicians Purchasing Group, Inc.  
820 Gessner, Ste 1000  
Houston, TX 77024  
Date Licensed: 9/27/2006  
Company Type: Purchasing Group  
Phone: 713-932-5342

Preferred Property Program, Inc.  
960 Holmdel Rd Bldg 1  
Holmdel, NJ 7733  
Date Licensed: 8/9/2006  
Company Type: Purchasing Group  
Phone: 732-834-9800

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered** **January 1, 2006 to December 31, 2006**

#### **Risk Purchasing Groups *Continued***

Terrace Insurance Group  
10900 NE 4<sup>th</sup> St Ste 1100  
Bellevue, WA 98004  
Date Licensed: 9/27/2006  
Company Type: Purchasing Group  
Phone: 425-450-1090

United Church Purchasing Group  
United Church Of Christ Insurance B  
704 Quince Orchard Rd #300  
Gaithersburg, MD 20878  
Date Licensed: 9/12/2006  
Company Type: Purchasing Group  
Phone: 301-990-3500

United States Aircraft, Pilots & Mechanics  
Association, Inc.  
PO Box 469  
Sandy, UT 84091  
Date Licensed: 7/24/2006  
Company Type: Purchasing Group  
Phone: 800-279-1443

#### **Risk Retention Groups**

American Builders Insurance Company RRG,  
Inc.  
Risk Services, LLC  
1501 Wilson Blvd Ste 1110  
Arlington, VA 22209  
Date Licensed: 10/16/2006  
Company Type: Risk Retention  
Phone: 703-812-8425

Atlas Risk Retention Group, Inc.  
Risk Services, LLC  
1501 Wilson Blvd Ste 1110  
Arlington, VA 22209  
Date Licensed: 1/11/2006  
Company Type: Risk Retention  
Phone: 703-812-8425

Care Risk Retention Group, Inc.  
Risk Services, LLC  
1501 Wilson Blvd Ste 1110  
Arlington, VA 22209  
Date Licensed: 10/24/2006  
Company Type: Risk Retention  
Phone: 703-812-8425

Elite Transportation Risk Retention Group,  
Inc.  
7975 N. Hayden Road  
Suite B204  
Scottsdale, AZ 85258  
Date Licensed: 11/17/2006  
Company Type: Risk Retention  
Phone: (802) 371-2261

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Risk Retention Groups *Continued***

Midwest Insurance Group, Inc., A RRG  
C/O Sonora Captive Management, LLC  
14362 N. Frank Lloyd Wright Blvd, Suite 1000  
Scottsdale, AZ 85260  
Date Licensed: 10/5/2006  
Company Type: Risk Retention  
Phone: 480-889-8960

Mountaineer Freedom, RRG, Inc.  
76 St Paul St Ste 500  
Burlington, VT 5401  
Date Licensed: 10/12/2006  
Company Type: Risk Retention  
Phone: 802-652-1563

National Medical Professional RRG, Inc.  
7301 Rivers Ave Ste 230  
North Charleston, SC 29406  
Date Licensed: 8/7/2006  
Company Type: Risk Retention  
Phone: 843-576-5466

Nationweld Risk Retention Group, Inc.  
Risk Services, LLC  
1501 Wilson Blvd Ste 1110  
Arlington, VA 22209  
Date Licensed: 10/16/2006  
Company Type: Risk Retention  
Phone: 703-812-8425

Oceanus Insurance Co., A Risk Retention  
Group  
1327 Ashley River Rd  
Bldg C Ste 200  
Charleston, SC 29407  
Date Licensed: 10/16/2006  
Company Type: Risk Retention  
Phone: 802-229-5042

Restoration Risk Retention Group, Inc.  
Risk Services, LLC  
1501 Wilson Blvd. Ste 1110  
Arlington, VA 22209  
Date Licensed: 10/16/2006  
Company Type: Risk Retention  
Phone: 703-812-8425

Scaffold Industry Insurance Company RRG,  
Inc.  
5101 Wisconsin Ave NW  
Washington, Dc 20016  
Date Licensed: 8/16/2006  
Company Type: Risk Retention  
Phone: 214-432-1272

Spirit Mountain Insurance Company, RRG, Inc.  
Risk Services, LLC  
1501 Wilson Blvd Ste 1110  
Arlington, VA 22209  
Date Licensed: 1/12/2006  
Company Type: Risk Retention  
Phone: 703-812-8425



**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Risk Retention Groups *Continued***

Vehicular Service Insurance Company, RRG  
PO Box 721198  
Norman, OK 73070  
Date Licensed: 10/16/2006  
Company Type: Risk Retention  
Phone: 405-321-1133

**Surplus Lines**

Acceptance Indemnity Insurance Company  
P.O. Box 10800  
702 Oberlin Road  
Raleigh, NC 27605  
Date Licensed: 12/16/2006  
Company Type: Surplus Lines  
Phone: 800-525-7486 Ext. 8176

American Modern Surplus Lines Insurance Co.  
PO Box 5323  
Cincinnati, OH 45201  
Date Licensed: 8/15/2006  
Company Type: Surplus Lines  
Phone: 800-759-9008

Appalachian Insurance Company  
PO Box 7500  
Johnston, RI 2919  
Date Licensed: 4/19/2006  
Company Type: Surplus Lines  
Phone: 401-275-3000

Catlin Insurance Company (UK) Ltd.  
Gardere Wynne Sewell, LLP  
600 Congress Ave Ste 3000  
Austin, TX 78701  
Date Licensed: 8/18/2006  
Company Type: Surplus Lines  
Phone: (512)-542-7077

Chubb Custom Insurance Company  
15 Mountain View Road  
PO Box 1615  
Warren, NJ 7061  
Date Licensed: 11/3/2006  
Company Type: Surplus Lines  
Phone: (908) 903-2525

Executive Risk Specialty Insurance Company  
15 Mountain View Road  
PO Box 1615  
Warren, NJ 7061  
Date Licensed: 12/1/2006  
Company Type: Surplus Lines  
Phone: 980-903-2525

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Surplus Lines Continued**

Gemini Insurance Company  
475 Steamboat Rd, 1<sup>st</sup> Floor  
Greenwich, CT 6830  
Date Licensed: 5/18/2006  
Company Type: Surplus Lines  
Phone: 800-866-2308

General Security Indemnity Company Of  
Arizona  
One Seaport Plaza  
199 Water Street, Suite 2100  
New York, NY 10038  
Date Licensed: 3/23/2006  
Company Type: Surplus Lines  
Phone: 212-884-9060

HCC Specialty Insurance Company  
13403 Northwest Freeway  
Houston, TX 77040  
Date Licensed: 1/6/2006  
Company Type: Surplus Lines  
Phone: 713-462-1000 Ext 2806

North Pointe Casualty Insurance Company  
PO Box 2223  
Southfield, MI 48037  
Date Licensed: 1/6/2006  
Company Type: Surplus Lines  
Phone: 248-359-9949

Underwriters At Lloyd's, London  
The Museum Office Building  
25 West 53<sup>rd</sup> St 14<sup>th</sup> Fl  
New York, NY 10019  
Date Licensed: 5/16/2006  
Company Type: Surplus Lines  
Phone: 212-382-4096

United Specialty Insurance Company  
8200 Anderson Boulevard  
Fort Worth, TX 76120  
Date Licensed: 12/15/2006  
Company Type: Surplus Lines  
Phone: 817-265-2000 Ext 1472

USF Insurance Company  
30833 Northwestern Hwy Ste 220  
Farmington Hills, MI 48334  
Date Licensed: 7/19/2006  
Company Type: Surplus Lines  
Phone: 248-539-6006

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered** **January 1, 2006 to December 31, 2006**

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

Access Administrators, Inc.  
2040 North Highway 360  
Grand Prairie, TX 75050  
Date Licensed: 6/22/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 972-522-2008

Businessplans, Inc.  
432 East Pearl Street  
Miamisburg, OH 45342  
Date Licensed: 1/20/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 937-865-6501

Chartered Marketing Services, Inc.  
PO Box 890  
Arlington Heights, IL 60004  
Date Licensed: 4/6/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 847-797-8500

Core V Solutions, Inc.  
7400 Gaylord Parkway  
Frisco, TX 75034  
Date Licensed: 7/19/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 800-441-0380

Delta Dental Of Rhode Island  
10 Charles Street  
Providence, RI 2904  
Date Licensed: 3/20/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 401-752-6000

Group Dental Service, Inc.  
111 Rockville Pike, Suite 950  
Rockville, MD 20850  
Date Licensed: 7/26/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 240-283-3500

Institution Solutions I, LLC  
1750 North Collins Blvd., Suite 101  
Richardson, TX 75080  
Date Licensed: 3/28/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 972-231-9828

Medical Group Insurance Services, Inc.  
1849 W North Temple  
Salt Lake City, UT 84116  
Date Licensed: 2/1/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 801-990-2400

## FINANCIAL CONDITIONS DIVISION

### Companies Licensed/Registered January 1, 2006 to December 31, 2006

#### Third Party Administrators (Home State) Continued

Omega Administrators, Inc.  
PO Box 15965  
North Little Rock, AR 72231  
Date Licensed: 5/8/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 501-992-1616

Webtpa Employer Services, LLC  
8500 Freeport Pkwy South, Ste 400  
Irving, TX 75063  
Date Licensed: 8/31/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 860-541-7764

Weyco, Inc.  
2370 Science Parkway  
Okemos, MI 48864  
Date Licensed: 8/31/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 517-349-7010

Wyssta Services, Inc.  
PO Box 85  
Stevens Point, WI 54481  
Date Licensed: 1/23/2006  
Company Type: Third Party Administrator  
(Home State)  
Phone: 800-883-3920

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

Avesis Third Party Administrators, Inc.  
10324 South Dolfield Road  
Owings Mills, MD 21117  
Date Licensed: 3/30/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 888-322-9799

CHA Health, Inc.  
PO Box 23468  
Lexington, KY 40523  
Date Licensed: 1/4/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 859-232-8686 Ext. 5613

Coventry Management Services, Inc.  
6705 Rockledge Drive, Suite 900  
Bethesda, MD 20817  
Date Licensed: 1/31/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 301-581-0600

EDS Administrative Services, LLC  
5400 Legacy Drive  
Plano, TX 75024  
Date Licensed: 5/8/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 972-605-6000

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

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

Employee Benefit Data Services Co  
1100 One Gateway Center  
420 Fort Duquesne Blvd  
Pittsburgh, PA 15222  
Date Licensed: 7/28/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 412-394-6300

Fiserv Health Plan Administrators, Inc.  
PO Box 8076  
Wausau, WI 54402  
Date Licensed: 10/24/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 763-549-3301

Humana Health Plan, Inc.  
500 West Main Street, RVS-02  
Louisville, KY 40202  
Date Licensed: 11/13/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 502-580-1000

Magnabenefits Solutions, Inc.  
6140 28<sup>th</sup> Street SE, Suite 200  
Grand Rapids, MI 49546  
Date Licensed: 7/26/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 616-949-1199

Medimpact Healthcare Systems, Inc.  
10680 Trenea Street  
San Diego, CA 92131  
Date Licensed: 1/25/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 858-790-6508

Paylogix, LLC  
1025 Old Country Road, Suite 310  
Westbury, NY 11590  
Date Licensed: 6/27/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 516-408-7100

RGA Technology Partners, Inc.  
1370 Timberlake Manor Parkway  
Chesterfield, MO 63017  
Date Licensed: 2/23/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 931-537-2696

World Access Service Corp.  
2805 North Parham Road, Suite 100  
Richmond, VA 23294  
Date Licensed: 4/5/2006  
Company Type: Third Party Administrator  
(Non-Resident)  
Phone: 800-628-4908

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered**  
**January 1, 2006 to December 31, 2006**

**Third Party Administrators (Registered)**

ACMG Of Kentucky, Inc.  
2570 Technical Drive  
Miamisburg, OH 45342  
Date Licensed: 10/19/2006  
Company Type: Third Party Administrator  
(Registered)  
Phone: 800-848-2264

Allied Benefit Administrators, Inc.  
PO Box 59  
Huntington, WV 25706  
Date Licensed: 3/20/2006  
Company Type: Third Party Administrator  
(Registered)  
Phone: 304-529-2345

Healthnow Contractor Services, Inc.  
1901 Main Street  
Buffalo, NY 14240  
Date Licensed: 8/14/2006  
Company Type: Third Party Administrator  
(Registered)  
Phone: 302-425-3303

Houston TPA, Ltd.  
100 Glenborough Drive, Suite 450  
Houston, TX 77067  
Date Licensed: 3/24/2006  
Company Type: Third Party Administrator  
(Registered)  
Phone: 281-873-3237

Midwest Security Administrators, Inc.  
2700 Midwest Drive  
Onalaska, WI 54650  
Date Licensed: 5/11/2006  
Company Type: Third Party Administrator  
(Registered)  
Phone: 608-783-8554

**Title Companies**

Transunion National Title Insurance Company  
PO Box 8627  
Columbia, SC 29202  
Date Licensed: 8/22/2006  
Company Type: Title  
Phone: 803-799-4747

## FINANCIAL CONDITIONS DIVISION

### Name Changes Completed January 1, 2006 To December 31, 2006

From: National Insurance Underwriters  
To: Direct National Insurance Company  
Effective: 11/30/2005

From: Mutual Protective Insurance Company  
To: Medico Insurance Company  
Effective: 1/1/2006

From: GE Group Life Assurance Company  
To: Genworth Life and Health Insurance Co  
Effective: 3/24/2006

From: National Grange Mutual Insurance Co  
To: NGM Insurance Company  
Effective: 1/1/2006

From: West Virginia Fire & Casualty Co  
To: First Surety Corporation  
Effective: 1/18/2006

From: Gerling Global Reinsurance Corp of America  
To: Global Reinsurance Corp of America  
Effective: 11/15/2005

From: AXA Corporate Solutions Insurance Co  
To: AXA Insurance Company  
Effective: 12/31/2005

From: Travelers Life and Annuity Company  
To: MetLife Life and Annuity Company of Connecticut  
Effective: 5/1/2006

From: USAuto Insurance Company, Inc.  
To: First Acceptance Insurance Company, Inc.  
Effective: 2/1/2006

From: Travelers Insurance Company  
To: MetLife Insurance Company of Connecticut  
Effective: 5/1/2006

From: Phoenix National Insurance Company  
To: Molina Healthcare Insurance Company  
Effective: 1/13/2006

From: Progressive Halcyon Insurance Co  
To: Progressive Direct Insurance Company  
Effective: 3/13/2006

From: American Founders Life Insurance Co  
To: Sagicor Life Insurance Company  
Effective: 3/9/2006

From: Highmark Life Insurance Company  
To: HM Life Insurance Company  
Effective: 4/1/2006

From: Merchants and Business Men's Mutual Insurance Company  
To: Liberty Mutual Mid-Atlantic Insurance Co  
Effective: 3/20/2006

From: Insurance Corporation of Hannover  
To: Praetorian Insurance Company  
Effective: 7/1/2006

**FINANCIAL CONDITIONS DIVISION**

**Name Changes Completed *Continued***  
**January 1, 2006 To December 31, 2006**

From: ACA Insurance Company  
To: ACA Insurance Company dba AAA Fire &  
Casualty Insurance Company  
Effective: 9/5/2005

From: Progressive Home Insurance Company  
To: Progressive Advanced Insurance  
Company  
Effective: 5/19/2006

From: G.U.I.C. Insurance Company  
To: American Modern Select Insurance  
Company  
Effective: 5/1/2006

From: International Business & Mercantile  
Reassurance Company  
To: Old Republic General Insurance  
Corporation  
Effective: 6/15/2006

From: Educators Mutual Life Insurance  
Company  
To: Eastern Life and Health Insurance  
Company  
Effective: 6/22/2006

From: American Re-Insurance Company  
To: Munich Reinsurance America, Inc.  
Effective: 9/5/2006

From: Allmerica Financial Life Insurance and  
Annuity Company  
To: Commonwealth Annuity and Life  
Insurance Company  
Effective: 9/1/2006



## FINANCIAL CONDITIONS DIVISION

### Mergers Completed January 1, 2006 To December 31, 2006

Non-Survivor: Mid-Atlantic Life Ins. Co.  
Survivor: Unified Life Insurance company  
Effective: 12/31/2006

Non-Survivor: The Manufacturers Life  
Insurance Company of America  
Survivor: John Hancock Life Insurance  
Company (U.S.A.)  
Effective: 12/1/2005

Non-Survivor: Sea Insurance Co. of America  
Survivor: Royal Indemnity Company  
Effective: 12/31/2005

Non-Survivor: ING Insurance Co. of America  
Survivor: ING Life Insurance and Annuity Co.  
Effective: 12/31/2005

Non-Survivor: Life Insurance Co. of Georgia  
Survivor: Jackson National Life Insurance Co.  
Effective: 12/12/2005

Non-Survivor: Academy Life Insurance Co.  
Survivor: Life Investors Insurance Company of  
America  
Effective: 7/1/2006

Non-Survivor: Columbian Family Life  
Insurance Company - not licensed in WV  
Survivor: Columbian Mutual Life Ins. Co.  
Effective: 11/17/2005

Non-Survivor: Paragon Life Insurance Co.  
Survivor: Metropolitan Life Insurance Co.  
Effective: 5/1/2006

**FINANCIAL CONDITIONS DIVISION**

**Liquidations, Revocations, Suspension, and Withdrawals Completed**  
**January 1, 2006 to December 31, 2006**

Senior Citizens Mutual Insurance Company  
Liquidation  
Effective: 6/1/2006

Home Insurance Company  
Certificate of Authority Revoked  
Effective: 1/10/06

Reciprocal Alliance Risk Retention Group  
Certificate of Authority Revoked  
Effective: 1/10/06

Doctors Insurance Reciprocal RRG  
Certificate of Authority Revoked  
Effective: 1/10/06

Vesta Fire Insurance Corporation  
Certificate of Authority Revoked  
Effective: 9/25/2006

Shelby Insurance Company (The)  
Certificate of Authority Revoked  
Effective: 9/25/2006

Shelby Casualty Insurance Company  
Certificate of Authority Revoked  
Effective: 9/25/2006

American Motorists Insurance Company  
Certificate of Authority Suspended - Active  
Effective: 2/10/06

Capitol Life Insurance Company  
Certificate of Authority Suspended - Active  
Effective: 2/10/2006

Converium Reinsurance (North America), Inc.  
Certificate of Authority Suspended - Active  
Effective: 1/27/2006

Gerling Global Reinsurance Corp. of America  
Certificate of Authority Suspended - Active  
Effective: 3/23/06

Global Reinsurance Corporation (US Branch)  
Certificate of Authority Suspended - Active  
Effective: 3/23/06

Highlands Insurance Company  
Certificate of Authority Suspended  
Effective: 10/25/2005

Northwestern National Insurance Company  
Certificate of Authority Suspended  
Effective: 5/1/2006

Provident American Life & Health Ins. Co.  
Certificate of Authority Suspended - Active  
Effective: 8/16/06

Republic Western Insurance Company  
Certificate of Authority Suspended - Active  
Effective: 8/16/06

**FINANCIAL CONDITIONS DIVISION**

**Liquidations, Revocations, Suspension, And Withdrawals *Continued***  
**January 1, 2006 To December 31, 2006**

American Physicians Assurance Corporation  
Withdrawal of COA  
Effective: 3/31/2006

Medical Liability Mutual Insurance Company  
Withdrawal of COA  
Effective: 8/1/2004

Republic Mutual Insurance Company  
Withdrawal of COA  
Effective: 6/1/2006

Pacific Select Property Insurance Company  
Withdrawal of COA  
Effective: 1/24/2006

USF&G Insurance Company of Mississippi  
Withdrawal of COA  
Effective: 1/1/2006

Florists' Mutual Insurance Company  
Withdrawal of COA  
Effective: 4/26/2006

Van-American Insurance Company  
Withdrawal of COA  
Effective: 12/20/2005

PMA Capital Insurance Company  
Withdrawal of COA  
Effective: 11/3/06

Acceptance Indemnity Insurance Company  
Withdrawal of COA  
Effective: 12/15/2006

MIIX Insurance Company  
Withdrawal of COA  
Effective: 8/21/2006

**FINANCIAL CONDITIONS DIVISION**

**WEST VIRGINIA ESSENTIAL PROPERTY INSURANCE ASSOCIATION**

**THE FAIR PLAN**

**430 WALNUT STREET**

**PHILADELPHIA, PA 19106-3698**

**800-462-4972 215-629-8800**

ADMITTED ASSETS	LIABILITIES	MEMBERS EQUITY	DIRECT WRITTEN PREMIUMS		
			FIRE	ALLIED LINES	TOTAL
\$449,234	\$684,612	(\$235,378)	\$680,934	\$113,906	\$794,840

**SURPLUS LINES REPORT (UNAUDITED)**

**CALENDAR YEAR 2006**

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

Following is a comparison of the 2003 through 2006 surplus lines statistics:

CALENDAR YEARS	2003	2004	2005	2006
Number of Licensed Brokers	243	384	366	559
Written Premiums – Net	\$128,061,144	\$128,356,483	\$113,661,883	\$136,719,891
Total Tax Liability	\$5,135,375	\$5,219,050	\$4,877,235	\$5,527,154

**DOMESTIC INSURANCE COMPANY FINANCIAL EXAMINATIONS FILED**

**JANUARY 1, 2006 TO DECEMBER 31, 2006**

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
Delta Dental of West Virginia	01/01/1995 to 12/31/2004	08/14/2006
Farmers Mutual Insurance Company	01/01/2002 to 12/31/2004	04/06/2006
Mutual Protective Association of WV	01/01/2001 to 12/31/2005	12/04/2006
WV Farmers Mutual Fire Insurance Association	01/01/2000 to 12/31/2004	02/24/2006
WV Fire & Casualty Company*	01/01/2002 to 12/31/2004	02/27/2006

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

## LEGAL DIVISION

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

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

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

## LEGISLATION

The following is a brief synopsis of the significant legislation enacted during the 2006 regular session of the West Virginia Legislature. This information is not to be construed as inclusive of all legislation which may affect the insurance industry or insurance consumer, nor should it be construed as a comprehensive explanation of the bills addressed. Rather, the information provided is intended to highlight the bills significantly affecting the insurance community at large.

### **Senate Bill 223 - Relating to examination of insurance and health care entities (effective June 9, 2006)**

This bill increases -- from 10 to 30 days -- the period in which companies have to respond to the results of a financial or market conduct examination by the Insurance Commissioner. It also makes a minimum five-year examination cycle uniform for all insurance entities; the Commissioner may, however, examine more frequently as the situation demands.

### **Senate Bill 438 - Regulating Title Insurance Rates (effective June 9, 2006)**

This bill removes the exemption of title insurance companies from the requirements of Article 20, Chapter 33 of the West Virginia Code and includes title insurance among the types of insurance for which rates are regulated.

### **Senate Bill 454 - Removing Insurance Commissioner as health maintenance organizations' attorney for service of process purposes (effective May 25, 2006)**

This bill removes a provision of the Insurance Code that made the Insurance Commissioner the agent of HMOs for service of process; the Secretary of State is now the agent under general corporation law.

## LEGAL DIVISION

### **Senate Bills 467 & 468 - Amending group life and group health insurance requirements (both effective June 9, 2006)**

These bills eliminate the minimum group participation rates (currently 75%) and reduce the minimum size (from 10 to 2) of employee groups for purposes of group life (S.B. 467) and group health (S.B. 468) insurance.

### **Senate Bill 619 - Relating to Physicians' Mutual Insurance Company board member's term (effective June 5, 2006)**

Current law (W. Va. Code §33-20F-5(d)) limits any member of the board of directors of the Physicians' Mutual Company to two consecutive terms of office, the bill removes that restriction.

### **Senate Bill 630 - Relating to cancellation of combination insurance policies (effective June 5, 2006)**

Prior to this amendment, the Code permitted cancellation of an auto (W. Va. Code §33-6A-1) or homeowner's (HO) policy (§§33-17A-4 & -5), but there was no provision covering "combination" policies that merge auto and HO coverage's in a single policy. The bill provides that, when a part of a combination auto/HO policy is cancelled, the company must offer the insured a new policy for the non-cancelled line. It also requires that, in order to avoid a gap in coverage, this new single-line policy must be effective as of the date of the cancellation of the combination policy and that the inception date of the new policy must relate back to when the combination policy was first issued.

### **Senate Bill 635 - Requiring boards of education to maintain certain flood insurance (effective June 6, 2006)**

This bill requires county boards of education to maintain flood insurance on certain buildings and their contents.

### **Senate Bill 754 - Clarifying risk categories covered by farmers' mutual insurance companies (effective June 9, 2006)**

A farmers' mutual fire insurance company (FMIC) can sell only those property lines set forth in the Code; this bill expands the property risks so as to permit FMICs to write most of the risks included in standard HO policies, e.g. burglary and theft.

A FMIC may not offer liability coverage unless it applies for and receives a special license extension from the Insurance Commissioner. The bill clarifies that any such license extension is limited to whatever period the Commissioner sets; it also permits the Commissioner to extend the company's license to permit an FMIC to write liability coverage on vehicles "used to service the premises" as well as golf carts and vehicles used by persons with disabilities.

## LEGAL DIVISION

The bill also sets out a test to gauge whether an FMIC is fulfilling its role to serve underserved areas. Under this test, a farmers' mutual would have to demonstrate that a majority of its business meets one or more criteria, such as serving areas with a fire protection rating of five or higher.

### **Senate Bill 755 - Relating to Physicians' Mutual Insurance Company (effective June 9, 2006)**

This bill permits individual underwriting of malpractice policies offered by the Physicians' Mutual Insurance Company and the nonrenewal of policies already in force.

### **House Bill 4021 - Relating to a pilot program authorizing participating health care clinics and private medical practitioners to provide primary and preventive health services for a prepaid fee (effective March 11, 2006)**

This bill comprises five major health care initiatives:

- (1) Establishes a three-year pilot program by which primary care clinics and physicians can obtain a license to sell prepaid memberships entitling subscribers access to preventative care services. The program is limited to eight clinics, each of which may operate at up to three sites. Applications are subject to approval by the Health Care Authority, and fees, forms and marketing materials are subject to review by the Insurance Commissioner.
- (2) Permits the sale of individual limited benefits health insurance policies that do not have to include many of the mandatory benefits now required by the Insurance Code. Only persons who have not had coverage for the previous year or who have lost coverage due to a "qualifying event" (e.g. loss of job) may purchase these plans.
- (3) Establishes an "Interagency Health Council" – Health Care Authority, Insurance Commissioner, PEIA, DHHR and CHIPS – to study and report on health care issues under benchmarks set by statute.
- (4) Mandates the expansion of the CHIPS program to cover, to the extent allowable by federal guidelines, children in families earning between 200% and 300% of the federal poverty limits.
- (5) Mandates that, upon federal certification of its claim management system, DHHR ensure that this system provides: (i) Quarterly financial reports to LOCHHRA; (ii) a management reporting system by July 1, 2006 and (iii) specific utilization data by provider/eligibility-group/service by October 1, 2006.

## LEGAL DIVISION

### **House Bill 4379 - Relating to insurance coverage for mammograms, pap smears and human papilloma virus (effective June 9, 2006)**

This bill makes changes to the current statutory requirement that certain health insurance policies include mammogram tests and now mandates that such plans include coverage for a pap smear “either conventional or liquid-based cytology, whichever is medically appropriate in the opinion of the woman's physician, and an annual test for the human papilloma virus.”

### **House Bill 4383 - Continuing the pilot program offered through a Community Access Program to coordinate health care provider reimbursements indefinitely as determined by the Insurance Commissioner (effective June 7, 2006)**

The Community Access Program was established by Congress to fund pilot programs aimed at providing greater access to health care. A state statute authorizing such programs (and exempting them from regulation by the Insurance Commissioner) provided for annual sunseting of the programs, but for the last few years the programs have been extended by amendments to the statute. Although the federal grants have expired, one such program operating in Cabell county, the OUCH (Offering the Uninsured in Cabell County Health Care) program, has funds remaining. To obviate the need for OUCH to seek periodic statutory extension of its authority to continue its operations, the bill authorizes the Insurance Commissioner to extend OUCH's existence beyond the new statutory sunset date of June 30, 2007. The program must submit periodic reports to the Commissioner as well as to the legislative oversight committee.

### **House Bill 4513 - Transferring authority to the Insurance Commissioner regarding employers in default to old workers' compensation fund (effective March 11, 2006)**

This bill deals with employers in default to some of the funds established when Workers' Compensation was privatized. It permits the Insurance Commissioner to seek payment of the default amounts and permits the Commissioner to accept the filing of a bond so as to allow the company to operate while repaying the amounts owed. It also mandates issuance of an injunction against further operation of the business if the Insurance Commissioner can prove, by a preponderance of evidence that a default exists. It also permits the Commissioner to waive penalties and interest on amounts owed to the Old Fund.

### **House Bill 4679 - Relating to qualified charitable gift annuities (effective June 9, 2006)**

Although charitable gift annuities are included within the definition of life insurance in Chapter 33 of the West Virginia Code and are therefore technically subject to regulation by the Insurance Commissioner, the Commissioner has historically not regulated them. In order to clarify the situation, the bill, which is based on a National Association of Insurance Commissioners' model law adopted by a majority of States, exempts most such annuities from regulation. In order to qualify for the exemption, the charity would have to meet several criteria. First, the issuer would have to meet the IRS definition of “a charitable organization” and the annuity itself would have to meet the IRS definition of a “qualified charitable gift annuity.” In addition, the charity would have to have been in existence for three or more years



## LEGAL DIVISION

and have \$300,000 in unrestricted assets. Entities meeting these criteria would have to notify the Insurance Commissioner by the later of September 30, 2006, or the date on which it issues its first annuity after July 1, 2006. Such entities would also have to disclose in the annuity agreement that the annuity is not subject to the Insurance Commissioner's regulation. Failure to notify the Commissioner or to give the required notice to a donor would subject the charity to a fine of \$1000 per annuity. Entities and annuities that do not qualify for the exemption would be subject to full regulation as an insurer or, if not licensed to sell annuities, as an unauthorized insurer.

### **House Bill 4847 - Relating to group limited health benefits insurance plans (effective June 9, 2006)**

This bill, the counterpart to the portion of H.B. 4021 that authorized the sale of *individual* limited benefits health insurance plans, permits the sale of the *group* limited benefits health insurance policies to employers to cover temporary, part-time and seasonal workers who have not had coverage for the previous year. Like the individual limited benefits plans, such policies do not have to include many of the mandatory benefits required to be in most health insurance policies.

## RULES

The following Title 85 workers' compensation related exempt legislative rules became effective during 2006:

### **Title 85, Series 9 - Workers' Compensation Uninsured Employers' Fund (effective December 17, 2006)**

The purpose of this rule is to establish a procedure and process to govern the administration of the Workers' Compensation Uninsured Employers' Fund which was created in Senate Bill 1004, First Special Session, 2005, and is to be administered by the Insurance Commissioner. The purpose of the Uninsured Employers' Fund is to pay the claims of employees who are injured while working for illegally operating uninsured West Virginia employers.

### **Title 85, Series 12 - Compromise and Settlement of Workers' Compensation Issues (effective July 19, 2006)**

This rule sets forth guidelines for the compromise and settlement of workers' compensation claims. The rule discusses the circumstances under which parties may enter into a settlement for a workers' compensation claim and the procedure to be used when entering into a settlement.

## LEGAL DIVISION

The following Title 85 workers' compensation related procedural rules became effective during 2006:

### **Title 85, Series 13 - Procedural Rules for the Industrial Council (effective March 23, 2006)**

This procedural rule sets forth the processes of the Industrial Council pursuant to which the time, place, and purpose of all regularly scheduled meetings and emergency meetings are made available, in advance, to the public and to the news media, pursuant to West Virginia Code Section 6-9A-1, et seq. The rule further sets forth general standards for conducting public hearings of the Industrial Council.

### **Title 85, Series 13 - Procedural Rules for the Industrial Council (effective November 9, 2006)**

This rule was amended to change the number of voting members of the Industrial Council that must be physically present at the public meeting in order to commence the meeting from three (3) voting members to at least two (2) voting members.

The following Title 114 insurance related legislative rules (authorized for promulgation by S.B. 357) became effective during 2006:

### **Title 114, Series 2 - Licensing and Conduct of Individual Insurance Producers (effective May 1, 2006)**

In the continuing effort to increase uniformity and reciprocity with regard to producer licensing, this rule amendment incorporates two licensing standards that were adopted by the National Association of Insurance Commissioners Producer Licensing Working Group in 2004: (1) Expansion of the professional designations that permit a person to escape the licensing examination requirements; and (2) adoption of the uniform definition of "limited lines license" for which no examination or continuing education is required in order to obtain or keep a license.

The amendment also addresses some of the agency's internal policies: (1) A longstanding agency practice requiring a new employee to surrender his or her producer license while employed by the Insurance Commissioner resulting in the employee having to retake the licensing examination upon leaving the agency job; the rule allows such a person to regain his or her license without re-examination if application for reinstatement is made within one year of leaving the state job; (2) current law (W. Va. Code §33-12-9(c)) permits an *individual* producer whose license has lapsed to renew without reapplication if he or she does so within a year of the lapse and pays an additional \$25 fee; the amendment establishes the same rule for lapsed *agency* licenses; and (3) federal criminal law (18 U.S.C. §1033) prohibits any person who has been convicted of a felony involving dishonesty or breach of trust from engaging in the business of insurance unless he or she receives the written consent of the Insurance Commissioner; the amendment establishes a procedure, including a \$100 fee, for applying for such consent.

## LEGAL DIVISION

### **Title 114, Series 8 - Replacement of Life Insurance Policies and Annuity Contracts (effective July 1, 2006)**

In 1998, the National Association of Insurance Commissioners (NAIC) amended its model law to include the replacement of annuities in addition to life insurance policies; the 1998 NAIC model law also amended other provisions, such as the record retention requirements. During the 2005 regular session, the Legislature mandated that the Insurance Commissioner adopt emergency and legislature rules based on the current NAIC model law that would replace the then-current statute. The new rule sets out what must be done when a producer is attempting to sell a life insurance policy or annuity contract to replace such a policy or contract already held by the consumer.

### **Title 114, Series 14 - Unfair Trade Practices (effective April 24, 2006)**

This rule defines certain practices that constitute unfair methods of competition or unfair acts or practices, with particular emphasis on clarifying what constitutes an unfair claim settlement practice. The amendments to this series also establish certain minimum standards and methods of settlements for both first-party and third-party insurance claims.

### **Title 114, Series 21 - West Virginia Essential Property Insurance Association (effective July 1, 2006)**

W. Va. Code §33-20A-1 *et seq.* established the West Virginia Essential Insurance Association (the “Fair Plan”) to offer homeowners’ coverage to those who were unable to obtain it on the open market. Under rules promulgated in 1988, the Insurance Commissioner set coverage limits of \$100,000 for residences and \$300,000 for commercial property; these limits have remained unchanged for 18 years. The amendment to this rule increases these limits to \$200,000 for residential and \$500,000 for commercial property. The amendments to Series 21 also incorporate a 1989 amendment to the statute (W. Va. Code §33-20A-6(b)(15)) that exempts these policies from the valued policy law in W. Va. Code §33-17-9.

### **Title 114, Series 24 - Medicare Supplement Insurance (effective April 24, 2006)**

The Medicare Modernization Act of 2003 (MMA) required the National Association of Insurance Commissioners to amend its model rules to provide for standardization of coverage among the various Medigap policies and to reflect the new coverage for prescription benefits. The federal government required the states to adopt these amendments by September 8, 2005, in order to avoid federal control of a non-complying state’s Medicare program; to meet the deadline, the Insurance Commissioner issued the rule as an emergency rule. Among other things, the necessary changes required by MMA will remove prescription drug benefits from standard Medigap plans H, I, J and K with a high deductible and the pre-standardized Medigap policies with drug coverage.

## **LEGAL DIVISION**

### **Title 114, Series 74 - Nonrenewal of Property Insurance Policies (effective April 24, 2006)**

Prior to the 2005 legislative session, property insurers could only nonrenew mature policies (older than four years) for reasons specified in the Code. Senate Bill 30 (2005) established an alternative method for the nonrenewal of homeowners' policies that mirrored the same concept enacted in 2004 for automobile policies. This new method allows a company to nonrenew any homeowner's policy (mature or immature) for reasons "consistent with a company's underwriting standards"; however, any company electing this alternative method is limited to the number of policies it may so nonrenew (1% statewide and 1% per county). Each company must elect a method and will be required to use that elected method for the next five years. The new rule tracks the statute and provides some general guidance for the nonrenewal notices, e.g., the notice must be "sufficiently clear to be understood by a reasonable person." It also requires that underwriting standards be filed and that the Insurance Commissioner review them to assure "consistency with generally accepted underwriting standards."

### **Title 114, Series 75 - Private Passenger Automobile and Property Insurance – Biannual Rate Filings (effective April 24, 2006)**

In 2005, the Legislature enacted Senate Bill 418 that required any company providing more than 5% of the homeowner or automobile policies statewide to make "biannual rate filings" with the Commissioner. The rule sets out how the Commissioner will determine which companies are subject to the filing requirement, sets deadlines for the filings, and provides penalties for failure to file (\$100 for every day the filing is late, which may be waived for excusable neglect).

The following Title 114 insurance related procedural rules became effective during 2006:

### **Title 114, Series 76 - Rules of Practice and Procedure for Administrative Proceedings Brought by Third Party Claimants (effective April 27, 2006)**

This rule clarifies the rules of practice and procedure after a third party insurance claimant files an administrative complaint with the Insurance Commissioner alleging an unfair claims settlement practice. The rule addresses the requirements of Senate Bill 418 (2005) concerning the third party administrative complaint process.

The following Title 114 insurance related emergency rules became effective during 2006:

### **Title 114, Series 77 - Rate Filing Requirements for Title Insurance Companies (effective August 18, 2006)**

S.B. 438, which was enacted during the 2006 regular legislative session, removed the exemption of title insurance companies from the requirements of Article 20, Chapter 33 of the

## **LEGAL DIVISION**

West Virginia Code. The purpose of this emergency rule is to set forth guidelines specific to title insurance companies that will be used in conjunction with those statutes and rules generally applicable to other insurance.

### **Title 114, Series 78 - Individual Limited Health Benefits Plans (effective August 18, 2006)**

The purpose of this emergency rule is to establish requirements for information and data to be provided with the filing of rates and rate adjustments and forms for individual limited health benefit plans, to establish minimum benefits for such plans and to define eligibility for individuals to obtain coverage under the plans.

### **Title 114, Series 79 - Group Limited Health Benefits Plans (effective September 1, 2006)**

The purpose of this emergency rule is to establish guidelines and procedures under which the Insurance Commissioner may approve group limited health benefit plans as authorized by H.B. 4847 (RS 2006) which are exempt from certain state mandated benefit requirements. The plans are available only to cover part-time, temporary or seasonal employees that are either ineligible for coverage under any of their employer's group health benefits plans or are employed by an employer that does not offer a group health benefits plan to any of its employees.

## **ADMINISTRATIVE HEARINGS**

Seven (7) hearings were held during 2006 involving complaints by insureds against insurers.

Five (5) hearings were held during 2006 regarding insurance producer regulatory issues.

Eighteen (18) hearings were held during 2006 regarding company regulatory issues.

## **HEARINGS - OTHER**

One hundred thirty-five (135) Circuit Court hearings were held as a result of injunctions filed by the OIC with regard to worker's compensation coverage related issues.

## **LITIGATION**

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2006:

Blue Cross and Blue Shield of West Virginia, Inc. was placed into liquidation on October 26, 1990. The litigation was still pending in 2006.

George Washington Life Insurance Company was placed under seizure order on September 5, 1990. The litigation was still pending in 2006.

## **LEGAL DIVISION**

Charles Poff, Complainant/Appellee v. Fortis Benefits Insurance Company, Respondent/Appellant, Civil Action No. 03-AA-72

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

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

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

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

Arlie C. Addington vs. Jane Cline, in her capacity as West Virginia Insurance Commissioner and Administrator of the Fund; and the West Virginia Insurance Commission, Civil Action No. 06-C-2367

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

## **DISCIPLINARY ACTIONS**

### **Individual Insurance Producers**

During the year 2006, Seven Hundred Thirty-Five Dollars (\$735.00) in penalties was assessed as a result of disciplinary actions taken against individual insurance producers. Penalties were imposed for violation of W. Va. Code §§33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; 33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; and 33-12-34(a), Failure to timely report an administrative action taken in another state.

The licenses of four (4) individual insurance producers were revoked in 2006 for violation of W. Va. Code §§33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; 33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's insurance commissioner; 33-12-24(b)(4), Improperly withholding, misappropriating or converting moneys or properties received in the course of doing insurance business; 33-12-24(b)(9), Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in the State of West Virginia; and 33-12-34(a), Failure to timely report an administrative action taken in another state.

The licenses of three hundred fifty-two (352) individual insurance procedures were suspended in 2006 pursuant to W. Va. Code §33-12-8 for failure to meet their continuing education requirements.

## **LEGAL DIVISION**

### **Insurers**

During 2006, One Thousand Five Hundred Dollars (\$1,500.00) in penalties was assessed as a result of disciplinary actions taken against insurers. Penalties were imposed for unfair acts under the provisions of W. Va. Code §33-11-7 and violation of 114CSR14-6.7, Failure to provide written notice of a delay in processing of a claim.

The certificates of authority of seven (7) insurers were revoked in 2006 for the following:

Being in arrears to the state for fees, licenses, taxes, assessments, fines or penalties accrued on insurance previously transacted in this state (W. Va. Code §33-3-2(e)); Failure to meet the surplus licensing requirement of W. Va. Code §33-3-5b; No longer meeting the requirements for the license originally granted, because of deficiency of assets or otherwise (W. Va. Code §33-3-10); Being 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 to the people of West Virginia (W. Va. Code §33-3-11(a)(4)); Failure to file with the Commissioner information verifying continued qualification as a risk retention group under State law (W. Va. Code §33-32-4(e)(4)); and Being found to be in hazardous financial condition within the meaning of W. Va. Code §33-34A-3.

The certificates of authority of four (4) insurers were suspended in 2006 for the following:

Being found by the Commissioner to be in unsound condition or such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders (W. Va. Code §33-3-11(a)(4)); and No longer meeting the requirements of the license originally granted (W. Va. Code §33-3-10(b)).

Two (2) Orders were entered by the Insurance Commissioner restricting the licenses of insurers and prohibiting them and their agents from soliciting, writing or transacting new insurance coverage in the State of West Virginia for no longer meeting the requirements for the license originally granted (W. Va. Code §33-3-10).

In addition to the above, six (6) orders were entered during 2006 against insurers as a result of regulatory action.

## **EMERGENCY ORDERS**

One (1) emergency order was issued by the Insurance Commissioner in 2006.

06-EO-01 - Entered on 9/8/06 - Due to severe wind, rain and hail storms in Kanawha & Putnam Counties and severe wind and rain resulting in flooding in Cabell & Wayne Counties on 8/30/06 the normal time frames for claim handling and settlement set forth in WV 114-14-5, 114-14-6.1, 6.5, 7.3.c & 7.5 are suspended in Cabell, Wayne, Kanawha & Putnam counties.

## **LEGAL DIVISION**

### **REFERRALS**

Over one thousand eight hundred fifty-six (1,856) referrals were made to the Regulatory Compliance Unit of the Legal Division in 2006.

### **INVESTIGATIONS**

A total of five hundred seventy-eight (578) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2006.

Eighty-eight (88) investigations were opened with regard to producer licensing issues.

Three hundred thirty-six (336) investigations were opened with regard to workers' compensation issues.

### **POSTINGS**

Two hundred twenty-three (223) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit of the Legal Division in 2006.

### **MARKET CONDUCT**

Two (2) market conduct examinations were opened under W. Va. Code §33-2-9 in 2006.

The OIC entered into fifteen (15) collaborative actions with other states in 2006 on issues of concern with multi-state insurers.

Twenty-two (22) companies were subject to analysis in 2006 concerning compliance with market conduct criteria and procedures.

The OIC received pertinent data on four hundred eighty-six (486) companies who filed market conduct annual statements per NAIC (National Association of Insurance Commissioners) guidelines.



## **OFFICE OF INSPECTOR GENERAL - FRAUD DIVISION**

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

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

Beckley  
Charleston  
Fairmont  
Huntington  
Logan  
Martinsburg  
Parkersburg  
Wheeling

The geographic locations of these field offices allow investigators to respond quickly to reports of alleged insurance fraud. It also allows investigators to foster relationships with local law enforcement and prosecutors that the Fraud Unit relies on and works with to bring about successful prosecutions. Two WV State Troopers are now assigned to work full time with the Fraud Unit.

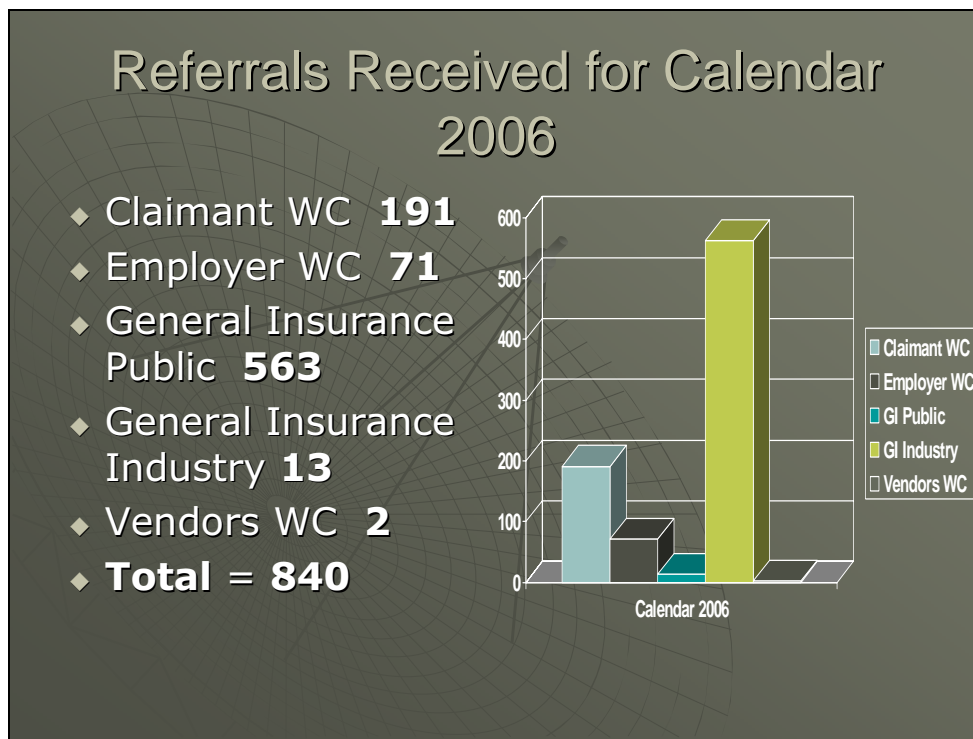
There are three ways in which the public and the insurance industry can report suspected insurance fraud to the Fraud Unit; by calling toll free at 1-800-779-6853; online reporting at [www.wvinsurance.gov](http://www.wvinsurance.gov); and by correspondence. The Fraud Unit's case management and reporting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

The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. In 2006, the unit issued over thirty-eight (38) press releases detailing criminal indictments and or convictions associated with investigations that involved this office. A brochure explaining the types of fraud, what the penalties are and what happens when someone reports suspected fraud was developed and is given out at fairs and festivals across the state as well as distributed to each WV State Police Detachment. Additionally, representatives from the Unit appeared at various functions and events statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that results in higher costs to everyone for goods and services.

## OFFICE OF INSPECTOR GENERAL - FRAUD DIVISION

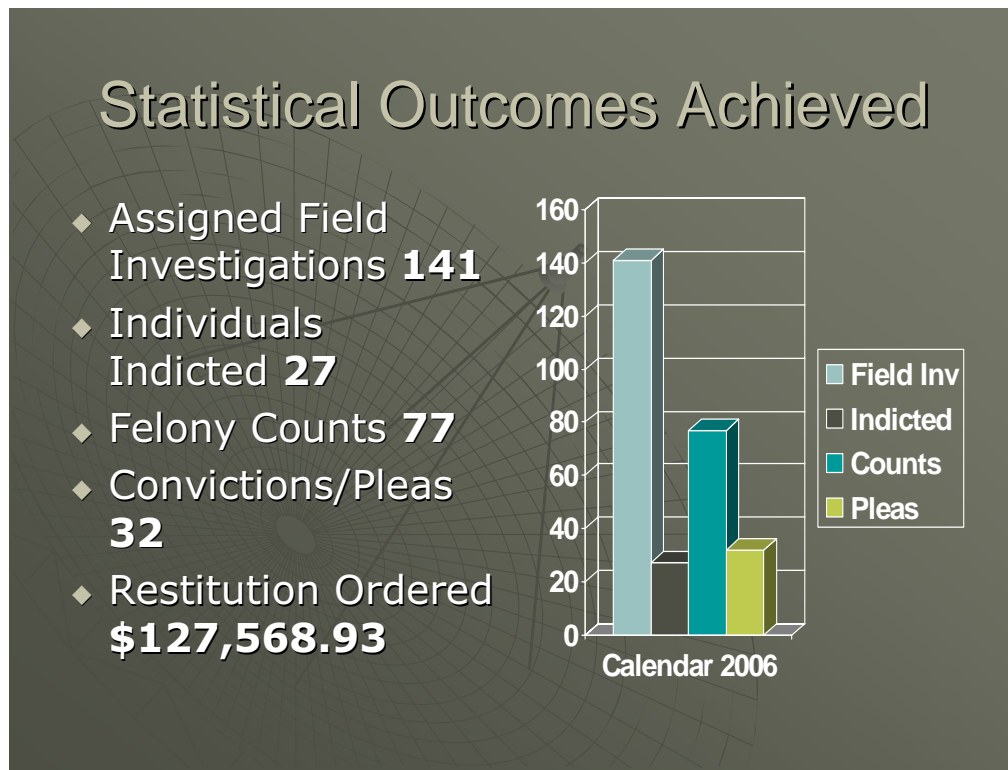
The Fraud Unit, in conjunction with the Coalition Against Insurance Fraud (CAIF), held a “Fraud Conference” this year in West Virginia with over forty-eight (48) participants attending. The Inspector General and Fraud Unit Director have also appeared together and separately on “Inside Insurance,” a television show airing statewide on PBS, with each program airing twenty-two (22) times, for a total air time of over twenty (20) hours of programming dedicated to the issue of insurance fraud and how to report such to the OIC’s Fraud Unit. In conjunction with the statewide appearances on “Inside Insurance,” an educational video was filmed at a local college wherein students discussed their knowledge of acts of insurance fraud committed by acquaintances. This educational video is now used by CAIF at their conferences around the United States as a tool to inform the public about the prevalence of insurance fraud and how it affects them and what can be done to prevent it in the future. Also in 2006, a public awareness campaign was launched with radio spots statewide informing West Virginia state residents of what constitutes the crime of insurance fraud, how to detect it, and how to report it. The radio commercials ran on sixty-four (64) radio stations a total of seven hundred sixty-eight times (768). Further, numerous interviews have been done with various media outlets around the state concerning efforts to combat insurance fraud in the state. These types of interviews, along with quarterly newsletters being distributed to the public, as well as the insurance industry, enhance the visibility of the Fraud Unit in its goal to educate the public on what constitutes insurance fraud and what can be done to prevent it.

Statistics for activities conducted by the Fraud Unit during calendar year 2006 are depicted in the following chart:



## OFFICE OF INSPECTOR GENERAL- FRAUD DIVISION

Successful investigations resulting in prosecutions were conducted in numerous counties through out the state. Prosecutions involved such activity as workers' compensation fraud; conventional insurance claimant fraud; staged motor vehicle crashes; fraudulent "slip, trip, and fall" claims against businesses; insurance fraud by means of arson; and embezzlement of policy holder premium funds by insurance industry personnel. Such successful prosecutions were the result of working in cooperation with local and state law enforcement agencies and locally elected prosecutors. As a result of thorough investigations and well prepared reports, credibility is being gained throughout the state with prosecutors and the law enforcement community. The following chart depicts statistical data relevant to investigations and prosecutions in calendar year 2006:



## OFFICE OF JUDGES DIVISION

The report represents our performance for FY 2007, which ended June 30, 2007.

Fiscal Year 2007 was our first full fiscal year under the administrative umbrella of the Offices of the Insurance Commissioner. It was also our first full fiscal year in which we no longer shared access to the claim records and documents of the former Workers' Compensation Commission. After many years of sharing computer claim files with the Workers' Compensation Commission, the inability to access those old records created a significant change for the Office of Judges, and for the litigating parties, in how workers' compensation protests and appeals were presented and conducted.

As we reported last year, the dividing of technological resources and access caused us administrative problems and resulted in reduced rates of compliance. By the end of the previous fiscal year we had recovered performance efficiency and we predicted improvement in the near future. The statistics for the just completed fiscal year demonstrate the improvement that was predicted and also reflect the value of stability. Therefore, we report, with some justified pride, the achievements described below.

- “Final Decision Compliance” was an outstanding 98.5%, up from 97.3% the year before. The Rule requires that we issue a decision within ninety (90) days of assignment to an Administrative Law Judge. This achievement marks the fifth consecutive year with better than 97% compliance.

Also of note, 57.2% (up from 44.3%) of all decisions were issued within thirty (30) days of assignment to the judge. Furthermore, our average time from submission of the issue to decision is only thirty-three (33) days, down from forty (40) last year. No compliance standard is set by the Rule for either number, but we track those numbers as a measurement of our efficiency. After whether the party won or lost the case, how long it takes to resolve the issue is the next greatest concern to our customers. Although the parties themselves have a large say in how long it takes them to obtain and submit to us their evidence, once the case has been submitted any further delay is solely our responsibility.

### Final Decision Timeliness Compliance

•	FY 2001 -	82.5%
•	FY 2002 -	93.2%
•	FY 2003 -	97.4%
•	FY 2004 -	97.3%
•	FY 2005 -	98.8%
•	FY 2006 -	97.3%
•	<b>FY 2007 -</b>	<b>98.5%</b>

## OFFICE OF JUDGES DIVISION

- We achieved a compliance level result of 95.9%, up from 91.6%, for timely resolution of pending motions. The Rule requires us to rule upon any motion within forty-five (45) days of receipt, but we must allow fifteen (15) days for a response before we can rule. Our performance rebounded from last year and represents the best achievement in the previous seven years.

### Motion Resolution Compliance

•	FY 2001 -	60.53%
•	FY 2002 -	87.28%
•	FY 2003 -	74.96%
•	FY 2004 -	89.32%
•	FY 2005 -	94.85%
•	FY 2006 -	91.6%
•	<b>FY 2007 -</b>	<b>95.9%</b>

- We achieved an overall time standard compliance of 90.1%, up from 86%. This measures our performance in meeting time limits set to resolve a protest from receipt of notice of protest until issuing of decision. This result also represents a seven year high. We have certainly achieved impressive results considering that our starting point in FY 2001 was an abysmal 21.9%.

### Overall Time Standard Compliance

•	FY 2001 -	21.9%
•	FY 2002 -	55.4%
•	FY 2003 -	66.6%
•	FY 2004 -	70.29%
•	FY 2005 -	64.1%
•	FY 2006 -	85.98%
•	<b>FY 2007 -</b>	<b>90.1%</b>

- Hearings Scheduling Compliance increased to 89.1%, down very slightly from last year's 92.2%. The Rule requires us to schedule a hearing within sixty (60) days of receipt of any request for a hearing. We were required to change some of our hearing locations around the state during the past year. The problems of finding new, suitable, locations and negotiating terms have resulted in some delays. Nevertheless, this figure is just barely below our second best result in the last seven years.

## OFFICE OF JUDGES DIVISION

### Hearing Scheduling Compliance

- FY 2001 - 67.1%
- FY 2002 - 78.9%
- FY 2003 - 77.7%
- FY 2004 - 85.5%
- FY 2005 - 89.3%
- FY 2006 - 92.2%
- **FY 2007 - 89.1%**

➤ In addition to these Rule compliance results, we also report that we acknowledged 13,352 new protests. This number marks the third consecutive year of decline in the number of new protests and is considerably below our historic averages of 24,000 per year. Just as we commented last year, we are still not certain of the reasons for the sharp decline. Certainly the drop in the numbers of new workers' compensation claim filings is largely responsible. Other factors may include better claim management decisions by administrators. Another factor might be a degree of discouragement in the claimant community caused by recent code amendments and new regulations making benefits more difficult to obtain and appeals more difficult to win.

Regardless of the cause, we have made appropriate management decisions to reduce our workforce and re-prioritize our job duties.

### Protests Acknowledged

- FY 2001 - 21,075
- FY 2002 - 22,663
- FY 2003 - 24,472
- FY 2004 - 29,551
- FY 2005 - 21,003
- FY 2006 - 15,492
- **FY 2007 - 13,352**

➤ Our Rule does not provide a standard for how long we should take to acknowledge a newly received protest. Nevertheless, our policy is to try to acknowledge all within thirty (30) days of receipt. For FY 2007, we acknowledged more than 96%, up from 94%, within thirty (30) days of receipt. We acknowledged 87%, up from 86%, within ten (10) days of receipt. Since we no longer have access to the claim administrator's claim file, we must depend upon the protesting party to supply us with a copy of the order which is being protested. Also, recent law changes require that the protesting party send copies of any protest to the claims administrator. Failure of the party to comply with these requirements results in delays - delays beyond our control - in acknowledging the protest.

## OFFICE OF JUDGES DIVISION

- In the past fiscal year, we resolved 14,586 pending protests. This represents a marked decline from the previous years. Naturally, the fewer cases we take in, the fewer we are able to resolve.

### Protests Resolved

• FY 2001 -	19,668
• FY 2002 -	21,565
• FY 2003 -	23,933
• FY 2004 -	26,106
• FY 2005 -	26,228
• FY 2006 -	22,162
• <b>FY 2007 -</b>	<b>14,586</b>

- By the end of the fiscal year, we had reduced our pending case-load inventory to 7,325, down from 11,261 the previous year, representing a decrease of 35%. At the time of the creation of the Office of Judges in 1991, that inventory was estimated at approximately 30,000 pending issues. At the time that I was appointed in May 2001, the inventory was estimated to be nearly 20,000. Reducing inventory creates many obvious benefits, including:

- Reduction of time case remains in litigation;
- Ability to reduce staffing with resultant savings of administrative expenses for employers;
- Ability to transfer positions to other sections of the Offices of the Insurance Commissioner;
- Ability to give up office space to benefit other agencies (most recently: Banking Commission);
- Ability to achieve better quality of work product;
- Ability to perform other job duties for Insurance Commissioner

- Our statistical reports again reflect the benefits of our “Failure to Prosecute” rule that became effective July 1, 2002. Over the course of the year, we administratively dismissed 2,891 protests in which the protesting party offered no evidence, argument, or reason for the protest. Those cases can fairly be viewed as issues that the protesting party later decided not to pursue, yet failed to formally withdraw. Had these cases been assigned to Administrative Law Judges for a decision, we would have needed to employ eight (8) additional full-time administrative law judges. The process resulted in a direct savings of more than \$800,000 in salary, benefits and overhead. This process also allowed us to devote more time and attention to those issues that are truly important to our customers. Furthermore, the process also saved the non-protesting party the unnecessary legal expense of having to defend against a protest that is not actually being pursued.

We feel justified in commenting that our overall performance has measurably improved. Only one statistical report indicated a decline from the previous year; and that was a very slight decline. As always, we recognize the possibility for yet more improvement and

## OFFICE OF JUDGES DIVISION

we have dedicated ourselves to improving our compliance and our overall efficiency. We are constantly studying and seeking improvements to our processes that will allow for a more efficient use of resources while providing better service to our customers.

S.B. 1004 gave the Insurance Commissioner authority to assign us additional duties and responsibilities. In addition to our statutory imposed duties, we have also served the Insurance Commissioner in the following ways:

- by serving as hearing examiners for appeals from the Insurance Commissioner's notices to employers who are in default in workers' compensation insurance;
- by serving as hearing examiners for "Article Two" disputes between employers and Insurance Commissioner;
- by serving as hearing examiners for "Third Party Bad Faith Insurance Practices" complaints filed with the Insurance Commissioner; and
- by providing scanning and indexing services for all Old Fund and all other documents for the Insurance Commissioner (a service formerly provided by BrickStreet).

I wish to note the above-listed achievements, and assumption of new duties, have occurred while, at the same time, we have continued to reduce the staffing and budget of this agency. I point out that we have been able to reduce the staffing of this agency from one hundred forty-seven (147) full time employees to one hundred and nine (109) by permanently giving up thirty-eight (38) positions during the last six (6) years. We have also reduced our overall operating budget during that same time span. It is not our policy or intent to save vacant positions. This policy and actions have resulted in significant administrative expense savings for the employer community of this state.

Turning aside from a review of the past year, we wish to report that we are planning and implementing ideas to improve the functioning of adjudication of cases in the future. Among the future projects currently planned are:

- Providing secure access to claim status via the Internet once the Insurance Commission's computer system allows.
- Conducting training and workshops about our policies and procedures, without charge, to the public at venues around the state.
- Appearing at seminars and workshops for attorneys and claims administrators to address various changes in the law.



## **RATES AND FORMS DIVISION**

In 2006, the Rates and Forms Division received and reviewed eight thousand two hundred and twenty six (8,226) rate, form and rule filings. Of the total number of filings received in 2006, four thousand seven hundred and seventy six (4,776) were submitted to the Rates and Forms Division via the System for Electronic Rate and Form Filing (SERFF). Calendar year 2006 was the fifth consecutive year that the SERFF method was available. There has been a steady increase in the use of SERFF reporting. During 2006, the Rates and Forms Division approved filings from the National Council on Compensation Insurance (NCCI) related to workers' compensation. These filings included the Basic Manual rules (classification), the dispute process and the first loss cost filing. In addition, filings were approved for BrickStreet Insurance, the exclusive provider of workers' compensation coverage until July 1, 2008, related to the loss cost multiplier and scheduled rating. This division was involved in the Interstate Insurance Product Regulation Compact during 2006. This compact, which to date, has been adopted by 30 Member States representing half of the premium volume nationwide, created the Interstate Insurance Product Regulation Commission (IIPRC) - a public entity treated as an instrumentality of the Compacting Member States. The IIPRC provides the States with a vehicle to (1) develop uniform national product standards that will afford a high level of protection to consumers of life insurance, annuities, disability income and long-term care insurance products; (2) establish a central point of filing for these insurance products; and (3) thoroughly review product filings and make regulatory decisions according to the uniform product standards.

### **2006 TOTAL FILINGS**

<b>Total filings</b>	8,226
<b>% P&amp;C</b> of total filings	62%
<b>% L,A&amp;H</b> of total filings	38%
# of filings reviewed by <b>Actuary</b>	38
# of filings <b>Amended</b> before approved	653
# of filings ultimately <b>Disapproved</b>	60
# of filings ultimately <b>Withdrawn</b>	80
Number of <b>policies impacted</b>	2,791,242
Filing Fees	\$619,116
Copying and Rating Org fees	\$1,900

**RATES AND FORMS DIVISION**

**2006 FILINGS BY METHOD**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	
Paper	333	259	399	316	280	336	254	278	268	290	234	203	
SERFF	304	329	393	336	441	343	442	478	404	448	350	508	
(% SERFF)	48%	56%	50%	52%	61%	51%	64%	63%	60%	61%	60%	71%	
(% by Month)	8%	7%	10%	8%	9%	8%	8%	9%	8%	9%	7%	9%	
<b>Total</b>	<b>637</b>	<b>588</b>	<b>792</b>	<b>652</b>	<b>721</b>	<b>679</b>	<b>696</b>	<b>756</b>	<b>672</b>	<b>738</b>	<b>584</b>	<b>711</b>	<b>8,226</b>

**2006 FILINGS BY TYPE AND MONTH**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Rate	94	72	96	74	92	74	71	75	86	89	83	67	973
Rate & Rule	33	26	30	40	33	40	71	66	32	35	24	24	454
Rate & Form	26	25	21	44	45	31	25	16	30	38	23	31	355
Rate, Rule, & Form	25	54	73	57	28	30	32	21	35	43	34	39	471
Form	369	325	440	348	402	420	366	414	381	415	344	396	4,620
Form & Rule	36	40	49	24	60	17	58	80	17	39	36	51	507
Rule	54	46	83	65	61	67	73	84	91	79	40	103	846
<b>Total</b>	<b>637</b>	<b>588</b>	<b>792</b>	<b>652</b>	<b>721</b>	<b>679</b>	<b>696</b>	<b>756</b>	<b>672</b>	<b>738</b>	<b>584</b>	<b>711</b>	<b>8,226</b>

<b>2006 Filings by Type</b>	<b>% by Type</b>
Rate	12%
Rate & Rule	6%
Rate & Form	4%
Rate, Rule, & Form	6%
Form	56%
Form & Rule	6%
Rule	10%

**RATES AND FORMS DIVISION**

**2006 FILINGS BY PRODUCT  
COMMERCIAL PROPERTY & CASUALTY**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	
Aircraft	1	0	2	12	1	12	0	9	4	2	3	9	55
Boiler & Machinery	1	1	2	6	6	20	2	3	7	3	0	8	59
Businessowners	11	12	8	14	23	21	19	28	13	9	10	26	194
Commercial Automobile	54	62	84	49	57	39	72	102	43	53	20	52	687
Commercial Crime & Fidelity	12	23	8	17	42	20	17	9	9	17	5	15	194
Commercial Inland Marine	5	31	38	23	17	23	14	16	35	14	23	27	266
Commercial Liability	151	78	174	97	110	93	134	117	108	172	90	91	1,415
Commercial Package	19	29	69	36	58	55	47	54	59	44	27	53	550
Commercial Property	15	17	6	14	27	14	21	7	19	15	20	17	192
Medical Malpractice	6	2	4	1	0	5	8	6	2	2	2	3	41
Mortgage Guaranty	5	1	5	0	4	3	2	5	4	4	7	1	41
Professional Liability	23	21	18	19	22	23	19	26	17	12	17	33	250
Surety	8	10	9	10	8	3	2	0	7	8	7	11	83
Title	0	7	1	0	2	4	6	14	6	3	0	4	47
Workers' Compensation	6	3	4	24	2	11	3	8	0	7	2	1	71
<b>Total</b>	<b>317</b>	<b>297</b>	<b>432</b>	<b>322</b>	<b>379</b>	<b>346</b>	<b>366</b>	<b>404</b>	<b>333</b>	<b>365</b>	<b>233</b>	<b>351</b>	<b>4,145</b>

**RATES AND FORMS DIVISION**

**2006 FILINGS BY PRODUCT  
COMMERCIAL PROPERTY & CASUALTY**

<b>2006 Filings by Product</b>	<b>% by Product</b>
Aircraft	1%
Boiler & Machinery	1%
Businessowners	5%
Commercial Automobile	17%
Commercial Crime & Fidelity	5%
Commercial Inland Marine	6%
Commercial Liability	34%
Commercial Package	13%
Commercial Property	5%
Medical Malpractice	1%
Mortgage Guaranty	1%
Professional Liability	6%
Surety	2%
Title	1%
Workers' Compensation	2%

**RATES AND FORMS DIVISION**

**2006 FILINGS BY PRODUCT  
PERSONAL PROPERTY & CASUALTY**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	
Credit Property	3	0	0	16	7	0	0	1	1	2	2	0	32
Dwelling Fire/Mobilehome	35	19	12	8	15	6	6	7	5	16	15	20	164
Farmowners	0	2	4	6	5	3	6	3	2	5	5	11	52
Homeowners	27	22	20	11	18	13	10	13	18	12	20	28	212
Personal Automobile/Motorcycle	7	12	21	26	17	31	26	36	14	31	24	29	274
Personal Inland/Ocean Marine	6	8	3	13	5	0	4	6	3	4	1	3	56
Personal Liability	12	7	11	13	17	25	23	15	27	9	22	11	192
<b>Total</b>	<b>90</b>	<b>70</b>	<b>71</b>	<b>93</b>	<b>84</b>	<b>78</b>	<b>75</b>	<b>81</b>	<b>70</b>	<b>79</b>	<b>89</b>	<b>102</b>	<b>982</b>

<b>2006 Filings by Product</b>	<b>% by Product</b>
Credit Property	3%
Dwelling Fire/Mobilehome	17%
Farmowners	5%
Homeowners	22%
Personal Automobile/Motorcycle	28%
Personal Inland/Ocean Marine	6%
Personal Liability	20%

**RATES AND FORMS DIVISION**

**2006 FILINGS BY PRODUCT  
LIFE, ACCIDENT, & HEALTH**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	
Annuity	51	35	57	51	40	38	50	37	36	40	35	46	516
Credit--A&S	0	1	0	1	0	2	1	0	0	1	0	0	6
Credit Life	0	4	0	0	0	1	0	0	0	1	0	0	6
Dental and Vision	7	5	8	5	9	6	7	8	5	6	4	3	73
Group Accident & Sickness	25	26	32	34	30	32	30	28	28	50	27	38	380
Individual Accident & Sickness	24	19	53	19	38	31	35	43	32	34	22	43	393
Long Term Care	13	31	27	17	24	17	19	20	24	28	18	12	250
Medicare Supplement	27	20	22	20	21	19	18	25	21	20	34	19	266
Term Life	29	17	19	13	21	31	22	20	26	40	28	22	288
Universal Life	9	8	10	15	11	17	14	12	12	10	14	6	138
Variable Life	12	3	7	10	11	2	5	4	7	8	9	4	82
Whole Life	33	52	54	52	53	59	54	74	78	56	71	65	701
<b>Total</b>	230	221	289	237	258	255	255	271	269	294	262	258	<b>3,099</b>

<b>2006 Filings by Product</b>	<b>% by Product</b>
Annuity	17%
Credit--A&S	0%
Credit Life	0%
Dental and Vision	2%
Group Accident & Sickness	12%
Individual Accident & Sickness	13%
Long Term Care	8%
Medicare Supplement	9%
Term Life	9%
Universal Life	4%
Variable Life	3%
Whole Life	23%

**RATES AND FORMS DIVISION**

**2006 FILINGS BY PRODUCT  
LIFE, ACCIDENT, & HEALTH**

<b>2006 Filings by Product</b>	<b>% by Product</b>
Annuity	17%
Credit--A&S	0%
Credit Life	0%
Dental and Vision	2%
Group Accident & Sickness	12%
Individual Accident & Sickness	13%
Long Term Care	8%
Medicare Supplement	9%
Term Life	9%
Universal Life	4%
Variable Life	3%
Whole Life	23%

**PERCENTAGE BY ALL PRODUCTS**

<b>2006 Filings by Product</b>	<b>Totals</b>	<b>% by Product</b>	
Commercial Property & Casualty	4,145	50%	62% P&C
Personal Property & Casualty	982	12%	
Life, Accident, & Health	3,099	38%	38% L, A&H
	<b>8,226</b>		

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Private Passenger Auto**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
26.26%	<i>State Farm Mutual Auto Ins. Co.</i>	7/2/2007	-2.50%	-2.50%	70417004
	<i>*Bi-annual rate filing-no change requested</i>	11/21/2006	0%*	0%	61108016 (S)
	<i>*Bi-annual rate filing-no change requested</i>	6/8/2006	0%*	0%	60502031
		3/6/2006	-1.30%	-1.30%	51107001
		7/8/2005	-10.10%	-10.10%	50504018
		10/15/2004	-0.10%	-0.10%	40806003
		5/15/2003	9.40%	9.40%	30130015
		4/1/2002	11.30%	11.30%	158814
		11/15/2000	1.50%	1.50%	70381
		2/1/1999	-5.20%	-5.20%	98100228
		11/1/1997	-0.10%	-0.10%	97070057
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
16.37%	<i>Nationwide Mutual Ins. Co.</i>	8/17/2007	0.40%	0.40%	70501025 (S)
		2/17/2007	0.00%	0.00%	61011021 (S)
		8/18/2006	1.00%	1.00%	60525003 (S)
		2/17/2006	0.00%	0.00%	51116015 (S)
		8/11/2005	-5.70%	-5.70%	50519013 (S)
		12/30/2004	0.00%	0.00%	40915025 (S)
		11/30/2003	7.30%	7.30%	30410017
		10/15/2002	8.40%	8.40%	161342
		10/15/2001	8.30%	8.30%	152768
		4/25/2001	8.30%	0.00%	152768
		7/8/2000	5.00%	3.80%	30518
		9/1/1998	-4.70%	-4.70%	98040344
		7/25/1997	-0.20%	-0.20%	



**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Private Passenger Auto**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
9.81%	<b>Erie Ins. Property &amp; Casualty Co.</b>	11/1/2007	0.20%	0.20%	70604005 (S)
	<i>*Bi-annual rate filing-no change requested</i>	3/1/2007	0%*	0%	61207019 (S)
	<i>*Bi-annual rate filing-no change requested</i>	10/1/2006	0%*	0%	60605000 (S)
	<i>*Bi-annual rate filing-no change requested</i>	5/1/2006	0%*	0%	51220032 (S)
		1/1/2006	-3.20%	-3.20%	50916025 (S)
		11/1/2005	-2.40%	-2.60%	50627007 (S)
		8/1/2005	-3.10%	-3.10%	50512007 (S)
	<i>*introduced insurance scores into rating</i>	3/1/2005	0%*	0%*	41116023 (S)
		11/1/2004	-0.01%	-0.01%	40629029 (S)
	<i>*introduced insurance scores into tiering</i>	8/17/2004	0%*	0%*	40610016 (S)
		11/1/2003	8.90%	8.90%	30626021
		11/1/2002	9.90%	9.90%	163798
		11/1/2001	6.00%	6.00%	154878
		11/1/2000	-0.85%	-0.85%	60508
		10/1/1999	-2.30%	-2.30%	99030890
		8/19/1999	-0.30%	-0.30%	99060643
		11/1/1998	-5.60%	-5.60%	98050414
		10/1/1997	7.10%	7.10%	97040192

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Private Passenger Auto**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
4.99%	<i>Allstate Ins. Co.</i>	<i>pending</i>	0%*	<i>pending</i>	70726014 (S)
	<i>*Bi-annual rate filing-no change requested</i>	7/18/2007	0%*	0%	70515026 (S)
	<i>*Bi-annual rate filing-no change requested</i>	12/29/2006	0%*	0%	61201007 (S)
		n/a	4.50%	0%	60628022 (S)
	<i>*Bi-annual rate filing-no change requested</i>	6/29/2006	0%*	0%	60516004 (S)
		1/30/2006	1.40%	0.00%	51118026 (S)
		7/25/2005	-4.20%	-8.20%	50518008
	<i>*introduced tiering program</i>	9/1/2003	0%*	0.00%	30508007
		3/3/2003	8.80%	8.80%	21219014
		4/25/2002	19.80%	13.50%	157710
		10/29/2001	10.00%	10.00%	1519991
		6/7/1999	14.00%	0.00%	1519991
		8/17/1998	-0.03%	-0.03%	98050338
		12/1/1997	1.50%	1.50%	97090193
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
2.96%	<i>Progressive Classic Insurance Company</i>	6/22/2007	5.50%	5.50%	70412022 (S)
		8/4/2006	-5.30%	-5.30%	60420020
		11/2/2005	0.00%	0.00%	50318014
		7/1/2005	0.00%	-6.40%	50617001
		1/29/2004	2.10%	2.10%	31112014
		3/24/2003	4.50%	4.50%	21202000
	<i>(formerly Progressive Paloverde Ins. Co.)</i>	1/4/2002	11.60%	11.60%	157110
		12/12/2000	7.80%	7.80%	90711
		12/1/1999	3.50%	3.50%	99070341
		2/4/1999	0.00%	0.00%	98120016
		8/17/1998	-2.30%	-2.30%	98070280
		3/3/1998	0.80%	0.80%	98010037

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Commercial  
Automobile**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
9.18%	<b>Erie Insurance Property &amp; Casualty Co</b>	4/1/2007	-2.90%	-2.90%	61207023 (S)
		3/1/2005	9.40%	9.40%	41028023 (S)
		8/1/2003	9.70%	9.70%	30506011
		1/1/2002	7.30%	7.30%	156033
		5/1/2000	2.30%	2.30%	99120586
7.51%	<b>Westfield Ins. Co.* <i>*Utilizes ISO Loss Costs for Rates</i></b>	3/30/2006	2.50%	2.50%	60313005 (S)
		9/2/2003	3.90%	3.90%	30702005
		8/30/1999	-6.30%	-6.30%	99070266
5.76%	<b>State Farm Mutual Automobile Insurance Co</b>	3/6/2006	-0.30%	-0.30%	51130024
		10/15/2004	7.10%	4.90%	40806002
		4/15/2003	9.20%	9.20%	30130023
		4/15/2002	6.90%	6.90%	158816
		11/15/2000	-1.30%	-1.30%	70383
4.60%	<b>National Casualty Co.*  <i>*Utilizes ISO Loss Costs for Rates</i></b>	10/6/2006	-1.40%	-1.40%	61002013 (S)
		4/18/2005	-20.00%	-20.00%	50316022 (S)
		12/6/2002	16.30%	16.30%	164273
		3/1/2002	14.30%	14.30%	159639
		6/15/2001	7.40%	7.40%	
		11/11/1999	-0.90%	-0.90%	

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Commercial  
Automobile**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
4.13%	<i>Travelers Property Casualty Co. of America</i>	11/1/2007	0.00%	0.00%	70305010
		2/1/2007	0.00%	0.00%	60907004 (S)
		6/1/2005	-5.00%	-5.00%	41222001
		12/1/2003	7.60%	7.60%	30902009
		4/15/2002	2.80%	2.80%	160647
		12/13/2000	11.80%	11.80%	100360
		11/1/1999	9.90%	9.90%	99090205

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Homeowners**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>	
26.43%	<i>State Farm Fire and Casualty Co.</i>	7/1/2007	-7.20%	-7.20%	70328021 (S)	
		5/1/2007	-3.30%	-3.30%	70126019 (S)	
		10/1/2006	-5.00%	-5.00%	60328010	
		<i>*Bi-annual rate filing-no change requested</i>	3/1/2006	0%*	0.00%	51005005
		10/1/2004	0.50%	0.50%	40623046	
		10/1/2003	13.70%	13.70%	30606014	
		10/1/2002	27.50%	27.50%	161944	
		4/1/2002	10.00%	10.00%	156870	
		n/a	2.00%	0.00%	155000	
		n/a	?	0.00%	99080488	
		9/1/1998	3.60%	3.60%	98040335	
		n/a	0.40%	0.00%	98010238	

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

<b>Homeowners</b>		3/15/1997	8.90%	8.90%	97010090
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
14.89%	<i>Nationwide Mutual Fire Ins. Co.</i>	7/1/2007	0%*	0.00%	70403030 (S)
	<i>*Bi-annual rate filing-no change requested</i>	1/13/2007	-0.20%	-0.20%	60731004 (S)
		6/3/2006	0.00%	0.00%	51219008 (S)
		8/6/2005	1.10%	-2.34%	50210002 (S)
		7/20/2004	4.90%	4.90%	40316026 (S)
		7/20/2003	13.20%	13.20%	30122025
		7/20/2002	20.20%	19.90%	159804
		10/4/2001	18.10%	0.00%	156621
		6/29/2001	13.80%	9.90%	151224
		5/26/2000	9.90%	9.90%	99120520
		4/8/1998	3.40%	3.40%	97120132
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
11.56%	<i>Erie Ins. Property &amp; Casualty Co.</i>	7/1/2007	-4.10%	-4.10%	70403046 (S)
		1/1/2007	-3.30%	-3.30%	61003024 (S)
	<i>*Bi-annual rate filing-no change requested</i>	7/1/2006	0%*	0%*	60330024 (S)
		3/1/2006	-0.10%	-0.10%	51116022 (S)
		1/1/2006	-14.50%	-14.50%	51007015 (S)
		5/1/2005	-4.00%	-4.00%	50210012 (S)
		3/1/2005	-1.30%	-1.30%	41108015 (S)
	<i>*introduced insurance scores into tiering</i>	8/17/2004	0%*	0%*	40603036 (S)
		4/1/2004	32.80%	32.80%	31210007 (S)
		1/1/2004	5.70%	5.70%	30915009 (S)
	<i>Continued on Next Page</i>	4/1/2003	20.80%	20.80%	21212012 (S)

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Homeowners**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
	<i>Erie Ins. Property &amp; Casualty Co. <u>Continued.</u></i>	4/1/2002	5.80%	5.80%	158704
		4/1/2001	4.40%	4.40%	150342
		4/1/2000	0.30%	0.30%	99120382
		3/1/1999	5.60%	5.60%	98110356
		3/1/1998	6.80%	6.80%	97110212
		3/1/1997	5.50%	5.50%	97050317
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
5.90%	<i>Allstate Ins. Co.</i>	<i>pending</i>	0%*	<i>pending</i>	70725009 (S)
	<i>*Bi-annual rate filing-no change requested</i>	<i>pending</i>	0%*	<i>pending</i>	70202014 (S)
	<i>*Bi-annual rate filing-no change requested</i>	11/6/2006	0%*	0%*	60803017 (S)
	<i>*Bi-annual rate filing-no change requested</i>	7/3/2006	0%*	0.00%	60202011 (S)
	<i>*Bi-annual rate filing-no change requested</i>	11/1/2005	0%*	0.00%	51017005 (S)
	<i>*09/01/03 filing introduced tiering program</i>	9/1/2003	0%*	0.00%	30509013
		3/10/2003	16.70%	11.60%	21227001
		2/25/2002	42.70%	21.30%	157559
		7/31/2000	9.00%	9.00%	20478
		9/28/1998	2.00%	2.00%	98040411
		6/23/1997	4.00%	4.00%	97030819
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
4.51%	<i>Nationwide Property &amp; Casualty Insurance Company</i>	7/1/2007	0.00%	0.00%	70403030 (S)
		1/13/2007	-0.20%	-0.20%	60731004 (S)
		6/3/2006	0.00%	0.00%	51219008 (S)
		8/6/2005	1.10%	-2.34%	50210002 (S)
	<i>*initial program filing</i>	7/20/2004	0%*	0%*	40406025 (S)

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Businessowners**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
13.01%	<b>Erie Ins. Property &amp; Casualty Co</b> (Ultraflex Program)	<i>pending</i>	-0.10%	<i>pending</i>	70817010 (S)
		12/1/2007	0.10%	0.10%	70712017 (S)
		4/1/2007	-1.80%	-1.80%	61222012 (S)
		4/1/2006	0.90%	0.90%	51215008 (S)
		3/1/2005	5.60%	5.60%	41014014 (S)
		1/1/2005	0.20%	0.20%	40817004 (S)
		1/1/2004	12.00%	12.00%	30728026
		3/1/2003	14.10%	14.10%	21107030
		10/1/2001	7.50%	7.50%	154461
		8/27/2001	0.00%	0.00%	156035
		8/1/2000	4.80%	4.80%	40327
6/1/2000	0.10%	0.10%	99120007		
12.27%	<b>Westfield Ins. Co.*</b>	4/28/2007	2.60%	2.60%	70404016 (S)
		7/28/2005	5.00%	5.00%	50520000 (S)
		4/15/2004	9.50%	9.50%	31222036
		<i>*Utilizes ISO Loss Costs for Rates.</i>	8/26/2002	12.90%	12.90%
7.53%	<b>Federal Ins. Co. (Chubb Group)</b> (Customarq series)	2/1/2008	0.20%	0.20%	70522007
		5/1/2006	0.20%	0.20%	51101004
		1/1/2006	-0.01%	-0.01%	50815010
		7/1/2005	12.30%	12.30%	50124015
		2/1/2004	0.00%	0.00%	30828005
		6/1/2002	15.00%	15.00%	160384
		1/1/2001	0.00%	0.00%	100498
		11/1/1999	0.00%	0.00%	99070624

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Businessowners**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
6.61%	<b>Cincinnati Ins. Co.</b> (Businessowner program)	7/1/2007	-0.10%	-0.10%	61227013 (S)
		11/1/2006	-0.06%	-0.06%	60425009 (S)
		7/1/2006	3.05%	3.05%	60125014 (S)
		7/1/2004	0.30%	0.30%	40120016
		11/1/2003	9.15%	9.15%	30516014
<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
5.67%	<b>Nationwide Mutual Ins. Co.*</b> (Business Provider Program) <i>*Utilizes ISO Loss Costs for Rates</i>	<i>pending</i>	-1.90%	<i>pending</i>	70628025 (S)
		6/15/2007	0.00%	0.00%	70312013 (S)
		10/1/2006	-0.80%	-0.80%	60511025 (S)
		12/1/2005	-0.10%	-0.10%	50809023 (S)
		11/15/2005	1.80%	1.80%	50726012 (S)
		9/1/2005	0.00%	0.00%	50317015 (S)
		6/1/2004	1.30%	1.20%	31223019
		2/1/2003	5.80%	5.80%	163357
		10/1/2002	9.00%	9.00%	162075
		2/1/2002	7.00%	7.00%	153992
2/1/2000	4.00%	4.00%	99070602		

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Medical Malpractice (Physicians & Surgeons)**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
73.71%	<b>West Virginia Mutual Ins Co</b> <i>*formerly W.V. Physicians Mutual Ins. Co.</i>	1/1/2007	-15.00%	-15.00%	60915016
		1/1/2006	-5.00%	-5.00%	50826007
		1/1/2005	10.20%	10.20%	41006013
		7/1/2004	initial filing	initial filing	40331017



**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Medical Malpractice (Physicians & Surgeons)**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
9.84%	<b>Woodbrook Cas Ins Inc</b> <i>*formerly Medical Assurance of WV, Inc.</i>	<i>pending</i>	-10.70%	<i>pending</i>	70810017 (S)
		10/20/2006	-2.80%	-2.80%	60711005
		10/20/2005	-1.10%	-1.10%	50718024
		10/20/2004	18.50%	14.50%	40721020
		10/3/2003	17.30%	13.00%	30623002
		7/1/2002	23.00%	16.00%	161405
		9/14/2001	30.00%	18.00%	155255
		8/1/2000	35.00%	35.00%	50507
5.26%	<b>Health Care Indemnity Inc.</b> <i>*Annual rate filing-no change requested</i>	1/5/2007	0%*	0.00%	61103006
		1/1/2006	-11.60%	-11.60%	51006015
		1/1/2005	-1.90%	-1.90%	41020017
		1/1/2004	6.70%	6.70%	31010020
		6/17/2003	initial filing	initial filing	30325009
3.25%	<b>National Fire Insurance Company of Hartford</b> <i>*Annual rate filing-no change requested</i> <i>HCA program</i>	7/11/2007	0%*	0.00%	70705016 (S)
		8/1/2006	0.00%	0.00%	60712001 (S)
		8/12/2005	0.00%	0.00%	50713006
		7/2/2004	0.00%	0.00%	40610009
		5/17/2003	initial filing	initial filing	30428006
1.42%	<b>American Casualty Company of Reading, PA</b> <i>*Nurse Programs</i>	8/1/2007	2.87%	2.87%	70425011 (S)
		5/1/2006	3.00%	3.00%	60210003 (S)
		12/16/2005	6.20%	6.20%	50831026 (S)
		8/13/2004	26.80%	26.80%	40525004
		n/a	83.40%	0.00%	30819021
		12/1/2002	4.20%	4.20%	20923013
		6/21/2002	12.50%	12.50%	161467

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Individual Health  
Products**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective Date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
80.22%	<b><i>Mountain State Blue Cross &amp; Blue Shield</i></b>	10/1/2005	11.45%	11.45%	
		10/1/2004	10.38%	10.38%	
		10/1/2003	8.19%	8.19%	
		10/1/2002	10.25%	10.25%	
		10/1/2001	14.75%	14.75%	
		10/1/2000	12.70%	12.70%	
		10/1/1999	5.00%	5.00%	
		10/1/1998	7.10%	7.10%	
7.50%	<b><i>Time Insurance Company *formerly Fortis Insurance Company</i></b>	3/2/2006	18.00%	18.00%	
		6/23/2005	16.00%	16.00%	
		6/23/2004	0.00%	0.00%	
		6/23/2003	0.00%	0.00%	
		6/23/2002	0.00%	0.00%	
3.20%	<b><i>Continental General Insurance Company</i></b>	4/1/2006	25.00%	25.00%	
		10/1/2005	20.00%	20.00%	
		2/1/2005	11.00%	11.00%	
		8/1/2004	17.00%	17.00%	
		1/1/2004	22.00%	22.00%	
		6/1/2003	22.00%	22.00%	
		10/1/2002	40.00%	40.00%	
2.69%	<b><i>Health Plan of Upper Ohio Valley</i></b>	1/19/2006	14.60%	14.60%	
		1/1/2005	11.60%	11.60%	
		1/1/2004	-5.50%	-5.50%	
		1/1/2003	10.20%	10.20%	
		1/1/2002	23.10%	23.10%	
		1/1/2001	17.90%	17.90%	
		1/1/2000	4.80%	4.80%	
		1/1/1999	20.30%	20.30%	
		1/1/1998	3.80%	3.80%	

**RATES AND FORMS DIVISION**

**Approved Rate Change History of Top 5 Carriers in the Market for selected lines of business**

**Individual Health  
Products**

<b>Market Share as of 2006</b>	<b>Company</b>	<b>Effective Date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
1.68%	<i>John Alden Life Insurance Company</i>	9/1/2006	20.00%	20.00%	60516020
		3/30/2006	14.00%	14.00%	60113008
		7/1/2005	21.00%	21.00%	50208022

## **RECEIVERSHIP DIVISION**

During 2006, the Receivership Division was involved in the administration of two domestic liquidation proceedings; one estate was closed during the year and one estate remains open. The administration of the estates is performed pursuant to West Virginia Code §33-10-1 et seq. or 33-24-14 et seq.

### **BLUE CROSS BLUE SHIELD OF WEST VIRGINIA, INC.**

On October 26, 1990, the Insurance Commissioner of the State of West Virginia, was appointed Receiver of Blue Cross Blue Shield of West Virginia, Inc. (BCBSWV), and was directed to liquidate and wind-up the affairs of BCBSWV by an Order of Liquidation entered in the Circuit Court of Kanawha County, West Virginia.

The Receivership Court entered an "Order Authorizing and Approving Assumption of Certain Liabilities in Exchange for Sale of Certain Assets" on November 26, 1990. This Order authorized Mountain State Blue Cross and Blue Shield, Inc. (MSBCBS) to assume the liability for any claims incurring on or after October 12, 1990 on the BCBSWV health insurance policies in return for various consideration from BCBSWV, and as contemplated by a project agreement entered into in October 1990. Mutual Management Company, Inc. (MMC), an affiliate of MSBCBS, was to purchase the home office building, furniture and equipment at a specified amount of \$7,000,000, and provide certain administrative services to the Receiver.

The Receivership Court entered an order on April 2, 1991, to approve the "Application of Receiver to Approve Plan of Liquidation." The Plan of Liquidation set Monday, July 8, 1991 as the final date for filing claims in the liquidation proceedings. A total of 21,446 Proofs of Claim were returned before the deadline.

Under an Order issued by the Receivership Court in 1991, the Deputy Receiver was named Liquidator of the estate and was delegated responsibility to evaluate and, where appropriate, bring any causes of action for recovery to the estate, its subscribers and creditors. The Deputy Receiver/Liquidator has previously brought and pursued asset recovery actions against the Blue Cross Blue Shield Association, the directors and officers of BCBSWV, Shearson Lehman Hutton Inc., United Mine Workers of America (UMWA) and others. An action was also filed against MSBCBS and Mutual Management Company, Inc. to compel performance under the agreement mentioned above. Through these efforts and other recoveries to the estate, at December 31, 1999, the Receiver held \$13,495,812.12 of cash balances, all of which had been recovered since the company had been placed into liquidation.

The Receiver's Provisional Plan of Distribution was filed with the Receivership Court on June 16, 1992. Notices of Determination indicating the Receiver's recommendation as to the amount and/or classification of each claim filed in the estate were mailed to claimants on June 22, 1992. Claims that had been classified by the Receiver as Class III or higher were advised of the recommended approved amount of their claim. Claims that were classified below Class III (Class IV through Class VI) were advised of the recommended classification code for their claim, but were not necessarily, in all cases, advised of the recommended amount. The procedure for filing objections is outlined in West Virginia Code §33-24-25, the Plan of Liquidation and the Provisional Plan of Distribution. On March 9, 1996, West Virginia Code §33-24-27 was amended to change the policyholder creditor class from Class III to Class II.

## RECEIVERSHIP DIVISION

In 1992, after the final date established by the Receivership Court for the filing of claims, the United States of America filed an objection with the Receivership Court, claiming that all debts owed to federal government agencies should have a “super priority” over all other claimants in the receivership proceeding, whether or not the United States of America had filed a Proof of Claim. On December 4, 1998, the West Virginia Supreme Court upheld the decision of the Receivership Court and the Receiver’s position on the classification of these claims, and remanded issues involving the amount of certain government agency claims.

During 1999, the United States of America obtained an extension of time from the United States Supreme Court in order to consider filing a writ of certiorari to appeal that West Virginia Supreme Court decision.

After obtaining this extension of time, the United States Department of Justice made a decision not to file an appeal. During 2000, the claims of the United States of America were all settled as to amount and creditor class.

On June 16, 1993, the Receivership Court adopted Rules of Procedure before Referee for the resolution of disputed claims. A total of sixty-seven (67) objection hearings were held before the Court appointed Referee, and two hundred twenty-four (224) additional objections were resolved by agreement between the claimant and the Receiver.

In addition to the objection of the United States of America, other objection hearings involving significant amounts to the estate were held on the claims of Blue Cross of Western Pennsylvania, Pennsylvania Blue Shield and the UMWA. In January 1997, the Receivership Court adopted the recommendation of the Referee as to the claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield. On December 4, 1998, the West Virginia Supreme Court issued its opinion affirming in part, reversing in part and remanding the case to the Receivership Court. During 2000, the remanded claims of Blue Cross of Western Pennsylvania and Pennsylvania Blue Shield against the estate and the Receiver’s claim against Blue Cross of Western Pennsylvania were settled. The estate received \$452,500 and the claimants received approved general creditor claims against the estate.

The Receiver petitioned for and made a 50% distribution to all subscriber and health care provider Class II claims in a partial distribution. A total of \$10,661,374.08 was distributed to Class II claimants on October 27, 2000.

There remain several claims where hearings have been held and the Referee's decision is pending. The UMWA claim, and those of the Receiver claiming a voidable preference as to the UMWA were fully briefed and in October 2003, the Referee issued his recommendations on the UMWA claim and the Receiver’s preference action against the UMWA. The Receiver and the UMWA filed exceptions to the Referee’s recommendations. On May 10, 2005, the Receivership Court adopted the recommendation of the Referee and final orders were entered. On August 17, 2005, UMWA notified their intent to appeal this Receivership Court Order to the West Virginia

Supreme Court of Appeals. After briefing the UMWA Appeal was argued on September 6, 2006, before the WV Supreme Court of Appeals.

## **RECEIVERSHIP DIVISION**

On October 6, 2006, after consideration of the arguments of the parties and a careful review of the briefs and record, the Supreme Court reversed the Circuit Courts Order and remanded the case for entry of an order granting the UMWA's Motion for Summary Judgment.

This delinquency proceeding is being prosecuted under the case heading State of West Virginia ex rel. Jane L. Cline v. Blue Cross Blue Shield, Civil Action Number 90-C-3825 in the Circuit Court of Kanawha County, West Virginia. Reports on significant activity relating to the liquidation are filed with the Receivership Court on a periodic basis as necessary.

## **SELF-INSURANCE DIVISION**

The Workers' Compensation Self-Insurance Unit is responsible for regulating the one hundred twenty-one (121) employers in West Virginia that have been approved to self-insure their workers' compensation coverage. 2006 was an exceptional year for self-insurance with the addition of (fourteen) 14 new employers. Furthermore, for the first time in the history of West Virginia workers' compensation, all active self-insured employers are fully secured with regards to claims with dates of injury prior to July 1, 2004.

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 self-insurance focuses on several different areas: maintenance of the risk pools, annual financial condition reviews, claim monitoring and the resolution of claimant and provider complaints.

W. Va. Code St. R. §85-19-1 et seq. establishes two risk pools in which the self-insured employers participate: the Security pool that covers claims with dates of injury prior to July 1, 2004 (the date self-administration began) and the Guaranty pool that covers claims with dates of injury on or after July 1, 2004. Active and inactive self-insured employers participate in the pools dependant upon each employer's exposure base since self-insured employers are joint and severally liable for defaults of other self-insured employers. The purpose of the risk pools is to provide the means to pay claims for defaulted self-insured employers without placing the burden on the taxpayers of West Virginia.

Annual financial condition reviews require the employer to submit three (3) years of audited financial statements which are then analyzed to determine if the employer's financial state has changed over the past year. W. Va. Code St. R. §85-18-1 et seq. identifies the benchmarks against which the financial statements are measured and defines deteriorating financial condition. Employers who do not pass the annual review and are deemed to be in a deteriorating financial condition are required to provide additional security to cover the claims that would be paid out of the Guaranty pool in the case of a default.

Claim monitoring concentrates on ensuring that claimants are paid correctly and promptly. Claim monitoring audits are often completed at the TPA's place of business, although desk audits are also performed when the number of claims to be reviewed is small. The audit findings are communicated to the employer and TPA via a detailed letter and the employer is then required to provide proof that the issues have been resolved. The most common errors are late notification to the OIC of a claim's existence and incorrect temporary total disability calculations.

The resolution of claimant and provider complaints provides a more informal approach to dispute resolution than the legal appeal process. Inquiries by claimants, providers and government officials are researched and responded to, generally within (24) hours, and have resulted in a minimal number of instances where the employer is deemed to be out of compliance with claim processing guidelines.

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

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

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

AccessWV was launched in July 2005 and completed its first full year of operation in December 2006.

**Program Fundamentals**

**Eligibility for Coverage**

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

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



**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

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

The following persons are not eligible for coverage through AccessWV:

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

**Coverage Plans**

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

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

**Premiums**

The enabling legislation provides that AccessWV premiums be set at 125-150 percent of the standard risk rate as determined by considering the premium rates charged by other insurers offering coverage in the individual market in West Virginia. Premium levels are set by the Board of Directors. As of December 2006, premiums were set at approximately 140 percent of the standard risk rate. Premiums vary based on geographic region, age band, gender and tier (single or family).

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

**Enrollment Procedures**

Interested persons may call toll free 1-866-445-8491 to request application materials. Materials may also be downloaded from the website at [www.accesswv.org](http://www.accesswv.org). Requests for information are fulfilled by the AccessWV Program Office. The completed application and first month's premium are returned to the Plan Administrator. The Plan Administrator determines eligibility and answers eligibility and benefit questions.

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

**Highlights of 2006**

**2006 Enrollment**

**Enrollment Growth.** AccessWV continued to grow steadily throughout 2006. The plan began January 2006 with 123 policyholders and ended the year with 298, an increase of 142 percent. Total membership, including dependents of policyholders, went from 129 to 345. See below for monthly breakdown.

**Monthly Enrollment during 2006**

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
# Policies	123	145	162	175	193	211	217	228	252	256	280	298
# Members	129	151	171	191	207	234	248	258	285	289	323	345

**Lapsed Coverage.** During 2006, 83 policyholders ended their coverage in AccessWV. Cancellations were either at the member's request or for nonpayment of premiums. Some members who request cancellation provide a reason for this, while others do not. Reasons for ending coverage include eligibility for Medicare, Medicaid or employer-sponsored group coverage.

**Plans.** AccessWV continues to offer the three products—Plans A, B, and C—that has been offered since inception. As of December, 43 percent of the policyholders were enrolled in Plan C, the option with the highest deductibles and the lowest premiums.

**County.** As of December 2006, membership was distributed through 49 of West Virginia's 55 counties. Berkeley, Kanawha, Monongalia and Wood counties each had 20 or more policyholders. There were no policyholders in Brooke, Calhoun, Clay, Gilmer, McDowell, and Wetzel counties.

**Gender.** Females accounted for 59 percent of the total membership, and males 41 percent.

**Age.** More than half of the policyholders (53 percent) were age 50+.

**Tier.** The majority of policies (93 percent) were for individuals with 7 percent of policies for families. The 20 family policies represent a total of 67 members.

**Eligibility Category.** Approximately one-third of the policyholders (36 percent) as of December were federally qualified eligible individuals through HIPAA. Almost two-thirds of the enrollees (63 percent) had not been able to purchase coverage in the regular market or affirmed they had a qualifying health condition. Two HCTC eligible persons were enrolled.

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

**Major Activities in 2006**

During this first full year of Plan operations, the focus was on strengthening the infrastructure needed to support all aspects of the new organization to ensure smooth operations, financial soundness and legislative compliance.

Highlights of Plan activities during the year include:

- Premiums and product design for Plan Year 2007 beginning July 1
- Annual Residency Survey and Open Enrollment period
- Appointment of two new Board members; reappointment of two members
- Negotiation of Memo of Understanding with Plan Administrator for Plan Year 2007
- Revision and Expansion of the Plan's Operational Protocols
- Revision of the Enrollment Application and development of related material
- Grant management for the CMS seed money award
- Outreach activities to promote AccessWV to the target population
- Fulfillment of requests for application kits
- Analysis of Plan data and preparation of related reports
- Participation in the Full Program Evaluation conducted by the Legislative Auditor's Office
- Financial Audit of Fiscal Year 2006
- Analysis of financing options and preparation of Report to the Legislature

**Program Promotion and Related**

AccessWV continued to follow its strategy of working through stakeholders to reach the target population. Stakeholders include insurance agents, carriers, providers, disease organizations and other service entities that have contact with subgroups of potential members. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner contributed to this effort. In addition, mail campaigns to pharmacies, senior centers (for early retirees), physicians, and others were carried out. Mountain State Blue Cross and Blue Shield provides a brochure and contact information to all persons who are denied coverage for medical reasons or who receive medically underwritten quotes for portability coverage. Persons referred by Mountain State constitute the majority of those calling the AccessWV office to request application materials.

The outreach subcommittee of the Board meets as needed to discuss program promotion, and outreach strategies are frequently discussed at full Board meetings. Since June, the Executive Director has reported the outreach activities to the Board in a bimonthly report. AccessWV participated fully in meetings held for HCTC eligible workers affected by a plant closing in Charleston.

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

AccessWV maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. During 2006, AccessWV fulfilled more than 600 requests for information. Some callers decline information if they determine that the premiums would not be affordable. In such situations, AccessWV staff attempt to refer the caller to safety net providers or other organizations that might be of assistance.

After Mountain State Blue Cross Blue Shield, insurance agents are the second most important source of referrals for those calling the AccessWV Office. Stakeholder groups targeted in mass mailings (physicians, senior centers, etc.) also provide referrals to the AccessWV phone line. The majority of applicants download the materials directly from the program website at [www.accesswv.org](http://www.accesswv.org).

**Audited Financial Results: Fiscal Year 2006**

AccessWV was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2006 ending June 30, 2006. No issues were identified for AccessWV. Total net assets were reported as \$3.584 million. The audit was done by Suttle and Stalnaker, PLLC of Charleston.

**Financial Results: Calendar Year 2006**

*Unaudited financial results for Calendar Year 2006 were reported in the 2006 Annual Report to the Governor and are reported here. An audit of State Fiscal Year 2007 for the period ending June 30, 2007 will be undertaken during 2007.*

AccessWV ended 2006 with a period surplus of \$1,780,384 and carry-over funds of \$5,794,177. The projected operational loss for the calendar year (premiums minus expenses) was \$153,921.

Accrued revenues for 2006 were calculated at \$3,340,791. These revenues came from hospital assessments, premiums and interest. The “Uninsurable Individuals Act” provided for hospital assessments as the interim source of financing for the high risk pool. This financing source was continued in 2006 and provided \$1,763,598 to support the pool. Premiums contributed \$1,406,486 to income and interest earnings came to \$170,707.

No new federal funding was awarded in 2006. AccessWV continued to spend down the funds from the \$1 million federal seed grant awarded in 2004 under a "no cost" extension. All grant funds were spent by the end of the year.

The Plan incurred an estimated \$1,560,407 in expenses for medical claims, pharmacy claims and administration during 2006. Incurred medical claims came to \$1,067,195; prescription claims to \$173,984, and administrative costs to \$319,227.

**WEST VIRGINIA HEALTH INSURANCE PLAN**  
**“AccessWV”**

The 2006 administrative expense ratio (administrative expenses divided by premiums) was 23 percent. This expense ratio is expected to decrease as enrollment grows and fixed costs are spread over a larger enrollment base.

The projected policy loss ratio (incurred claims divided by premiums) for 2006 was 88 percent. This policy loss ratio was favorable owing mainly to the fact that in the early months of the year a large proportion of the members were meeting a six-month waiting period for pre-existing conditions and claims pay-out was depressed. The policy loss ratio is expected to increase as the proportion of members meeting a waiting period declines.

## **WORKERS' COMPENSATION BOARD OF REVIEW**

Since the inception of the Workers' Compensation Board of Review on February 1, 2004, the Board has worked with a backlog of cases. The Workers' Compensation Appeal Board, our predecessor, did a good job of completing their work and left only 64 cases when the Appeal Board ceased to exist on January 31, 2004.

At that time, appeals from the Workers' Compensation Office of Judges were filed with us at the rate of 591 per month. We began our work on February 1, 2004, by deciding 300 cases per month. This seemed like a lot of work, but we soon realized we had to increase our caseload or our numbers would become staggering. Within a couple of months, we increased our monthly disposition of cases to approximately 425 decisions. As filings continued to exceed case dispositions, even with these numbers, we were backlogging cases every month.

We soon became aware we had two choices: either work continuously with a backlog or again increase our number of dispositions. We consciously chose to work harder by increasing the number of cases we handled each month, with a goal to completely clear up the backlog and decide cases as they mature on our docket. We finally reached our goal.

In 2004, we averaged 591 new case filings with 406 dispositions per month. New case filings dropped slightly in 2005 to 577 per month, with dispositions increasing to 507 per month. We began to gain on the backlog in 2006 when the average number of filings decreased to 487 per month, and we increased dispositions to 595 per month; this equals 7,140 orders for the year.

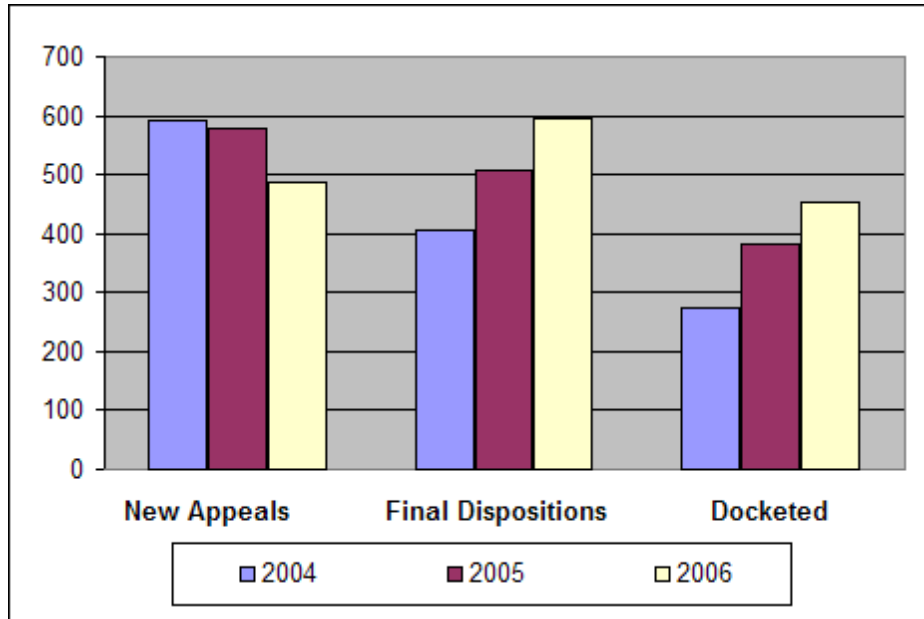
Make no mistake; reaching this goal has been an arduous task. The Board of Review has completed this vast amount of work with the assistance of two staff attorneys, two paralegals, five support staff and twelve contract attorneys. As members of the Board, W. Jack Stevens and Jim Gray, along with our former colleague, Robert Wolpert, and I wish to express our appreciation to each of these people.

You will find enclosed graphs which illuminate the Board of Review's monthly average of new case filings and case dispositions for 2004, 2005, 2006 and 2007, along with a three-year analysis. Please take time to review the charts as they illustrate the increase in volume of work load for each of these years.

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

**WORKERS' COMPENSATION BOARD OF REVIEW**

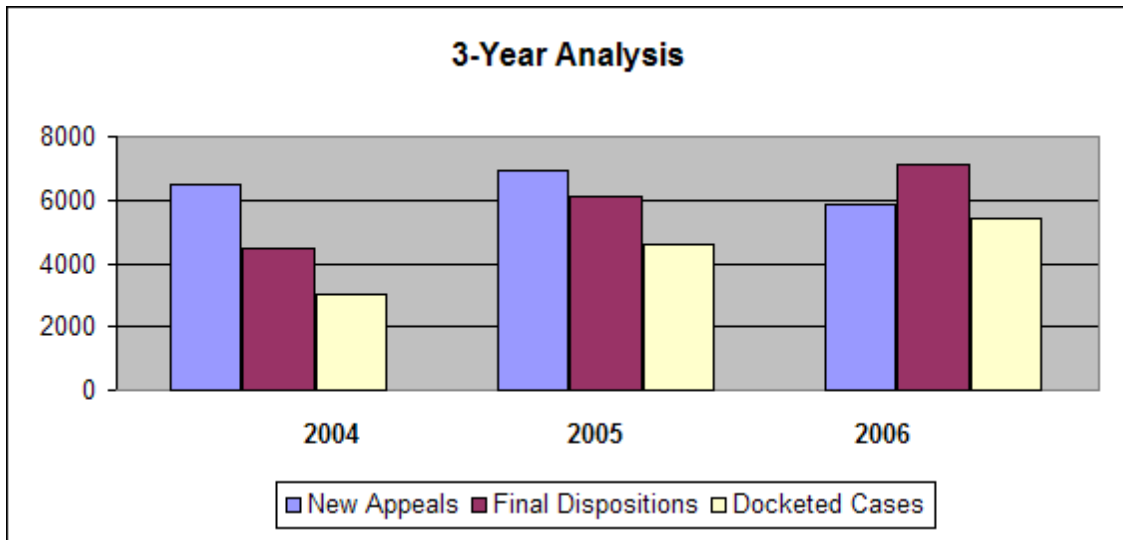
<b>2004</b>	<b>2005</b>	<b>2006</b>	
591	577	487	<b>New Appeals</b>
406	507	595	<b>Final Dispositions</b>
275	383	454	<b>Docketed</b>





**WORKERS' COMPENSATION BOARD OF REVIEW**

<b>February 2004</b>	<b>2005</b>	<b>2006</b>	<b>% Increase 2004/2005</b>	<b>% Increase 2005/2006</b>	<b>% 3-Year Increase</b>	
6,505	6,928	5,839	7%	-16%	-10%	<b>New Appeals</b>
4,466	6,086	7,139	36%	17%	60%	<b>Final Dispositions</b>
3,020	4,596	5,442	52%	18%	80%	<b>Docketed Appeals</b>



**SECTION 3**  
**SUMMARY OF BUSINESS**  
**IN WEST VIRGINIA**

**LIFE**  
**ACCIDENT AND HEALTH**  
**FRATERNAL**  
**PROPERTY AND CASUALTY**

**2006 Summary of West Virginia Operations  
of Licensed Insurers by Lines of Business  
Life, Annuity, Accident and Health and Fraternal Insurance**

<b><u>LIFE</u></b>	<b><u>Premiums Written</u></b>	<b><u>Benefits Paid</u></b>	
Ordinary Life	\$385,428,168	\$875,578,502	
Credit Life	\$11,557,504	\$6,382,124	
Group Life	\$137,124,249	\$596,342,878	
Industrial Life	\$224,640	\$3,705,687	
Fraternal Life Insurance	\$9,199,403	\$10,184,524	
<b>Total Life Insurance</b>	<b>\$543,533,964</b>	<b>\$1,492,193,715</b>	
<b><u>ANNUITIES</u></b>	<b><u>Considerations</u></b>	<b><u>Benefits Paid</u></b>	
Life Annuities	\$958,267,339	\$386,955,001	
Fraternal Annuities	\$8,264,131	\$7,143,544	
<b>Total Annuities</b>	<b>\$966,531,470</b>	<b>\$394,098,545</b>	
<b><u>ACCIDENT &amp; HEALTH INSURANCE</u></b>			<b><u>Loss Ratio</u></b>
<b>Life</b>	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Exc. LAE</u></b>
Individual A & H Type Policies	\$254,001,031	\$176,186,622	69%
Group A & H	\$351,257,971	\$320,420,664	91%
Federal Employees Health Benefits	\$3,097,158	\$1,527,833	49%
Credit A & H, (Group and Ind.)	\$9,373,059	\$5,660,483	60%
Collectively Renewable A & H	\$690,577	\$302,781	44%
<b>Total Life A &amp; H Insurance</b>	<b>\$618,419,796</b>	<b>\$504,098,383</b>	<b>82%</b>
<b>Fraternal</b>			
Individual A & H Type Policies	\$2,465,241	\$1,887,609	77%
Collectively Renewable A & H	\$0	\$0	0%
<b>Total Fraternal A &amp; H Insurance</b>	<b>\$2,465,241</b>	<b>\$1,887,609</b>	<b>77%</b>
<b>Property</b>			
Individual A & H Type Policies	\$8,083,098	\$5,806,521	72%
Group A & H	\$10,416,458	\$5,476,863	53%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$2,944,956	\$203,534	7%
Collectively Renewable A & H	\$536	(\$15)	-3%
<b>Total Property A &amp; H Insurance</b>	<b>\$21,445,048</b>	<b>\$11,486,903</b>	<b>54%</b>
<b>Hospital, Medical, and Dental Corp. (HMDD)</b>	<b>\$656,957,412</b>	<b>\$582,036,531</b>	<b>89%</b>
<b>Health Maintenance Org. (HMO)</b>	<b>\$479,120,637</b>	<b>\$410,641,764</b>	<b>86%</b>
<b>Limited Health Service Org.</b>	<b>\$889,920</b>	<b>\$718,895</b>	<b>81%</b>
<b>Life Org. Reporting on Health Blank</b>	<b>\$259,601,191</b>	<b>\$206,624,362</b>	<b>80%</b>
<b>Property Org. Reporting on Health Blank</b>	<b>\$2,462,193</b>	<b>\$1,715,083</b>	<b>70%</b>
<b>Total Accident &amp; Health</b>	<b>\$2,041,361,438</b>	<b>\$1,719,209,530</b>	<b>84%</b>
<b><u>Total Life, Annuity, Accident &amp; Health, and Fraternal Insurance</u></b>	<b><u>\$3,551,426,872</u></b>	<b><u>\$3,605,501,790</u></b>	

**2006 Summary of West Virginia Operations  
of Licensed Insurers by Lines of Business**

**Property Insurance**

	<u>Premiums Earned</u>	<u>Benefits Incurred</u>	<u>Loss Ratio</u> <u>Exc. LAE</u>
Fire	\$45,510,696	\$18,419,712	40%
Allied Lines	\$26,564,671	\$6,309,879	24%
Ocean Marine	\$2,909,192	\$1,229,262	42%
Inland Marine	\$47,945,676	\$18,592,491	39%
<b>Total Fire &amp; Allied Lines</b>	<b>\$122,930,235</b>	<b>\$44,551,344</b>	<b>36%</b>
Multiple Peril Crop	\$10,746,870	\$8,014,277	75%
Farmowners Multiple Peril	\$9,928,788	\$3,304,548	33%
Homeowners Multiple Peril	\$300,927,048	\$123,336,788	41%
Commercial Multiple Peril (Non-Liability)	\$92,991,410	\$38,392,214	41%
Commercial Multiple Peril (Liability)	\$67,414,053	\$52,266,601	78%
Mortgage Guaranty	\$16,001,306	\$7,151,264	45%
<b>Total Multiple Peril</b>	<b>\$498,009,475</b>	<b>\$232,465,692</b>	<b>47%</b>
Private Passenger Auto NoFault	\$438	\$651,001	148630%
Private Passenger Auto Other Liability	\$641,686,901	\$395,679,259	62%
Commercial Auto Nofault	\$32,582	\$22,298	68%
Commercial Auto Other Liability	\$129,342,352	\$78,697,218	61%
Private Passenger Physical Damage	\$405,828,968	\$178,237,303	44%
Commercial Auto Physical Damage	\$45,506,241	\$18,377,094	40%
<b>Total Automobile</b>	<b>\$1,222,397,482</b>	<b>\$671,664,173</b>	<b>55%</b>
Financial Guaranty	\$4,431,975	(\$18,340)	0%
Medical Malpractice	\$77,969,121	\$12,256,501	16%
Earthquake	\$1,283,524	(\$40,414)	-3%
Workers' Compensation	\$772,002,224	\$604,856,512	78%
Other Liability	\$151,548,314	\$126,161,136	83%
Products Liability	\$8,428,960	(\$11,938,823)	-142%
Aircraft (All Perils)	\$4,389,954	\$264,804	6%
Fidelity	\$4,070,194	\$720,217	18%
Surety	\$31,897,429	\$5,537,944	17%
Federal Flood	\$9,447,315	\$1,758,174	19%
Burglary and Theft	\$457,658	\$71,034	16%
Boiler and Machinery	\$5,563,642	\$630,562	11%
Credit	\$1,495,781	\$974,329	65%
Aggregate Write-ins	\$7,507,020	\$3,995,954	53%
Title	\$24,310,063	\$649,887	3%
<b>Total Other Lines</b>	<b>\$1,104,803,174</b>	<b>\$745,879,477</b>	<b>68%</b>
<b>Total Property &amp; Title</b>	<b>\$2,948,140,366</b>	<b>\$1,694,560,686</b>	<b>51%</b>
<b>Report Total All Lines</b>	<b>\$6,499,567,238</b>	<b>\$5,300,062,476</b>	<b>82%</b>

**SECTION 4**  
**MARKET SHARE REPORTS**  
**BY LINE OF BUSINESS**

**LIFE**  
**ACCIDENT AND HEALTH**  
**FRATERNAL**  
**PROPERTY AND CASUALTY**

## 2006 West Virginia Market Share Report Annuities

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Teachers Ins & Ann Assoc Of Amer	7.84%	\$75,809,050
2	New York Life Ins & Annuity Corp	5.38%	\$52,033,338
3	AXA Equitable Life Ins Co	5.09%	\$49,168,984
4	RiverSource Life Ins Co	4.64%	\$44,820,456
5	Variable Annuity Life Ins Co	4.38%	\$42,378,793
6	Lincoln Natl Life Ins Co	4.07%	\$39,378,624
7	Allianz Life Ins Co Of North Amer	3.84%	\$37,160,258
8	ING USA Annuity and Life Ins Co	3.51%	\$33,890,456
9	Prudential Ins Co Of Amer	3.15%	\$30,417,956
10	Northwestern Mut Life Ins Co	2.99%	\$28,872,385
11	Allstate Life Ins Co	2.67%	\$25,851,139
12	American Skandia Life Assur Corp	2.55%	\$24,647,990
13	Ing Life Ins & Annuity Co	2.43%	\$23,467,959
14	Jefferson Pilot Life Ins Co	2.42%	\$23,431,282
15	MetLife Investors Ins Co	2.39%	\$23,067,703
16	Pruco Life Ins Co	2.26%	\$21,823,512
17	Jackson Natl Life Ins Co	2.13%	\$20,624,039
18	Sun Life Assur Co Of Canada US	2.12%	\$20,487,166
19	AIG SunAmerica Life Assur Co	2.02%	\$19,502,431
20	MetLife Investors USA Ins Co	1.98%	\$19,166,757
21	Metropolitan Life Ins Co	1.71%	\$16,530,152
22	Chase Ins Life and Annuity Co	1.69%	\$16,345,994
23	New England Life Ins Co	1.56%	\$15,122,151
24	Western Southern Life Assur Co	1.33%	\$12,827,873
25	Ohio Natl Life Ins Co	1.23%	\$11,906,498
26	Security Benefit Life Ins Co	1.16%	\$11,243,808
27	Lincoln Benefit Life Co	1.12%	\$10,780,432
28	AIG Annuity Ins Co	1.09%	\$10,566,367
29	Bankers Life & Cas Co	1.09%	\$10,486,883
30	Fidelity & Guaranty Life Ins Co	0.97%	\$9,414,897
31	Genworth Life Ins Co	0.96%	\$9,288,490
32	Equitrust Life Ins Co	0.94%	\$9,119,647
33	American Equity Invest Life Ins Co	0.83%	\$8,064,141
34	Great West Life & Annuity Ins Co	0.80%	\$7,767,854
35	State Farm Life Ins Co	0.77%	\$7,426,356
36	Midland Natl Life Ins Co	0.76%	\$7,305,952
37	Integrity Life Ins Co	0.64%	\$6,170,694
38	PHL Variable Ins Co	0.62%	\$6,001,961
39	Transamerica Life Ins Co	0.58%	\$5,621,674
40	Massachusetts Mut Life Ins Co	0.55%	\$5,342,208
41	Horace Mann Life Ins Co	0.52%	\$5,054,940
42	Great American Life Ins Co	0.52%	\$4,995,930
43	Reliastar Life Ins Co	0.51%	\$4,920,330
44	American Investors Life Ins Co	0.48%	\$4,636,321

**2006 West Virginia Market Share Report  
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Erie Family Life Ins Co	0.48%	\$4,622,555
46	Principal Life Ins Co	0.46%	\$4,405,836
47	Cuna Mut Ins Society	0.46%	\$4,403,579
48	MetLife Ins Co of CT	0.44%	\$4,284,986
49	United American Ins Co	0.42%	\$4,071,306
50	American United Life Ins Co	0.39%	\$3,730,845
51	Peoples Benefit Life Ins Co	0.35%	\$3,366,333
52	Thrivent Financial For Lutherans	0.33%	\$3,194,374
53	Liberty Life Ins Co	0.33%	\$3,184,074
54	American Gen Life Ins Co	0.33%	\$3,163,974
55	MetLife Life & Annuity Co of CT	0.31%	\$2,968,950
56	Cuna Mut Life Ins Co	0.30%	\$2,947,072
57	Washington Natl Ins Co	0.30%	\$2,915,438
58	American Natl Ins Co	0.27%	\$2,595,819
59	Modern Woodmen Of Amer	0.25%	\$2,379,585
60	American Gen Life & Acc Ins Co	0.24%	\$2,367,844
61	Woodmen World Life Ins Soc	0.24%	\$2,362,388
62	Americo Financial Life Annuity Ins	0.23%	\$2,251,514
63	Fidelity Investments Life Ins Co	0.21%	\$2,055,827
64	Amerus Life Ins Co	0.20%	\$1,956,370
65	CM Life Ins Co	0.19%	\$1,850,969
66	Guardian Ins & Annuity Co Inc	0.18%	\$1,778,681
67	Protective Life Ins Co	0.18%	\$1,710,231
68	Merrill Lynch Life Ins Co	0.17%	\$1,676,851
69	United Of Omaha Life Ins Co	0.17%	\$1,674,174
70	Genworth Life & Annuity Ins Co	0.16%	\$1,577,132
71	Union Central Life Ins Co	0.11%	\$1,101,755
72	TIAA Cref Life Ins Co	0.10%	\$943,387
73	USAA Life Ins Co	0.10%	\$936,790
74	Life Ins Co Of The Southwest	0.09%	\$913,559
75	Sentry Life Ins Co	0.09%	\$837,958
76	Farm Family Life Ins Co	0.08%	\$809,534
77	Hartford Life & Annuity Ins Co	0.08%	\$777,691
78	National Western Life Ins Co	0.08%	\$736,575
79	Western Reserve Life Assur Co of OH	0.06%	\$589,376
80	North American Co Life & Hlth Ins	0.06%	\$578,415
81	Fort Dearborn Life Ins Co	0.05%	\$531,280
82	Continental General Ins Co	0.05%	\$518,282
83	Cincinnati Life Ins Co	0.05%	\$494,540
84	Nationwide Life Ins Co	0.05%	\$475,278
85	Minnesota Life Ins Co	0.05%	\$456,976
86	Penn Mut Life Ins Co	0.05%	\$440,302
87	Motorists Life Ins Co	0.04%	\$432,476
88	Transamerica Financial Life Ins Co	0.04%	\$430,719

**2006 West Virginia Market Share Report  
Annuities**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Union Security Ins Co	0.04%	\$417,288
90	First Colony Life Ins Co	0.04%	\$414,836
91	Golden Rule Ins Co	0.04%	\$388,374
92	Beneficial Life Ins Co	0.04%	\$361,143
93	Reliance Standard Life Ins Co	0.03%	\$301,205
94	Church Life Ins Corp	0.03%	\$291,130
95	Transamerica Occidental Life Ins Co	0.03%	\$279,300
96	Aviva Life Ins Co	0.03%	\$278,436
97	Symetra Life Ins Co	0.03%	\$272,497
98	Hartford Life Ins Co	0.03%	\$267,842
99	National Life Ins Co	0.03%	\$264,562
100	Ameritas Life Ins Corp	0.03%	\$264,284
101	Shenandoah Life Ins Co	0.03%	\$256,866
102	Jefferson Natl Life Ins Co	0.03%	\$250,600
103	Mony Life Ins Co Of Amer	0.03%	\$248,465
104	Illinois Mut Life Ins Co	0.03%	\$247,957
105	Security Mut Life Ins Co Of NY	0.02%	\$210,672
106	Presidential Life Ins Co	0.02%	\$205,031
107	Lafayette Life Ins Co	0.02%	\$195,325
108	John Hancock Life Ins Co	0.02%	\$188,977
109	Kansas City Life Ins Co	0.02%	\$168,842
110	Standard Ins Co	0.02%	\$162,961
111	Conseco Ins Co	0.02%	\$159,298
112	Pacific Life Ins Co	0.02%	\$149,105
113	Physicians Life Ins Co	0.01%	\$142,896
114	Degree Of Honor Protective Assn	0.01%	\$95,111
115	New York Life Ins Co	0.01%	\$89,453
116	Liberty Bankers Life Ins Co	0.01%	\$87,555
117	Commonwealth Ann & Life Ins Co	0.01%	\$86,227
118	Guardian Life Ins Co Of Amer	0.01%	\$85,889
119	Jefferson Pilot Financial Ins Co	0.01%	\$85,229
120	Life Investors Ins Co Of Amer	0.01%	\$85,155
121	Assurity Life Ins Co	0.01%	\$83,940
122	ISDA fraternal Assoc	0.01%	\$82,413
123	West Coast Life Ins Co	0.01%	\$82,000
124	American Fidelity Assur Co	0.01%	\$81,914
125	Croatian Fraternal Union Of Amer	0.01%	\$78,484
126	Ameritas Variable Life Ins Co	0.01%	\$67,614
127	First Investors Life Ins Co	0.01%	\$61,123
128	Kemper Investors Life Ins Co	0.01%	\$55,694
129	Mayflower Natl Life Ins Co	0.00%	\$48,280
130	Monumental Life Ins Co	0.00%	\$46,848
131	Homesteaders Life Co	0.00%	\$42,091
132	Sunamerica Life Ins Co	0.00%	\$26,000



**2006 West Virginia Market Share Report  
Annuities**

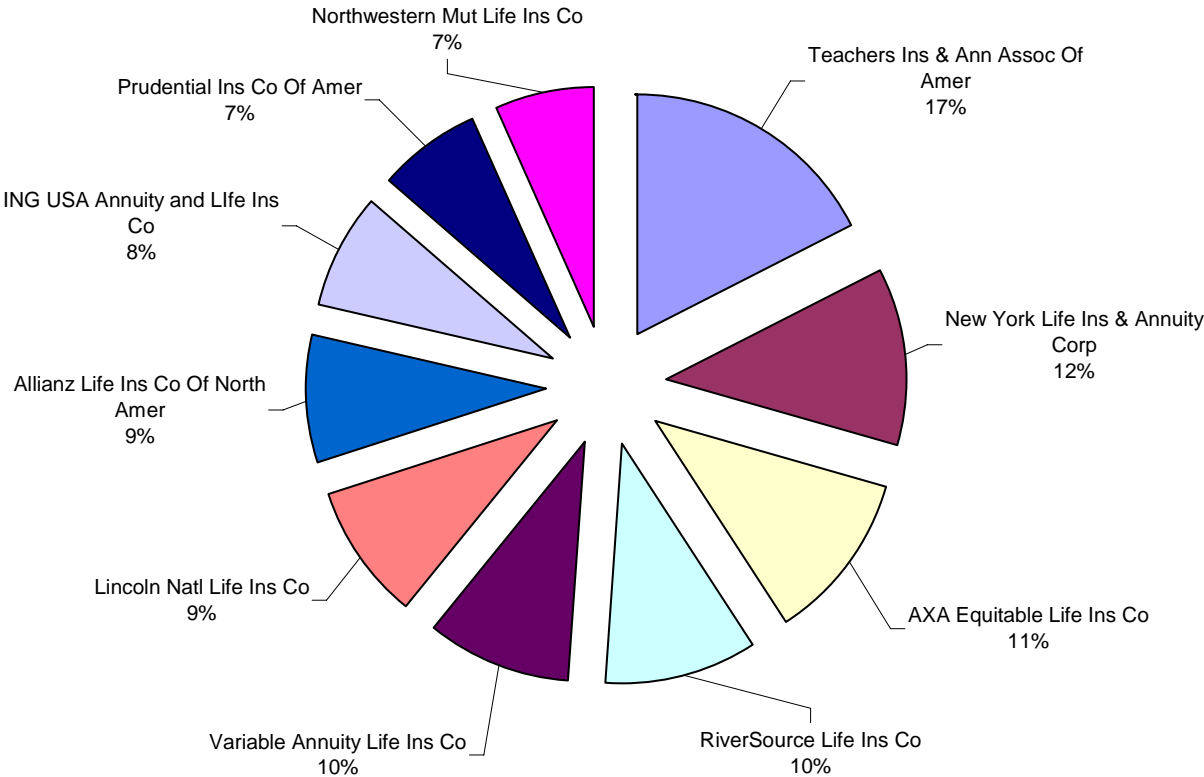
Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	National Guardian Life Ins Co	0.00%	\$25,399
134	AIG Life Ins Co	0.00%	\$24,883
135	Federated Life Ins Co	0.00%	\$23,440
136	Madison Natl Life Ins Co Inc	0.00%	\$21,813
137	National Slovak Society Of The Usa	0.00%	\$21,245
138	Standard Life & Accident Ins Co	0.00%	\$20,250
139	Reassure America Life Ins Co	0.00%	\$19,695
140	Harleysville Life Ins Co	0.00%	\$18,402
141	American Maturity Life Ins Co	0.00%	\$18,285
142	William Penn Assn	0.00%	\$18,260
143	Investors Heritage Life Ins Co	0.00%	\$16,789
144	Standard Life Ins Co Of IN	0.00%	\$14,500
145	Western Catholic Union	0.00%	\$14,369
146	Primerica Life Ins Co	0.00%	\$14,286
147	Amica Life Ins Co	0.00%	\$13,957
148	American Heritage Life Ins Co	0.00%	\$13,502
149	United Teacher Assoc Ins Co	0.00%	\$13,276
150	Annuity Investors Life Ins Co	0.00%	\$12,943
151	United Investors Life Ins Co	0.00%	\$12,033
152	Thrivent Life Ins Co	0.00%	\$11,594
153	MML Bay State Life Ins Co	0.00%	\$11,000
154	Lincoln Heritage Life Ins Co	0.00%	\$10,877
155	Polish Natl Alliance Us Of Na	0.00%	\$8,650
156	Columbus Life Ins Co	0.00%	\$8,500
157	Nationwide Life Ins Co of Amer	0.00%	\$7,777
158	Baltimore Life Ins Co	0.00%	\$7,520
159	Ohio State Life Ins Co	0.00%	\$7,256
160	Colorado Bankers Life Ins Co	0.00%	\$6,642
161	Time Ins Co	0.00%	\$6,056
162	Federal Home Life Ins Co	0.00%	\$4,806
163	Liberty Life Assur Co Of Boston	0.00%	\$4,700
164	American Fraternal Union	0.00%	\$4,543
165	Farmers & Traders Life Ins Co	0.00%	\$4,250
166	Columbia Universal Life Ins Co	0.00%	\$4,162
167	Valley Forge Life Ins Co	0.00%	\$4,030
168	Country Investors Life Assur Co	0.00%	\$4,000
169	MTL Ins Co	0.00%	\$3,868
170	Humanadental Ins Co	0.00%	\$3,660
171	Trustmark Ins Co	0.00%	\$3,485
172	United Fidelity Life Ins Co	0.00%	\$3,373
173	Mid West Natl Life Ins Co Of TN	0.00%	\$3,280
174	Central Reserve Life Ins Co	0.00%	\$3,032
175	Universal Guaranty Life Ins Co	0.00%	\$2,754
176	United Natl Life Ins Co Of Amer	0.00%	\$2,675

**2006 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Bankers Fidelity Life Ins Co	0.00%	\$2,621
178	Fidelity Security Life Ins Co	0.00%	\$2,545
179	Phoenix Life Ins Co	0.00%	\$2,435
180	Woman's Life Ins Society	0.00%	\$2,400
181	Federal Life Ins Co	0.00%	\$2,208
182	Indianapolis Life Ins Co	0.00%	\$1,965
183	Metropolitan Tower Life Ins Co	0.00%	\$1,800
184	Ohio Natl Life Assur Corp	0.00%	\$1,796
185	American Amicable Life Ins Co Of TX	0.00%	\$1,750
186	Chesapeake Life Ins Co	0.00%	\$1,675
187	Western & Southern Life Ins Co	0.00%	\$1,600
188	Unity Mut Life Ins Co	0.00%	\$1,200
189	Slovene Natl Benefit Society	0.00%	\$1,200
190	American Bankers Life Assur Co Of FL	0.00%	\$1,191
191	American Memorial Life Ins Co	0.00%	\$1,065
192	Charter Natl Life Ins Co	0.00%	\$1,050
193	CICA Life Ins Co of Amer	0.00%	\$1,040
194	Combined Ins Co Of Amer	0.00%	\$950
195	Guarantee Trust Life Ins Co	0.00%	\$883
196	American Capitol Ins Co	0.00%	\$800
197	Great Southern Life Ins Co	0.00%	\$688
198	Independent Order Of Foresters Us Br	0.00%	\$600
199	United States Life Ins Co In NYC	0.00%	\$463
200	Central United Life Ins Co	0.00%	\$377
201	Royal Neighbors Of Amer	0.00%	\$360
202	Mega Life & Health Ins Co The	0.00%	\$300
203	American Income Life Ins Co	0.00%	\$300
204	American Pioneer Life Ins Co	0.00%	\$300
205	American Fidelity Life Ins Co	0.00%	\$276
206	General American Life Ins Co	0.00%	\$248
207	Union Fidelity Life Ins Co	0.00%	\$183
208	Conseco Senior Health Ins Co	0.00%	\$175
209	Serb Natl Federation	0.00%	\$99
210	Investors Life Ins Co North Amer	0.00%	\$92
211	Greek Catholic Union Of The USA	0.00%	\$50
212	Banner Life Ins Co	0.00%	(\$227)
213	Aetna Life Ins Co	0.00%	(\$10,367)
214	Farmers New World Life Ins Co	-0.02%	(\$176,781)

Total for Top 10 Insurers	44.90%	\$433,930,300
Total for All Other Insurers	55.10%	\$532,601,170
Total for All Insurers	100.00%	\$966,531,470

**Annuities**

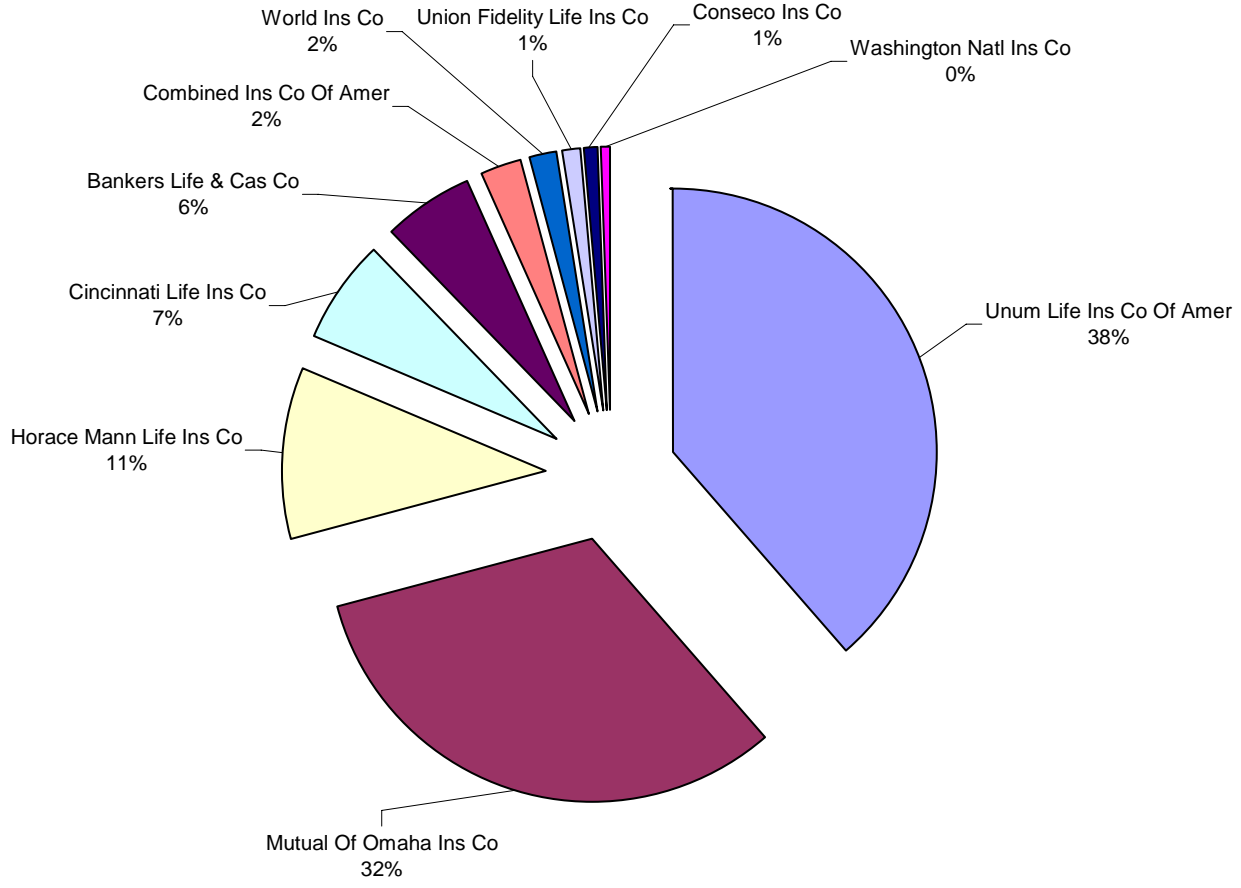


**2006 West Virginia Market Share Report  
Collectively Renewable A & H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Unum Life Ins Co Of Amer	38.17%	\$263,826
2	Mutual Of Omaha Ins Co	31.96%	\$220,895
3	Horace Mann Life Ins Co	10.41%	\$71,953
4	Cincinnati Life Ins Co	6.45%	\$44,570
5	Bankers Life & Cas Co	5.54%	\$38,273
6	Combined Ins Co Of Amer	2.41%	\$16,690
7	World Ins Co	1.60%	\$11,040
8	Union Fidelity Life Ins Co	1.07%	\$7,389
9	Conseco Ins Co	0.95%	\$6,538
10	Washington Natl Ins Co	0.44%	\$3,073
11	Perico Life Ins Co	0.18%	\$1,222
12	Primerica Life Ins Co	0.11%	\$767
13	National Benefit Life Ins Co	0.10%	\$722
14	MetLife Ins Co of CT	0.10%	\$718
15	New Era Life Ins Co	0.08%	\$549
16	Standard Life & Accident Ins Co	0.07%	\$458
17	Government Employees Ins Co	0.06%	\$433
18	Jefferson Pilot Life Ins Co	0.06%	\$432
19	American Pioneer Life Ins Co	0.06%	\$393
20	Trustmark Ins Co	0.04%	\$309
21	American Natl Ins Co	0.04%	\$263
22	EMC Natl Life Co	0.03%	\$183
23	Monumental Life Ins Co	0.03%	\$173
24	National Cas Co	0.01%	\$103
25	Commercial Travelers Mut Ins Co	0.01%	\$88
26	Loyal American Life Ins Co	0.01%	\$46
27	American Gen Life & Acc Ins Co	0.00%	\$7

Total for Top 10 Insurers	99.01%	\$684,247
Total for All Other Insurers	0.99%	\$6,866
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$691,113</b>

**Collectively Renewable A & H**

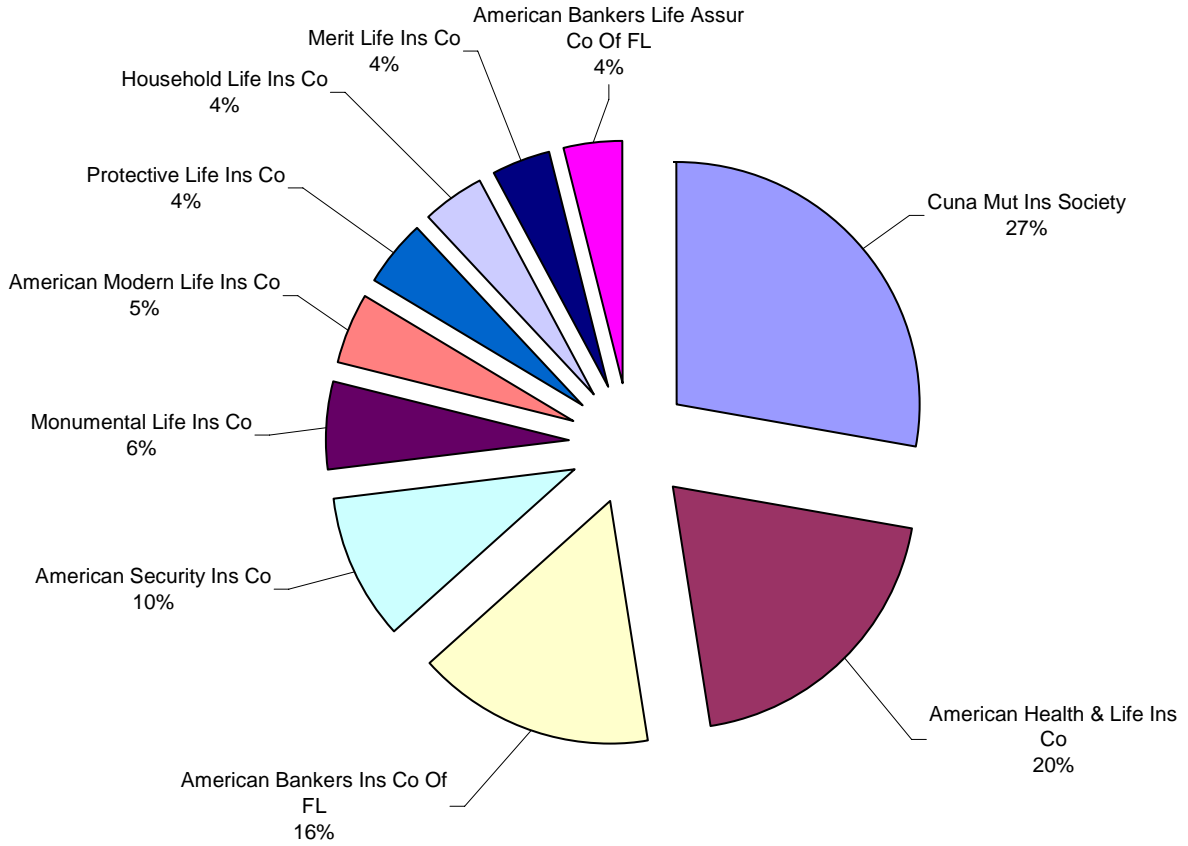


**2006 West Virginia Market Share Report  
Credit A & H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Cuna Mut Ins Society	24.17%	\$2,977,825
2	American Health & Life Ins Co	17.21%	\$2,119,795
3	American Bankers Ins Co Of FL	13.84%	\$1,705,225
4	American Security Ins Co	8.34%	\$1,027,642
5	Monumental Life Ins Co	5.07%	\$625,084
6	American Modern Life Ins Co	4.29%	\$528,220
7	Protective Life Ins Co	3.85%	\$474,558
8	Household Life Ins Co	3.64%	\$448,208
9	Merit Life Ins Co	3.40%	\$419,353
10	American Bankers Life Assur Co Of FL	3.32%	\$408,973
11	American United Life Ins Co	2.96%	\$364,879
12	American Gen Assur Co	1.87%	\$230,015
13	XL Life Ins and Annuity Co	1.77%	\$218,628
14	American Republic Ins Co	0.87%	\$106,732
15	Stonebridge Life Ins Co	0.68%	\$83,907
16	Centurion Life Ins Co	0.63%	\$76,995
17	Central States Ind Co Of Omaha	0.56%	\$68,634
18	Standard Guaranty Ins Co	0.55%	\$67,503
19	State Farm Mut Auto Ins Co	0.54%	\$65,989
20	United States Life Ins Co In NYC	0.53%	\$65,553
21	Oxford Life Ins Co	0.41%	\$51,023
22	Individual Assur Co Life Hlth & Acc	0.31%	\$38,661
23	American Heritage Life Ins Co	0.25%	\$31,253
24	Balboa Life Ins Co	0.17%	\$21,549
25	Triangle Life Ins Co	0.17%	\$21,471
26	JMIC Life Ins Co	0.16%	\$19,550
27	Madison Natl Life Ins Co Inc	0.14%	\$17,376
28	Bankers Life Ins Co	0.10%	\$12,239
29	American Reliable Ins Co	0.08%	\$9,499
30	Parker Centennial Assur Co	0.06%	\$7,955
31	Old Republic Life Ins Co	0.04%	\$4,638
32	Life Investors Ins Co Of Amer	0.04%	\$4,587
33	Central States H & L Co Of Omaha	0.02%	\$2,791
34	Renaissance L & H Ins Co of Amer	0.01%	\$1,451
35	AIG Premier Ins Co	0.00%	\$464
36	Life Of The South Ins Co	0.00%	(\$278)
37	Universal Underwriters Life Ins Co	-0.08%	(\$9,932)

Total for Top 10 Insurers	87.15%	\$10,734,883
Total for All Other Insurers	12.85%	\$1,583,132
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$12,318,015</b>

**Credit A & H**



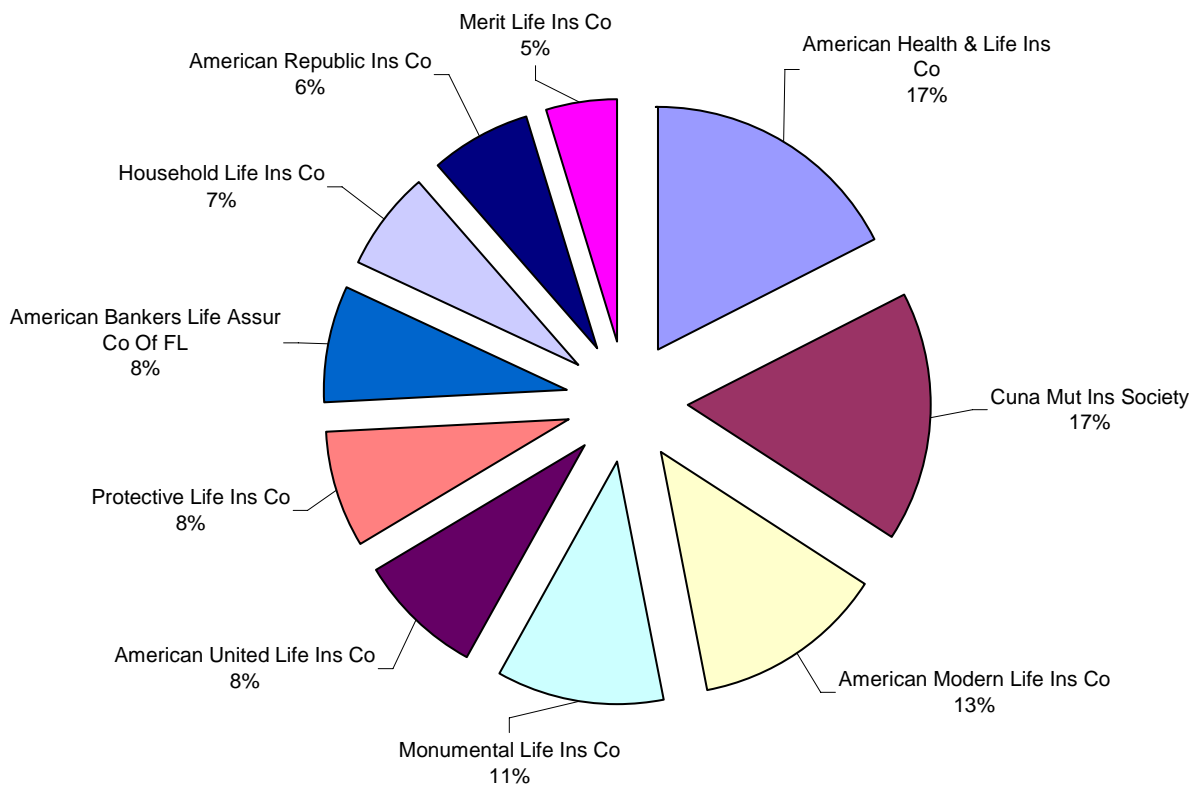
**2006 West Virginia Market Share Report  
Credit Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	American Health & Life Ins Co	16.05%	\$1,854,501
2	Cuna Mut Ins Society	15.40%	\$1,779,929
3	American Modern Life Ins Co	11.64%	\$1,345,648
4	Monumental Life Ins Co	10.40%	\$1,202,554
5	American United Life Ins Co	7.58%	\$876,374
6	Protective Life Ins Co	7.14%	\$825,102
7	American Bankers Life Assur Co Of FL	7.11%	\$821,851
8	Household Life Ins Co	6.33%	\$731,918
9	American Republic Ins Co	5.93%	\$685,469
10	Merit Life Ins Co	4.45%	\$513,949
11	Central States H & L Co Of Omaha	2.94%	\$339,965
12	Madison Natl Life Ins Co Inc	2.03%	\$234,382
13	American Gen Assur Co	1.26%	\$145,609
14	Stonebridge Life Ins Co	0.54%	\$61,973
15	Minnesota Life Ins Co	0.52%	\$60,528
16	Individual Assur Co Life Hlth & Acc	0.33%	\$38,294
17	Triangle Life Ins Co	0.22%	\$24,869
18	American Natl Ins Co	0.18%	\$20,357
19	Centurion Life Ins Co	0.14%	\$16,442
20	American Heritage Life Ins Co	0.10%	\$11,273
21	Balboa Life Ins Co	0.09%	\$10,846
22	Renaissance L & H Ins Co of Amer	0.09%	\$10,132
23	Life Investors Ins Co Of Amer	0.03%	\$3,775
24	Union Fidelity Life Ins Co	0.00%	\$300
25	Delaware American Life Ins Co	0.00%	\$90
26	Life Of The South Ins Co	-0.01%	(\$638)
27	Investors Heritage Life Ins Co	-0.01%	(\$658)
28	Oxford Life Ins Co	-0.01%	(\$658)
29	Old Republic Life Ins Co	-0.01%	(\$1,036)
30	JMIC Life Ins Co	-0.01%	(\$1,287)
31	Baltimore Life Ins Co	-0.01%	(\$1,592)
32	Universal Underwriters Life Ins Co	-0.02%	(\$1,798)
33	Parker Centennial Assur Co	-0.02%	(\$2,187)
34	Bankers Life Ins Co	-0.07%	(\$7,868)
35	United States Life Ins Co In NYC	-0.15%	(\$16,895)
36	XL Life Ins and Annuity Co	-0.21%	(\$24,009)



Total for Top 10 Insurers	92.04%	\$10,637,295
Total for All Other Insurers	7.96%	\$920,209
Total for All Insurers	100.00%	\$11,557,504

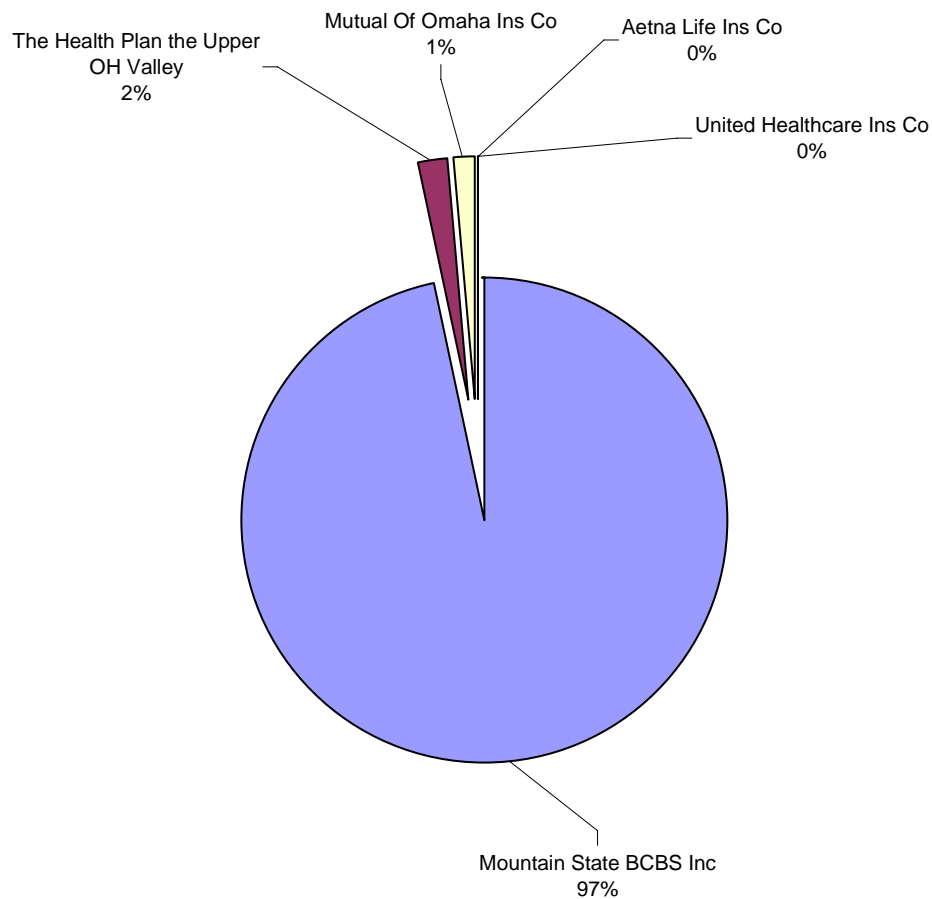
**Credit Life**



**2006 West Virginia Market Share Report  
Federal Employees Health Benefits Program Premium**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mountain State BCBS Inc	96.79%	\$210,586,743
2	The Health Plan the Upper OH Valley	1.78%	\$3,880,056
3	Mutual Of Omaha Ins Co	1.33%	\$2,901,007
4	Aetna Life Ins Co	0.07%	\$155,639
5	United Healthcare Ins Co	0.02%	\$40,512
Total for Top 10 Insurers		100.00%	\$217,563,957
Total for All Other Insurers			
Total for All Insurers		100.00%	\$217,563,957

**Federal Employees Health Benefits Program Premium**

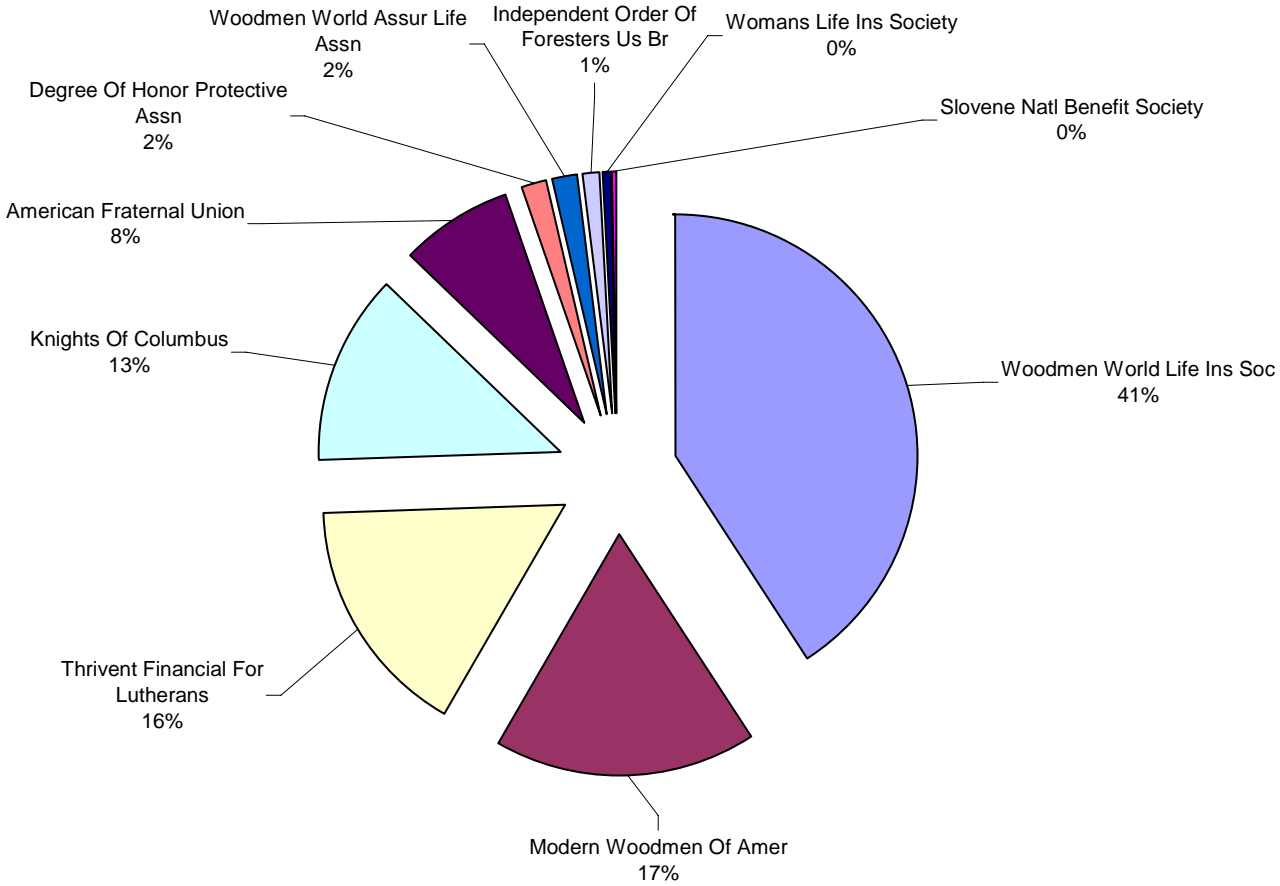


**2006 West Virginia Market Share Report  
Fraternal Life Insurance**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Woodmen World Life Ins Soc	40.15%	\$3,693,804
2	Modern Woodmen Of Amer	17.19%	\$1,581,111
3	Thrivent Financial For Lutherans	15.87%	\$1,460,403
4	Knights Of Columbus	12.65%	\$1,163,378
5	American Fraternal Union	7.40%	\$681,024
6	Degree Of Honor Protective Assn	1.64%	\$151,139
7	Woodmen World Assur Life Assn	1.58%	\$145,184
8	Independent Order Of Foresters Us Br	1.15%	\$106,236
9	Woman's Life Ins Society	0.47%	\$43,039
10	Slovene Natl Benefit Society	0.38%	\$34,987
11	Royal Neighbors Of Amer	0.35%	\$32,604
12	Croatian Fraternal Union Of Amer	0.27%	\$25,178
13	William Penn Assn	0.24%	\$21,872
14	Western Catholic Union	0.13%	\$11,729
15	National Slovak Society Of The Usa	0.12%	\$10,777
16	ISDA fraternal Assoc	0.10%	\$8,881
17	Greek Catholic Union Of The USA	0.07%	\$5,997
18	Polish Natl Alliance Us Of Na	0.06%	\$5,675
19	First Cath Slovak Union Of US & CN	0.05%	\$4,657
20	Loyal Christian Benefit Assn	0.05%	\$4,285
21	Order United Commrl Trav Of Amer	0.03%	\$3,117
22	Serb Natl Federation	0.02%	\$2,213
23	First Cath Slovak Ladies Assn USA	0.01%	\$1,308
24	Polish Roman Catholic Union Of Amer	0.01%	\$805

Total for Top 10 Insurers	98.49%	\$9,060,305
Total for All Other Insurers	1.51%	\$139,098
Total for All Insurers	100.00%	\$9,199,403

**Fraternal Life Insurance**



**2006 West Virginia Market Share Report  
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	32.80%	\$331,065,704
2	United Healthcare Ins Co	12.23%	\$123,425,544
3	The Health Plan the Upper OH Valley	8.53%	\$86,066,493
4	Carelink Health Plans Inc	8.48%	\$85,608,704
5	Coventry Health & Life Ins Co	8.19%	\$82,683,849
6	Mamsi Life And Health Ins Co	3.50%	\$35,289,968
7	Optimum Choice Inc	1.77%	\$17,835,151
8	Hartford Life & Accident Ins Co	1.51%	\$15,248,283
9	Guardian Life Ins Co Of Amer	1.30%	\$13,087,735
10	Principal Life Ins Co	1.18%	\$11,910,686
11	Metropolitan Life Ins Co	1.16%	\$11,737,847
12	Connecticut General Life Ins Co	1.03%	\$10,371,209
13	Mega Life & Health Ins Co The	0.85%	\$8,626,925
14	Golden Rule Ins Co	0.83%	\$8,424,234
15	American Medical Security Life Ins Co	0.79%	\$7,956,730
16	Consumers Life Ins Co	0.79%	\$7,949,652
17	Aetna Life Ins Co	0.76%	\$7,650,708
18	Union Security Ins Co	0.74%	\$7,474,866
19	Great West Life & Annuity Ins Co	0.73%	\$7,383,001
20	Unum Life Ins Co Of Amer	0.71%	\$7,124,889
21	Central Reserve Life Ins Co	0.70%	\$7,015,810
22	THP Ins Co	0.65%	\$6,588,557
23	Medical Benefits Mut Life Ins Co	0.60%	\$6,045,285
24	Standard Ins Co	0.49%	\$4,990,974
25	Conseco Health Ins Co	0.44%	\$4,477,775
26	John Alden Life Ins Co	0.44%	\$4,454,393
27	Life Investors Ins Co Of Amer	0.43%	\$4,374,334
28	Delta Dental Ins Co	0.38%	\$3,824,078
29	Hartford Life Ins Co	0.33%	\$3,289,588
30	Time Ins Co	0.32%	\$3,209,817
31	First Health Life & Health Ins Co	0.31%	\$3,175,231
32	State Farm Mut Auto Ins Co	0.28%	\$2,858,810
33	Prudential Ins Co Of Amer	0.27%	\$2,735,678
34	HCC Life Ins Co	0.27%	\$2,706,946
35	Medical Savings Ins Co	0.25%	\$2,537,697
36	Ace American Ins Co	0.24%	\$2,409,113
37	Unicare Life & Health Ins Co	0.22%	\$2,241,233
38	Ameritas Life Ins Corp	0.22%	\$2,210,164
39	Companion Life Ins Co	0.18%	\$1,771,293
40	Fort Dearborn Life Ins Co	0.18%	\$1,766,752
41	American Family Life Asr Co Columbus	0.17%	\$1,712,805
42	Reliastar Life Ins Co	0.16%	\$1,601,847
43	Genworth Life & Health Ins Co	0.16%	\$1,579,937
44	United Teacher Assoc Ins Co	0.15%	\$1,539,583

**2006 West Virginia Market Share Report  
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Jefferson Pilot Financial Ins Co	0.15%	\$1,503,364
46	Mutual Of Omaha Ins Co	0.15%	\$1,498,750
47	Bankers Life & Cas Co	0.14%	\$1,430,417
48	Standard Security Life Ins Co Of NY	0.13%	\$1,338,541
49	United States Life Ins Co In NYC	0.13%	\$1,270,211
50	Cuna Mut Ins Society	0.13%	\$1,266,185
51	Northwestern Mut Life Ins Co	0.12%	\$1,233,678
52	Gerber Life Ins Co	0.12%	\$1,222,095
53	US Branch SunLife Assur Co Of Canada	0.12%	\$1,218,119
54	Continental Cas Co	0.12%	\$1,201,163
55	New York Life Ins Co	0.12%	\$1,199,309
56	Life Ins Co Of North Amer	0.11%	\$1,118,297
57	World Ins Co	0.11%	\$1,102,236
58	Monumental Life Ins Co	0.11%	\$1,062,628
59	American Fidelity Assur Co	0.10%	\$1,035,818
60	Provident Life & Accident Ins Co	0.10%	\$1,004,709
61	Stonebridge Life Ins Co	0.10%	\$961,111
62	Fidelity Security Life Ins Co	0.09%	\$923,756
63	New England Life Ins Co	0.09%	\$862,528
64	United American Ins Co	0.09%	\$858,689
65	AIG Life Ins Co	0.08%	\$816,512
66	Federated Mut Ins Co	0.08%	\$802,488
67	Reliance Standard Life Ins Co	0.07%	\$745,145
68	National Union Fire Ins Co Of Pitts	0.07%	\$737,080
69	United Of Omaha Life Ins Co	0.07%	\$666,289
70	United States Fire Ins Co	0.06%	\$654,777
71	Nationwide Life Ins Co	0.06%	\$608,974
72	Transamerica Life Ins Co	0.06%	\$592,516
73	Humanadental Ins Co	0.06%	\$583,465
74	Peoples Benefit Life Ins Co	0.06%	\$558,359
75	Boston Mut Life Ins Co	0.05%	\$537,213
76	Pacific Life & Annuity Co	0.05%	\$534,235
77	Celtic Ins Co	0.05%	\$513,033
78	Delos Ins Co	0.05%	\$489,587
79	American United Life Ins Co	0.05%	\$488,004
80	Symetra Life Ins Co	0.04%	\$443,659
81	National Health Ins Co	0.04%	\$413,401
82	HM Life Ins Co	0.04%	\$365,518
83	Eastern Life & Hlth Ins Co	0.03%	\$336,292
84	Genworth Life Ins Co	0.03%	\$326,984
85	Shenandoah Life Ins Co	0.03%	\$318,820
86	Alta Health & Life Ins Co	0.03%	\$317,415
87	John Hancock Life Ins Co	0.03%	\$316,297
88	Minnesota Life Ins Co	0.03%	\$311,389

**2006 West Virginia Market Share Report  
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Amex Assur Co	0.03%	\$306,936
90	Trustmark Ins Co	0.03%	\$306,283
91	Unimerica Ins Co	0.03%	\$303,611
92	Allstate Life Ins Co	0.03%	\$269,321
93	Empire Fire & Marine Ins Co	0.03%	\$267,453
94	Perico Life Ins Co	0.03%	\$262,728
95	Union Fidelity Life Ins Co	0.03%	\$258,666
96	American Bankers Life Assur Co Of FL	0.02%	\$240,523
97	Pacific Life Ins Co	0.02%	\$224,517
98	Commercial Travelers Mut Ins Co	0.02%	\$203,784
99	National Guardian Life Ins Co	0.02%	\$200,073
100	Continental Assur Co	0.02%	\$196,280
101	Household Life Ins Co	0.02%	\$189,026
102	American Natl Life Ins Co Of TX	0.02%	\$173,101
103	Paul Revere Life Ins Co	0.02%	\$169,300
104	Colonial Life & Accident Ins Co	0.01%	\$148,190
105	Arch Ins Co	0.01%	\$146,973
106	Securian Life Ins Co	0.01%	\$146,089
107	American Income Life Ins Co	0.01%	\$131,815
108	Madison Natl Life Ins Co Inc	0.01%	\$128,332
109	BCS Ins Co	0.01%	\$122,044
110	American Heritage Life Ins Co	0.01%	\$121,924
111	Pan American Life Ins Co	0.01%	\$118,421
112	Brokers Natl Life Assur Co	0.01%	\$117,839
113	Central Benefits Natl Life Ins Co	0.01%	\$115,171
114	Freedom Life Ins Co Of Amer	0.01%	\$109,115
115	Columbian Life Ins Co	0.01%	\$108,715
116	Liberty Life Ins Co	0.01%	\$108,219
117	Washington Natl Ins Co	0.01%	\$107,840
118	US Bus of the Canada Life Assur Co	0.01%	\$98,286
119	Union Labor Life Ins Co	0.01%	\$97,963
120	Mid West Natl Life Ins Co Of TN	0.01%	\$93,266
121	Security Life Ins Co Of Amer	0.01%	\$88,674
122	AAA Life Ins Co	0.01%	\$85,493
123	Horace Mann Life Ins Co	0.01%	\$85,131
124	Combined Ins Co Of Amer	0.01%	\$83,411
125	American Public Life Ins Co	0.01%	\$83,006
126	Zurich American Ins Co	0.01%	\$76,953
127	Federal Ins Co	0.01%	\$75,621
128	Sentry Life Ins Co	0.01%	\$74,566
129	Fairmont Specialty Ins Co	0.01%	\$68,750
130	Pennsylvania Life Ins Co	0.01%	\$66,357
131	Continental American Ins Co	0.01%	\$62,385
132	QBE Ins Corp	0.01%	\$61,222

**2006 West Virginia Market Share Report  
Group A & H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	American Natl Ins Co	0.01%	\$56,109
134	Reliastar Life Ins Co Of NY	0.01%	\$55,922
135	American Bankers Ins Co Of FL	0.01%	\$53,258
136	Compbenefits Ins Co	0.01%	\$53,095
137	Lafayette Life Ins Co	0.00%	\$41,596
138	American Gen Assur Co	0.00%	\$37,743
139	American Republic Ins Co	0.00%	\$36,167
140	Mutual Of Amer Life Ins Co	0.00%	\$35,948
141	Kanawha Ins Co	0.00%	\$31,114
142	Humana Ins Co	0.00%	\$30,998
143	Philadelphia American Life Ins Co	0.00%	\$30,030
144	Harleysville Life Ins Co	0.00%	\$28,530
145	Central United Life Ins Co	0.00%	\$28,407
146	American Health & Life Ins Co	0.00%	\$26,859
147	Security Financial Life Ins Co	0.00%	\$26,235
148	Guarantee Trust Life Ins Co	0.00%	\$24,494
149	Veterans Life Ins Co	0.00%	\$23,986
150	American Sentinel Ins Co	0.00%	\$22,355
151	Oxford Life Ins Co	0.00%	\$22,258
152	Continental Life Ins Co Brentwood	0.00%	\$20,782
153	Platte River Ins Co.	0.00%	\$20,319
154	Physicians Mut Ins Co	0.00%	\$18,956
155	Jefferson Pilot Life Ins Co	0.00%	\$18,125
156	Baltimore Life Ins Co	0.00%	\$18,035
157	National Cas Co	0.00%	\$16,442
158	AIG Premier Ins Co	0.00%	\$16,104
159	Illinois Mut Life Ins Co	0.00%	\$15,420
160	Chesapeake Life Ins Co	0.00%	\$13,917
161	Conseco Senior Health Ins Co	0.00%	\$13,140
162	Genworth Life & Annuity Ins Co	0.00%	\$12,220
163	Allianz Life Ins Co Of North Amer	0.00%	\$11,608
164	Government Personnel Mut Life Ins Co	0.00%	\$11,433
165	Conseco Ins Co	0.00%	\$11,391
166	Central States H & L Co Of Omaha	0.00%	\$10,720
167	Loyal American Life Ins Co	0.00%	\$10,611
168	Medamerica Ins Co	0.00%	\$8,609
169	Trustmark Life Ins Co	0.00%	\$8,571
170	Reassure America Life Ins Co	0.00%	\$8,454
171	RiverSource Life Ins Co	0.00%	\$7,839
172	Mony Life Ins Co	0.00%	\$7,656
173	Colorado Bankers Life Ins Co	0.00%	\$6,802
174	Nationwide Life Ins Co of Amer	0.00%	\$6,485
175	Continental General Ins Co	0.00%	\$5,931
176	Balboa Life Ins Co	0.00%	\$4,949

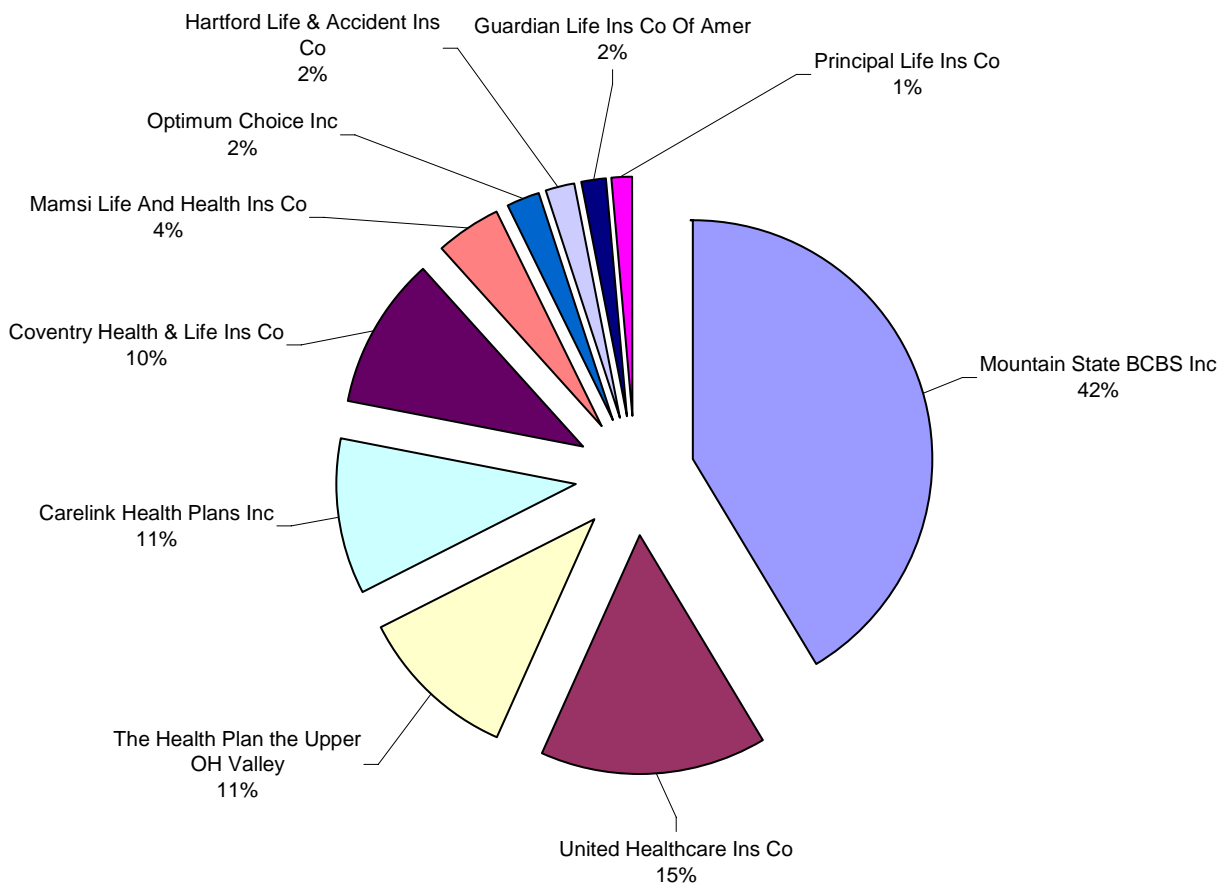


**2006 West Virginia Market Share Report  
Group A & H**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	National Benefit Life Ins Co	0.00%	\$4,144
178	Sentry Ins A Mut Co	0.00%	\$3,975
179	Liberty Life Assur Co Of Boston	0.00%	\$3,898
180	Jefferson Natl Life Ins Co	0.00%	\$3,380
181	Sears Life Ins Co	0.00%	\$3,278
182	American Gen Life & Acc Ins Co	0.00%	\$3,135
183	Kansas City Life Ins Co	0.00%	\$2,912
184	Fairmont Premier Ins Co	0.00%	\$2,710
185	Transamerica Occidental Life Ins Co	0.00%	\$2,428
186	Great West Life Assur Co	0.00%	\$2,359
187	Globe Life & Accident Ins Co	0.00%	\$2,179
188	American Medical & Life Ins Co	0.00%	\$2,020
189	MetLife Ins Co of CT	0.00%	\$1,803
190	Hartford Fire In Co	0.00%	\$1,658
191	Federal Home Life Ins Co	0.00%	\$1,270
192	Colonial Penn Life Ins Co	0.00%	\$1,234
193	Security Mut Life Ins Co Of NY	0.00%	\$1,000
194	Renaissance L & H Ins Co of Amer	0.00%	\$642
195	American Pioneer Life Ins Co	0.00%	\$618
196	Nationwide Mut Ins Co	0.00%	\$617
197	Government Employees Ins Co	0.00%	\$561
198	American Underwriters Life Ins Co	0.00%	\$516
199	Protective Life Ins Co	0.00%	\$510
200	Capitol Ind Corp	0.00%	\$458
201	BCS Life Ins Co	0.00%	\$458
202	Provident Amer Life & Hlth Ins Co	0.00%	\$455
203	Transamerica Financial Life Ins Co	0.00%	\$371
204	Great Southern Life Ins Co	0.00%	\$215
205	Teachers Protective Mut Life Ins Co	0.00%	\$180
206	Wilton Reassurance Life Co of NY	0.00%	\$169
207	Independence Amer Ins Co	0.00%	\$165
208	Old Republic Life Ins Co	0.00%	\$120
209	Standard Life & Accident Ins Co	0.00%	\$117
210	American Gen Life Ins Co	0.00%	\$108
211	Central States Ind Co Of Omaha	0.00%	\$67
212	Liberty Natl Life Ins Co	0.00%	\$52
213	USAA Life Ins Co	0.00%	\$41
214	Stonebridge Casualty Ins Co	0.00%	\$1
215	Avemco Ins Co	0.00%	(\$1,202)

Total for Top 10 Insurers	79.48%	\$802,222,117
Total for All Other Insurers	20.52%	\$207,128,435
Total for All Insurers	100.00%	\$1,009,350,552

### Group A & H



## 2006 West Virginia Market Share Report Group Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Prudential Ins Co Of Amer	10.80%	\$14,815,892
2	Provident Life & Accident Ins Co	10.75%	\$14,739,384
3	Metropolitan Life Ins Co	9.95%	\$13,647,920
4	Minnesota Life Ins Co	8.99%	\$12,329,388
5	Hartford Life Ins Co	8.79%	\$12,052,956
6	New York Life Ins Co	5.71%	\$7,826,847
7	Homesteaders Life Co	4.69%	\$6,426,199
8	Forethought Life Ins Co	3.80%	\$5,214,128
9	Hartford Life & Accident Ins Co	3.04%	\$4,171,339
10	Fort Dearborn Life Ins Co	2.33%	\$3,190,108
11	Unum Life Ins Co Of Amer	2.10%	\$2,876,748
12	Reliastar Life Ins Co	1.95%	\$2,667,808
13	Cuna Mut Ins Society	1.92%	\$2,629,227
14	Globe Life & Accident Ins Co	1.78%	\$2,438,593
15	US Branch SunLife Assur Co Of Canada	1.57%	\$2,153,651
16	Union Security Ins Co	1.48%	\$2,024,972
17	Sun Life Assur Co Of Canada US	1.46%	\$2,003,842
18	National Guardian Life Ins Co	1.29%	\$1,766,653
19	Guardian Life Ins Co Of Amer	1.11%	\$1,517,859
20	Standard Ins Co	1.05%	\$1,439,844
21	Jefferson Pilot Financial Ins Co	0.96%	\$1,318,173
22	Monumental Life Ins Co	0.82%	\$1,126,509
23	Stonebridge Life Ins Co	0.75%	\$1,032,354
24	Principal Life Ins Co	0.69%	\$950,102
25	Connecticut General Life Ins Co	0.61%	\$842,744
26	American Gen Life Ins Co	0.57%	\$783,434
27	Unicare Life & Health Ins Co	0.51%	\$694,560
28	American Memorial Life Ins Co	0.48%	\$658,340
29	United Of Omaha Life Ins Co	0.47%	\$646,541
30	United States Life Ins Co In NYC	0.46%	\$631,953
31	Boston Mut Life Ins Co	0.45%	\$618,627
32	HM Life Ins Co	0.43%	\$595,065
33	Genworth Life & Health Ins Co	0.41%	\$557,954
34	Aetna Life Ins Co	0.39%	\$528,987
35	Reliance Standard Life Ins Co	0.35%	\$474,902
36	Great West Life & Annuity Ins Co	0.34%	\$461,817
37	Life Ins Co Of North Amer	0.32%	\$444,563
38	Household Life Ins Co	0.30%	\$406,849
39	Mamsi Life And Health Ins Co	0.26%	\$358,087
40	American Gen Assur Co	0.25%	\$344,683
41	American United Life Ins Co	0.25%	\$339,670
42	5 Star Life Ins Co	0.23%	\$318,639
43	Companion Life Ins Co	0.22%	\$302,851
44	Union Fidelity Life Ins Co	0.22%	\$300,299

**2006 West Virginia Market Share Report  
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	AAA Life Ins Co	0.21%	\$284,271
46	Liberty Life Ins Co	0.21%	\$281,884
47	Universal Guaranty Life Ins Co	0.19%	\$262,554
48	Great Western Ins Co	0.17%	\$234,550
49	Continental Assur Co	0.16%	\$222,781
50	Life Investors Ins Co Of Amer	0.16%	\$222,005
51	Union Labor Life Ins Co	0.15%	\$206,927
52	Peoples Benefit Life Ins Co	0.15%	\$201,852
53	Shenandoah Life Ins Co	0.13%	\$180,908
54	Ing Life Ins & Annuity Co	0.11%	\$147,544
55	Citizens Security Life Ins Co	0.11%	\$145,062
56	Transamerica Life Ins Co	0.10%	\$141,908
57	American Medical Security Life Ins Co	0.10%	\$140,984
58	American Bankers Life Assur Co Of FL	0.10%	\$139,427
59	Allstate Life Ins Co	0.10%	\$139,221
60	Veterans Life Ins Co	0.10%	\$137,962
61	American Equity Invest Life Ins Co	0.10%	\$136,562
62	Gerber Life Ins Co	0.10%	\$134,172
63	Transamerica Occidental Life Ins Co	0.09%	\$123,089
64	Reassure America Life Ins Co	0.09%	\$122,022
65	Erie Family Life Ins Co	0.08%	\$116,001
66	Government Personnel Mut Life Ins Co	0.08%	\$114,470
67	John Alden Life Ins Co	0.08%	\$109,274
68	United Healthcare Ins Co	0.08%	\$107,966
69	Settlers Life Ins Co	0.08%	\$105,198
70	Eastern Life & Hlth Ins Co	0.08%	\$102,981
71	Fidelity Security Life Ins Co	0.08%	\$102,924
72	State Farm Life Ins Co	0.07%	\$101,428
73	American Family Life Asr Co Columbus	0.07%	\$97,244
74	Lafayette Life Ins Co	0.07%	\$92,960
75	Liberty Life Assur Co Of Boston	0.07%	\$89,284
76	Medical Benefits Mut Life Ins Co	0.06%	\$88,023
77	Central Reserve Life Ins Co	0.06%	\$86,488
78	Sears Life Ins Co	0.06%	\$83,253
79	Combined Ins Co Of Amer	0.06%	\$81,772
80	Kansas City Life Ins Co	0.05%	\$70,877
81	Investors Heritage Life Ins Co	0.05%	\$70,300
82	Symetra Life Ins Co	0.05%	\$63,297
83	Massachusetts Mut Life Ins Co	0.04%	\$60,833
84	Humana Ins Co	0.04%	\$56,503
85	Church Life Ins Corp	0.04%	\$55,960
86	Mony Life Ins Co Of Amer	0.04%	\$55,587
87	Aviva Life Ins Co	0.04%	\$48,543
88	Trustmark Ins Co	0.03%	\$47,008

**2006 West Virginia Market Share Report  
Group Life**

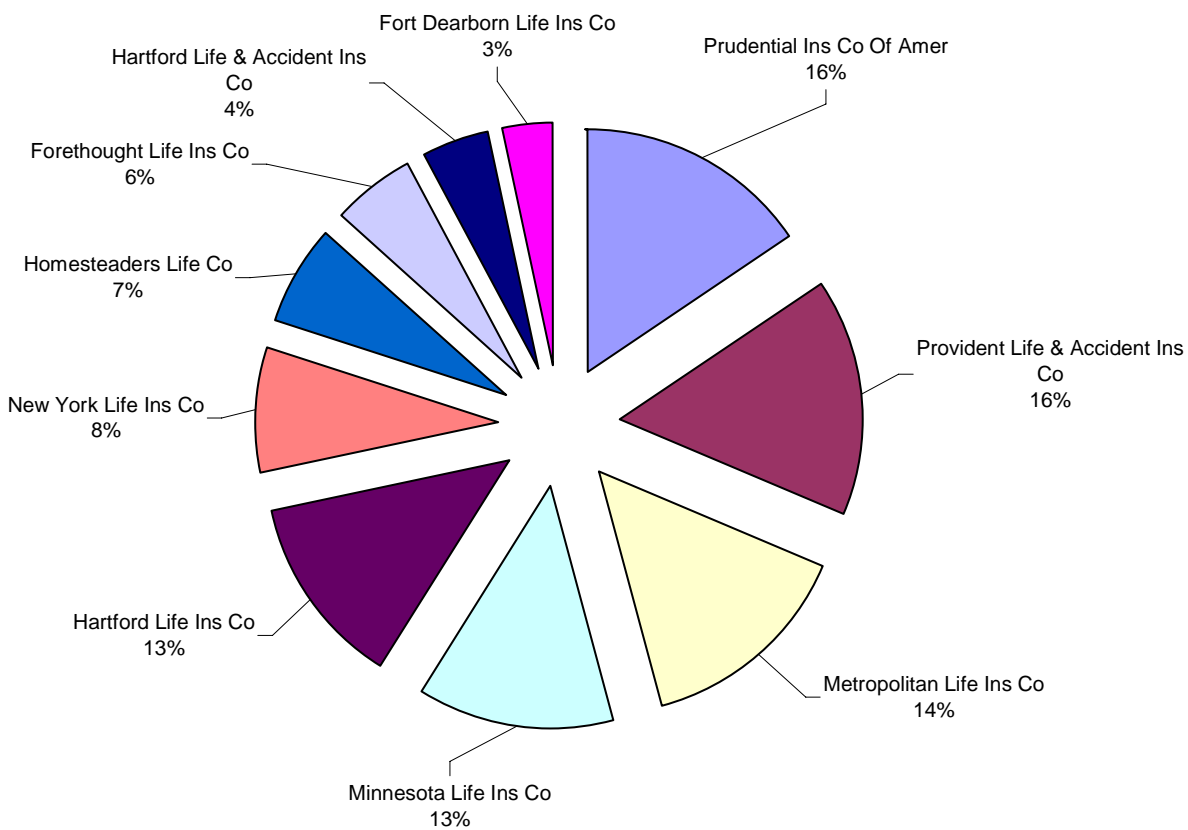
Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Colonial Penn Life Ins Co	0.03%	\$46,458
90	AIG Life Ins Co	0.03%	\$42,362
91	Paul Revere Life Ins Co	0.03%	\$37,711
92	First Health Life & Health Ins Co	0.03%	\$37,125
93	American Intl Life Assr Co NY	0.03%	\$34,839
94	Mutual Of Amer Life Ins Co	0.03%	\$34,554
95	American Income Life Ins Co	0.03%	\$34,295
96	Kanawha Ins Co	0.02%	\$30,889
97	HCC Life Ins Co	0.02%	\$28,151
98	Conseco Ins Co	0.02%	\$24,521
99	Harleysville Life Ins Co	0.02%	\$22,420
100	Mega Life & Health Ins Co The	0.02%	\$21,270
101	Nationwide Life Ins Co of Amer	0.02%	\$20,820
102	Unity Financial Life Ins Co	0.01%	\$20,543
103	Alta Health & Life Ins Co	0.01%	\$19,297
104	North American Co Life & Hlth Ins	0.01%	\$18,511
105	American Amicable Life Ins Co Of TX	0.01%	\$18,363
106	Allianz Life Ins Co Of North Amer	0.01%	\$18,295
107	Baltimore Life Ins Co	0.01%	\$18,274
108	Pacific Life & Annuity Co	0.01%	\$18,125
109	Colonial Life & Accident Ins Co	0.01%	\$17,202
110	Individual Assur Co Life Hlth & Acc	0.01%	\$16,118
111	Federated Life Ins Co	0.01%	\$15,974
112	Time Ins Co	0.01%	\$15,075
113	Columbian Life Ins Co	0.01%	\$14,623
114	Pan American Life Ins Co	0.01%	\$14,121
115	Americo Financial Life Annuity Ins	0.01%	\$13,913
116	Golden Rule Ins Co	0.01%	\$13,805
117	American Gen Life & Acc Ins Co	0.01%	\$13,550
118	Protective Life Ins Co	0.01%	\$12,226
119	New England Life Ins Co	0.01%	\$10,720
120	Trustmark Life Ins Co	0.01%	\$9,979
121	Guardian Ins & Annuity Co Inc	0.01%	\$9,616
122	Merit Life Ins Co	0.01%	\$9,492
123	United Investors Life Ins Co	0.01%	\$9,166
124	Phoenix Life Ins Co	0.01%	\$8,214
125	Valley Forge Life Ins Co	0.01%	\$8,206
126	American Natl Ins Co	0.01%	\$7,215
127	Reliastar Life Ins Co Of NY	0.00%	\$6,563
128	Oxford Life Ins Co	0.00%	\$4,886
129	Balboa Life Ins Co	0.00%	\$4,717
130	Central Benefits Natl Life Ins Co	0.00%	\$4,236
131	Nationwide Life Ins Co	0.00%	\$4,110
132	Perico Life Ins Co	0.00%	\$3,498

**2006 West Virginia Market Share Report  
Group Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	American Heritage Life Ins Co	0.00%	\$3,143
134	United Ins Co Of Amer	0.00%	\$2,983
135	Vantislife Ins Co	0.00%	\$2,786
136	Horace Mann Life Ins Co	0.00%	\$2,662
137	National Benefit Life Ins Co	0.00%	\$2,504
138	Medical Savings Ins Co	0.00%	\$2,418
139	Provident Amer Life & Hlth Ins Co	0.00%	\$2,292
140	Monitor Life Ins Co Of NY	0.00%	\$2,159
141	Madison Natl Life Ins Co Inc	0.00%	\$1,753
142	Members Life Ins Co	0.00%	\$1,748
143	Loyal American Life Ins Co	0.00%	\$1,667
144	United Family Life Ins Co	0.00%	\$1,556
145	Aurora Natl Life Assur Co	0.00%	\$1,406
146	National Health Ins Co	0.00%	\$1,343
147	Mony Life Ins Co	0.00%	\$1,322
148	John Hancock Life Ins Co	0.00%	\$1,259
149	Sentry Life Ins Co	0.00%	\$1,191
150	Hartford Life & Annuity Ins Co	0.00%	\$1,178
151	Pioneer American Ins Co	0.00%	\$1,164
152	Investors Consolidated Ins Co	0.00%	\$959
153	BCS Life Ins Co	0.00%	\$793
154	Penn Ins & Annuity Co	0.00%	\$784
155	Sagicor Life Ins Co	0.00%	\$728
156	Continental General Ins Co	0.00%	\$711
157	American Fidelity Assur Co	0.00%	\$671
158	Liberty Natl Life Ins Co	0.00%	\$662
159	First Penn Pacific Life Ins Co	0.00%	\$570
160	Washington Natl Ins Co	0.00%	\$438
161	American Natl Life Ins Co Of TX	0.00%	\$432
162	Manhattan Life Ins Co	0.00%	\$426
163	Mid West Natl Life Ins Co Of TN	0.00%	\$381
164	Standard Security Life Ins Co Of NY	0.00%	\$380
165	Lincoln Benefit Life Co	0.00%	\$210
166	Amica Life Ins Co	0.00%	\$187
167	Life Ins Co Of The Southwest	0.00%	\$145
168	Celtic Ins Co	0.00%	\$128
169	Unimerica Ins Co	0.00%	\$96
170	US Bus of Crown Life Ins Co	0.00%	\$57
171	Central States H & L Co Of Omaha	0.00%	\$18
172	Security Financial Life Ins Co	0.00%	\$11
173	Pioneer Security Life Ins Co	0.00%	\$5
174	Transamerica Financial Life Ins Co	0.00%	(\$45)

Total for Top 10 Insurers	68.85%	\$94,414,161
Total for All Other Insurers	31.15%	\$42,710,088
Total for All Insurers	100.00%	\$137,124,249

### Group Life



**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Humana Ins Co	21.25%	\$70,183,493
2	Mountain State BCBS Inc	19.56%	\$64,605,227
3	American Family Life Asr Co Columbus	5.83%	\$19,244,482
4	Pennsylvania Life Ins Co	3.60%	\$11,897,949
5	Combined Ins Co Of Amer	3.54%	\$11,699,994
6	Bankers Life & Cas Co	3.48%	\$11,504,468
7	United American Ins Co	3.06%	\$10,118,836
8	Aetna Life Ins Co	2.49%	\$8,233,313
9	Mutual Of Omaha Ins Co	2.45%	\$8,080,251
10	Pacificare Life & Health Ins Co	2.35%	\$7,763,445
11	State Farm Mut Auto Ins Co	2.21%	\$7,308,773
12	Genworth Life Ins Co	2.18%	\$7,182,801
13	Conseco Health Ins Co	1.92%	\$6,355,601
14	First Health Life & Health Ins Co	1.63%	\$5,369,718
15	Continental General Ins Co	1.54%	\$5,099,727
16	Northwestern Mut Life Ins Co	1.30%	\$4,287,302
17	Unicare Life & Health Ins Co	1.25%	\$4,125,974
18	American Network Ins Co	1.21%	\$4,004,220
19	Bankers Fidelity Life Ins Co	1.09%	\$3,606,256
20	Provident Life & Accident Ins Co	0.87%	\$2,871,150
21	Colonial Life & Accident Ins Co	0.85%	\$2,790,947
22	United World Life Ins Co	0.80%	\$2,635,178
23	United Teacher Assoc Ins Co	0.65%	\$2,155,725
24	Time Ins Co	0.62%	\$2,055,625
25	Metropolitan Life Ins Co	0.58%	\$1,918,040
26	Physicians Mut Ins Co	0.54%	\$1,774,025
27	Western & Southern Life Ins Co	0.54%	\$1,768,961
28	Royal Neighbors Of Amer	0.53%	\$1,740,943
29	American Gen Life & Acc Ins Co	0.51%	\$1,669,149
30	Massachusetts Mut Life Ins Co	0.49%	\$1,612,635
31	RiverSource Life Ins Co	0.48%	\$1,594,983
32	Monumental Life Ins Co	0.46%	\$1,521,673
33	Constitution Life Ins Co	0.43%	\$1,419,995
34	Northwestern Long Term Care Ins Co	0.42%	\$1,379,429
35	Paul Revere Life Ins Co	0.38%	\$1,251,822
36	American Heritage Life Ins Co	0.35%	\$1,158,942
37	American Progressive L&H Ins Of NY	0.35%	\$1,144,772
38	Unum Life Ins Co Of Amer	0.34%	\$1,138,022
39	John Hancock Life Ins Co	0.34%	\$1,124,512
40	Nationwide Life Ins Co	0.33%	\$1,102,743
41	The Health Plan the Upper OH Valley	0.32%	\$1,057,517
42	American Income Life Ins Co	0.31%	\$1,020,815
43	Standard Life & Accident Ins Co	0.30%	\$976,290
44	New York Life Ins Co	0.30%	\$975,858



**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Conseco Senior Health Ins Co	0.29%	\$941,965
46	John Alden Life Ins Co	0.28%	\$925,202
47	Prudential Ins Co Of Amer	0.21%	\$702,207
48	Loyal American Life Ins Co	0.20%	\$648,488
49	American Fidelity Assur Co	0.18%	\$594,484
50	Professional Ins Co	0.17%	\$566,776
51	Golden Rule Ins Co	0.17%	\$564,589
52	AXA Equitable Life Ins Co	0.17%	\$559,094
53	Washington Natl Ins Co	0.16%	\$535,034
54	Assurity Life Ins Co	0.15%	\$488,388
55	Berkshire Life Ins Co of Amer	0.15%	\$484,434
56	Sears Life Ins Co	0.14%	\$478,819
57	Thrivent Financial For Lutherans	0.14%	\$475,160
58	American Republic Ins Co	0.14%	\$446,767
59	Markel Ins Co	0.13%	\$423,949
60	Protective Life Ins Co	0.13%	\$417,596
61	Reassure America Life Ins Co	0.12%	\$409,426
62	Allianz Life Ins Co Of North Amer	0.10%	\$342,307
63	Principal Life Ins Co	0.10%	\$335,216
64	Metlife Ins Co of CT	0.10%	\$323,665
65	Teachers Ins & Ann Assoc Of Amer	0.09%	\$290,447
66	Guardian Life Ins Co Of Amer	0.09%	\$289,307
67	Ohio Natl Life Assur Corp	0.09%	\$282,643
68	Liberty Life Ins Co	0.08%	\$266,913
69	USAA Life Ins Co	0.07%	\$231,569
70	Genworth Life & Annuity Ins Co	0.07%	\$229,919
71	Life Investors Ins Co Of Amer	0.07%	\$215,185
72	Provident Amer Life & Hlth Ins Co	0.06%	\$213,109
73	Ohio Natl Life Ins Co	0.06%	\$205,901
74	Continental Life Ins Co Brentwood	0.06%	\$186,462
75	Mony Life Ins Co	0.06%	\$181,990
76	Kanawha Ins Co	0.05%	\$177,346
77	Marquette Natl Life Ins Co	0.05%	\$177,238
78	Trustmark Ins Co	0.05%	\$168,406
79	Union Bankers Ins Co	0.05%	\$163,350
80	Stonebridge Life Ins Co	0.05%	\$163,230
81	American Gen Life Ins Co	0.05%	\$160,153
82	TIAA Cref Life Ins Co	0.05%	\$155,288
83	Lincoln Heritage Life Ins Co	0.05%	\$149,958
84	Lincoln Benefit Life Co	0.04%	\$146,535
85	Woodmen World Life Ins Soc	0.04%	\$146,479
86	Globe Life & Accident Ins Co	0.04%	\$145,980
87	Family Heritage Life Ins Co Of Amer	0.04%	\$137,105
88	Central United Life Ins Co	0.04%	\$135,271

**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Farm Family Life Ins Co	0.04%	\$134,090
90	Lincoln Natl Life Ins Co	0.04%	\$130,862
91	Freedom Life Ins Co Of Amer	0.04%	\$130,784
92	Union Security Ins Co	0.04%	\$126,967
93	American Natl Ins Co	0.04%	\$124,909
94	Fairmont Specialty Ins Co	0.04%	\$123,625
95	United Natl Life Ins Co Of Amer	0.04%	\$122,189
96	Transamerica Occidental Life Ins Co	0.04%	\$121,234
97	Minnesota Life Ins Co	0.04%	\$115,639
98	Conseco Ins Co	0.03%	\$115,325
99	Central Reserve Life Ins Co	0.03%	\$104,798
100	Merit Life Ins Co	0.03%	\$101,953
101	Order United Commrl Trav Of Amer	0.03%	\$93,787
102	World Ins Co	0.03%	\$89,850
103	Colonial Penn Life Ins Co	0.03%	\$86,725
104	National Life Ins Co	0.03%	\$85,120
105	Centre Life Ins Co	0.03%	\$84,848
106	Federated Life Ins Co	0.02%	\$81,600
107	Monarch Life Ins Co	0.02%	\$79,443
108	Standard Ins Co	0.02%	\$79,206
109	Union Central Life Ins Co	0.02%	\$75,570
110	Cincinnati Life Ins Co	0.02%	\$73,134
111	Union Fidelity Life Ins Co	0.02%	\$73,093
112	Reliastar Life Ins Co Of NY	0.02%	\$71,220
113	Celtic Ins Co	0.02%	\$69,504
114	AF&L Ins Co	0.02%	\$68,690
115	Illinois Mut Life Ins Co	0.02%	\$67,739
116	Great American Life Ins Co	0.02%	\$66,360
117	Central States H & L Co Of Omaha	0.02%	\$65,922
118	Transamerica Life Ins Co	0.02%	\$64,743
119	United Ins Co Of Amer	0.02%	\$57,532
120	American Pioneer Life Ins Co	0.02%	\$57,382
121	Peoples Benefit Life Ins Co	0.02%	\$55,351
122	Jefferson Pilot Life Ins Co	0.02%	\$55,047
123	Guarantee Trust Life Ins Co	0.02%	\$54,302
124	Medico Ins Co	0.02%	\$51,690
125	Pan American Life Ins Co	0.02%	\$50,914
126	National Union Fire Ins Co Of Pitts	0.02%	\$50,244
127	State Life Ins Co	0.02%	\$50,076
128	EMC Natl Life Co	0.02%	\$49,623
129	Gerber Life Ins Co	0.01%	\$46,777
130	National Guardian Life Ins Co	0.01%	\$44,159
131	AIG Life Ins Co	0.01%	\$40,417
132	Continental Cas Co	0.01%	\$38,372

**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	American Bankers Ins Co Of FL	0.01%	\$37,633
134	Medamerica Ins Co	0.01%	\$37,325
135	Country Life Ins Co	0.01%	\$31,703
136	Lafayette Life Ins Co	0.01%	\$30,428
137	US Bus of Crown Life Ins Co	0.01%	\$29,466
138	Health Care Svc Corp A Mut Leg Res	0.01%	\$28,488
139	Federal Home Life Ins Co	0.01%	\$27,052
140	Medico Life Ins Co	0.01%	\$27,040
141	General American Life Ins Co	0.01%	\$26,928
142	New Era Life Ins Co	0.01%	\$24,255
143	Erie Family Life Ins Co	0.01%	\$24,062
144	Central Benefits Natl Life Ins Co	0.01%	\$23,471
145	Oxford Life Ins Co	0.01%	\$23,078
146	Central States Ind Co Of Omaha	0.01%	\$22,763
147	New England Life Ins Co	0.01%	\$22,143
148	American Natl Life Ins Co Of TX	0.01%	\$21,395
149	Jefferson Pilot Financial Ins Co	0.01%	\$18,976
150	Symetra Life Ins Co	0.01%	\$18,590
151	Universal Guaranty Life Ins Co	0.01%	\$17,897
152	Republic Western Ins Co	0.01%	\$17,789
153	Equitable Life & Cas Ins Co	0.01%	\$17,436
154	Valley Forge Life Ins Co	0.01%	\$17,145
155	Old Republic Ins Co	0.00%	\$15,674
156	Jackson Natl Life Ins Co	0.00%	\$15,347
157	Connecticut General Life Ins Co	0.00%	\$14,684
158	Penn Mut Life Ins Co	0.00%	\$13,322
159	Cuna Mut Life Ins Co	0.00%	\$12,227
160	Liberty Natl Life Ins Co	0.00%	\$11,476
161	Arch Ins Co	0.00%	\$11,462
162	Citizens Security Life Ins Co	0.00%	\$11,418
163	HCC Life Ins Co	0.00%	\$10,912
164	Kansas City Life Ins Co	0.00%	\$10,854
165	Philadelphia American Life Ins Co	0.00%	\$10,735
166	Chesapeake Life Ins Co	0.00%	\$10,269
167	National Teachers Assoc Life Ins Co	0.00%	\$8,817
168	American Public Life Ins Co	0.00%	\$8,170
169	Commercial Guaranty Cas Ins Co	0.00%	\$7,823
170	Fairmont Premier Ins Co	0.00%	\$7,439
171	Great West Life Assur Co	0.00%	\$7,253
172	Modern Woodmen Of Amer	0.00%	\$7,221
173	Hartford Life & Annuity Ins Co	0.00%	\$7,012
174	Jefferson Natl Life Ins Co	0.00%	\$6,983
175	Veterans Life Ins Co	0.00%	\$6,969
176	Indianapolis Life Ins Co	0.00%	\$5,801

**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

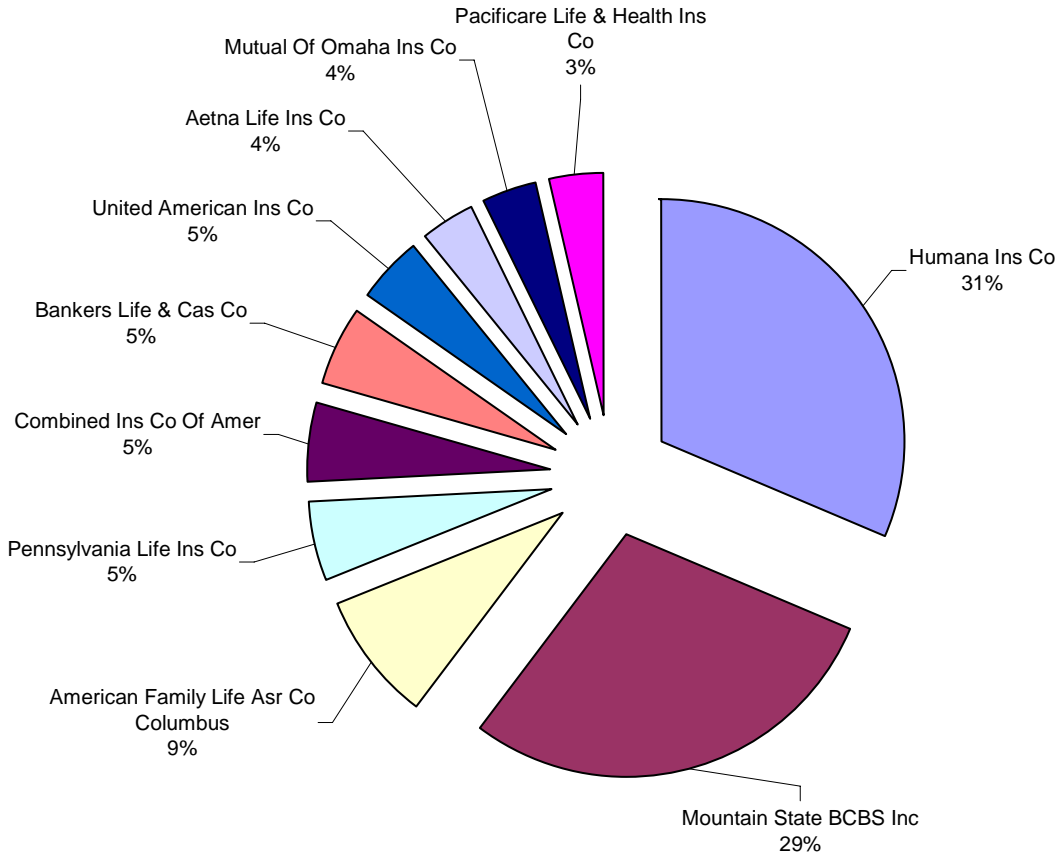
Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	AIG Premier Ins Co	0.00%	\$5,756
178	Shenandoah Life Ins Co	0.00%	\$5,724
179	Commonwealth Ann & Life Ins Co	0.00%	\$5,149
180	Physicians Life Ins Co	0.00%	\$5,022
181	Old American Ins Co	0.00%	\$4,865
182	Mega Life & Health Ins Co The	0.00%	\$4,574
183	American Bankers Life Assur Co Of FL	0.00%	\$4,501
184	Christian Fidelity Life Ins Co	0.00%	\$4,077
185	Genesis Ins Co	0.00%	\$3,973
186	US Bus of the Canada Life Assur Co	0.00%	\$3,798
187	Transamerica Financial Life Ins Co	0.00%	\$3,688
188	Union Labor Life Ins Co	0.00%	\$3,637
189	Colorado Bankers Life Ins Co	0.00%	\$3,169
190	Reliastar Life Ins Co	0.00%	\$3,152
191	American States Ins Co	0.00%	\$3,143
192	Liberty Mut Ins Co	0.00%	\$3,012
193	National States Ins Co	0.00%	\$3,002
194	First Colony Life Ins Co	0.00%	\$2,982
195	Baltimore Life Ins Co	0.00%	\$2,969
196	Starmount Life Ins Co	0.00%	\$2,921
197	American United Life Ins Co	0.00%	\$2,881
198	Idealife Ins Co	0.00%	\$2,635
199	American Ins Co Of TX	0.00%	\$2,633
200	World Corp Ins Co	0.00%	\$2,488
201	American Comm Mut Ins Co	0.00%	\$2,438
202	Sagicor Life Ins Co	0.00%	\$2,235
203	United Of Omaha Life Ins Co	0.00%	\$2,182
204	Security Life Of Denver Ins Co	0.00%	\$2,087
205	Allstate Life Ins Co	0.00%	\$1,977
206	Phoenix Life Ins Co	0.00%	\$1,721
207	Life Ins Co Of North Amer	0.00%	\$1,717
208	MTL Ins Co	0.00%	\$1,647
209	Commercial Travelers Mut Ins Co	0.00%	\$1,587
210	Horace Mann Life Ins Co	0.00%	\$1,523
211	Columbus Life Ins Co	0.00%	\$1,515
212	Teachers Protective Mut Life Ins Co	0.00%	\$1,404
213	American Home Assur Co	0.00%	\$1,382
214	Primerica Life Ins Co	0.00%	\$1,318
215	AAA Life Ins Co	0.00%	\$1,249
216	National Safety Life Ins Co	0.00%	\$1,166
217	Reliance Standard Life Ins Co	0.00%	\$1,151
218	Companion Life Ins Co	0.00%	\$1,124
219	Croatian Fraternal Union Of Amer	0.00%	\$1,074
220	Investors Heritage Life Ins Co	0.00%	\$1,058

**2006 West Virginia Market Share Report  
Individual A & H Type Policies**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	American Capitol Ins Co	0.00%	\$931
222	First Allmerica Fin Life Ins Co	0.00%	\$860
223	John Hancock Life Ins Co (USA)	0.00%	\$490
224	Nationwide Life Ins Co of Amer	0.00%	\$394
225	American Sentinel Ins Co	0.00%	\$334
226	Columbia Universal Life Ins Co	0.00%	\$320
227	Farmers New World Life Ins Co	0.00%	\$304
228	Brokers Natl Life Assur Co	0.00%	\$297
229	United States Life Ins Co In NYC	0.00%	\$296
230	State Automobile Mut Ins Co	0.00%	\$283
231	ING USA Annuity and Life Ins Co	0.00%	\$239
232	Independent Order Of Foresters Us Br	0.00%	\$224
233	First Investors Life Ins Co	0.00%	\$223
234	Great Southern Life Ins Co	0.00%	\$208
235	William Penn Assn	0.00%	\$181
236	Slovene Natl Benefit Society	0.00%	\$172
237	Liberty Life Assur Co Of Boston	0.00%	\$163
238	Federal Ins Co	0.00%	\$152
239	Acacia Life Ins Co	0.00%	\$135
240	Government Employees Ins Co	0.00%	\$133
241	Investors Consolidated Ins Co	0.00%	\$121
242	Unity Mut Life Ins Co	0.00%	\$120
243	Banner Life Ins Co	0.00%	\$113
244	Central Security Life Ins Co	0.00%	\$83
245	Central Natl Ins Co Of Omaha	0.00%	\$79
246	Federal Life Ins Co	0.00%	\$69
247	Security Life Ins Co Of Amer	0.00%	\$63
248	United Family Life Ins Co	0.00%	\$62
249	Jefferson Pilot Lifeamerica Ins Co	0.00%	\$57
250	Reliable Life Ins Co	0.00%	\$56
251	Investors Life Ins Co North Amer	0.00%	\$53
252	Life Ins Co Of The Southwest	0.00%	\$52
253	Conseco Life Ins Co	0.00%	\$46
254	United Liberty Life Ins Co	0.00%	\$1
255	National Cas Co	0.00%	(\$695)

Total for Top 10 Insurers	67.63%	\$223,331,458
Total for All Other Insurers	32.37%	\$106,909,144
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$330,240,602</b>

**Individual A & H Type Policies**

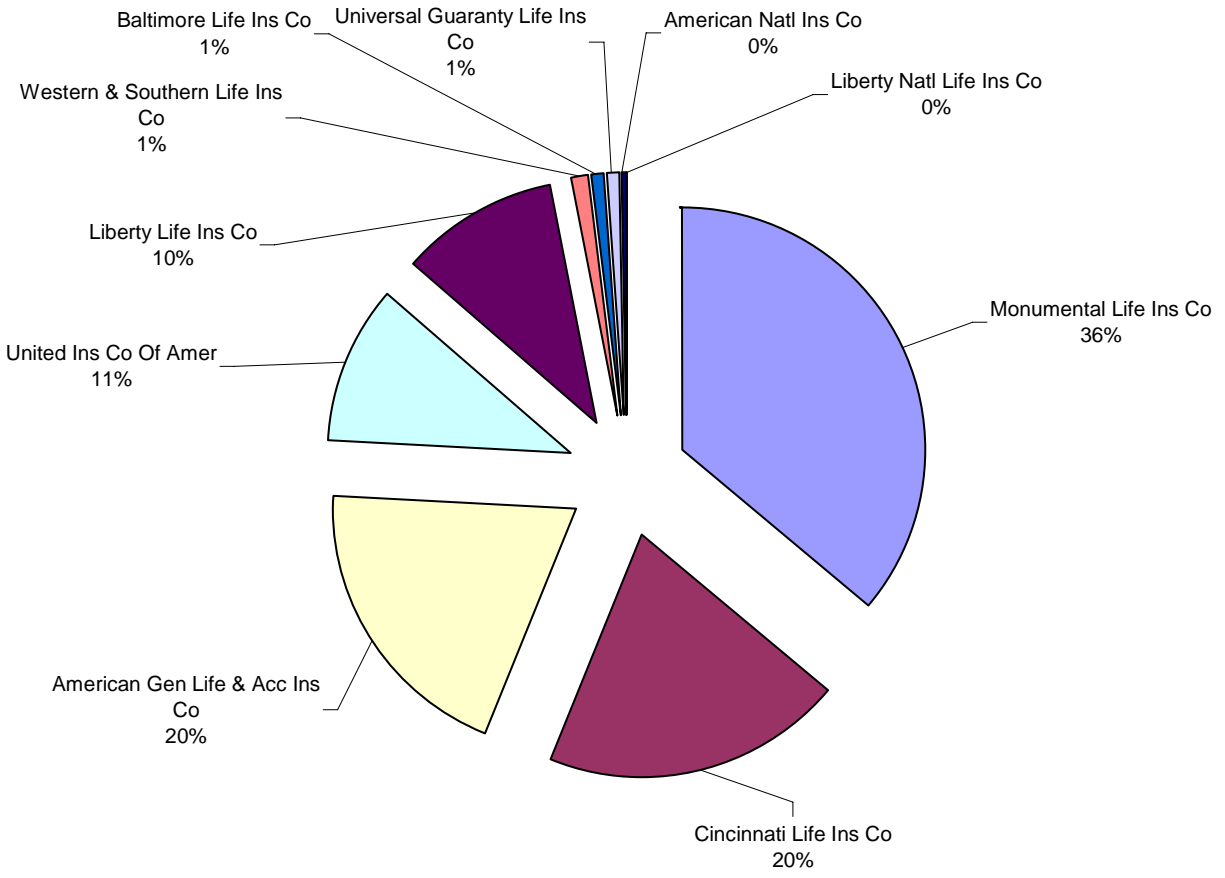


**2006 West Virginia Market Share Report  
Industrial Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Monumental Life Ins Co	36.06%	\$81,016
2	Cincinnati Life Ins Co	20.12%	\$45,204
3	American Gen Life & Acc Ins Co	19.57%	\$43,953
4	United Ins Co Of Amer	10.54%	\$23,679
5	Liberty Life Ins Co	10.44%	\$23,445
6	Western & Southern Life Ins Co	1.12%	\$2,525
7	Baltimore Life Ins Co	0.85%	\$1,916
8	Universal Guaranty Life Ins Co	0.82%	\$1,834
9	American Natl Ins Co	0.26%	\$576
10	Liberty Natl Life Ins Co	0.12%	\$262
11	Unity Mut Life Ins Co	0.05%	\$109
12	Jackson Natl Life Ins Co	0.03%	\$58
13	Union Security Ins Co	0.02%	\$35
14	Citizens Security Life Ins Co	0.02%	\$34
15	American Capitol Ins Co	0.00%	(\$6)

Total for Top 10 Insurers	99.90%	\$224,410
Total for All Other Insurers	0.10%	\$230
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$224,640</b>

**Industrial Life**





**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Northwestern Mut Life Ins Co	9.97%	\$38,440,158
2	State Farm Life Ins Co	5.93%	\$22,854,700
3	Monumental Life Ins Co	5.14%	\$19,824,560
4	Prudential Ins Co Of Amer	3.85%	\$14,819,909
5	Metropolitan Life Ins Co	3.29%	\$12,697,091
6	American Gen Life & Acc Ins Co	3.27%	\$12,613,537
7	New York Life Ins Co	2.80%	\$10,786,191
8	AXA Equitable Life Ins Co	2.59%	\$9,980,051
9	Massachusetts Mut Life Ins Co	2.57%	\$9,888,350
10	Nationwide Life Ins Co	2.30%	\$8,883,934
11	Hartford Life & Annuity Ins Co	1.79%	\$6,880,597
12	John Hancock Life Ins Co (USA)	1.56%	\$6,007,686
13	Guardian Life Ins Co Of Amer	1.45%	\$5,589,747
14	United Of Omaha Life Ins Co	1.43%	\$5,500,731
15	American Gen Life Ins Co	1.38%	\$5,333,719
16	Western & Southern Life Ins Co	1.33%	\$5,116,802
17	Jefferson Pilot Life Ins Co	1.21%	\$4,678,585
18	Pruco Life Ins Co	1.20%	\$4,638,950
19	Primerica Life Ins Co	1.18%	\$4,551,791
20	Allstate Life Ins Co	1.16%	\$4,461,546
21	Hartford Life Ins Co	1.12%	\$4,303,185
22	Erie Family Life Ins Co	1.09%	\$4,189,026
23	New England Life Ins Co	1.02%	\$3,947,579
24	American Income Life Ins Co	0.99%	\$3,825,619
25	New York Life Ins & Annuity Corp	0.98%	\$3,771,425
26	First Colony Life Ins Co	0.96%	\$3,683,299
27	Globe Life & Accident Ins Co	0.93%	\$3,595,343
28	Western Southern Life Assur Co	0.82%	\$3,168,020
29	RiverSource Life Ins Co	0.77%	\$2,985,839
30	Farm Family Life Ins Co	0.75%	\$2,874,007
31	Combined Ins Co Of Amer	0.73%	\$2,802,287
32	Lincoln Natl Life Ins Co	0.72%	\$2,789,359
33	Transamerica Occidental Life Ins Co	0.70%	\$2,707,664
34	Bankers Life & Cas Co	0.64%	\$2,450,396
35	Midland Natl Life Ins Co	0.61%	\$2,347,128
36	Lincoln Benefit Life Co	0.61%	\$2,344,762
37	Valley Forge Life Ins Co	0.58%	\$2,241,450
38	Chase Ins Life and Annuity Co	0.58%	\$2,237,521
39	Horace Mann Life Ins Co	0.56%	\$2,166,717
40	General American Life Ins Co	0.56%	\$2,157,774
41	Pacific Life Ins Co	0.55%	\$2,109,011
42	Jefferson Pilot Financial Ins Co	0.54%	\$2,073,574
43	Reliastar Life Ins Co	0.54%	\$2,066,269
44	Physicians Life Ins Co	0.53%	\$2,044,390

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Empire General Life Assur Corp	0.53%	\$2,026,746
46	John Hancock Life Ins Co	0.52%	\$2,009,296
47	Liberty Life Ins Co	0.52%	\$1,987,640
48	Principal Life Ins Co	0.51%	\$1,967,785
49	Protective Life Ins Co	0.50%	\$1,943,828
50	Metlife Life & Annuity Co of CT	0.49%	\$1,883,630
51	Teachers Ins & Ann Assoc Of Amer	0.48%	\$1,865,410
52	Genworth Life & Annuity Ins Co	0.48%	\$1,835,220
53	MetLife Investors USA Ins Co	0.45%	\$1,750,705
54	Cincinnati Life Ins Co	0.45%	\$1,750,446
55	Boston Mut Life Ins Co	0.45%	\$1,730,209
56	US Branch SunLife Assur Co Of Canada	0.41%	\$1,598,488
57	Nationwide Life And Annuity Ins Co	0.41%	\$1,580,799
58	Motorists Life Ins Co	0.40%	\$1,543,953
59	Gerber Life Ins Co	0.38%	\$1,478,306
60	Provident Life & Accident Ins Co	0.38%	\$1,465,321
61	United American Ins Co	0.38%	\$1,452,939
62	West Coast Life Ins Co	0.37%	\$1,442,365
63	Shenandoah Life Ins Co	0.37%	\$1,421,063
64	USAA Life Ins Co	0.35%	\$1,344,549
65	Old American Ins Co	0.35%	\$1,340,369
66	North American Co Life & Hlth Ins	0.34%	\$1,329,474
67	AIG Life Ins Co	0.34%	\$1,311,389
68	John Hancock Variable Life Ins Co	0.34%	\$1,305,793
69	Security Life Of Denver Ins Co	0.34%	\$1,298,423
70	Universal Guaranty Life Ins Co	0.33%	\$1,270,858
71	Ohio Natl Life Assur Corp	0.32%	\$1,221,427
72	Lafayette Life Ins Co	0.31%	\$1,184,824
73	Colonial Penn Life Ins Co	0.30%	\$1,171,812
74	Banner Life Ins Co	0.30%	\$1,158,007
75	Union Security Ins Co	0.30%	\$1,152,212
76	Minnesota Life Ins Co	0.30%	\$1,147,086
77	Phoenix Life Ins Co	0.30%	\$1,146,762
78	Aviva Life Ins Co	0.29%	\$1,102,607
79	Reassure America Life Ins Co	0.28%	\$1,066,178
80	Mony Life Ins Co	0.27%	\$1,046,612
81	Lincoln Heritage Life Ins Co	0.27%	\$1,044,670
82	CM Life Ins Co	0.27%	\$1,031,048
83	Penn Mut Life Ins Co	0.27%	\$1,024,771
84	Sun Life Assur Co Of Canada US	0.26%	\$1,005,029
85	American Family Life Asr Co Columbus	0.25%	\$965,602
86	Metropolitan Tower Life Ins Co	0.25%	\$957,068
87	Fidelity & Guaranty Life Ins Co	0.24%	\$916,252
88	Colonial Life & Accident Ins Co	0.24%	\$907,070

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	First Investors Life Ins Co	0.23%	\$900,594
90	Indianapolis Life Ins Co	0.23%	\$889,954
91	Standard Life & Accident Ins Co	0.23%	\$876,531
92	Chase Ins Life Co	0.23%	\$874,368
93	American Natl Ins Co	0.22%	\$863,442
94	Kansas City Life Ins Co	0.22%	\$862,122
95	US Financial Life Ins Co	0.22%	\$856,008
96	United Natl Life Ins Co Of Amer	0.19%	\$748,664
97	PHL Variable Ins Co	0.19%	\$742,774
98	Time Ins Co	0.19%	\$720,810
99	Transamerica Life Ins Co	0.18%	\$706,406
100	National Guardian Life Ins Co	0.18%	\$703,896
101	Conseco Life Ins Co	0.18%	\$686,620
102	Union Central Life Ins Co	0.18%	\$685,478
103	Jackson Natl Life Ins Co	0.18%	\$682,923
104	Golden Rule Ins Co	0.17%	\$670,928
105	Connecticut General Life Ins Co	0.17%	\$656,359
106	Metlife Ins Co of CT	0.17%	\$646,763
107	National Life Ins Co	0.16%	\$626,389
108	Amerus Life Ins Co	0.16%	\$617,320
109	Settlers Life Ins Co	0.16%	\$615,990
110	Allianz Life Ins Co Of North Amer	0.16%	\$612,966
111	Mony Life Ins Co Of Amer	0.16%	\$604,394
112	Genworth Life Ins Co	0.15%	\$595,531
113	Mayflower Natl Life Ins Co	0.15%	\$564,622
114	Ohio Natl Life Ins Co	0.14%	\$525,170
115	Great West Life & Annuity Ins Co	0.13%	\$503,487
116	Ohio State Life Ins Co	0.13%	\$501,083
117	Symetra Life Ins Co	0.13%	\$498,621
118	Peoples Benefit Life Ins Co	0.13%	\$497,110
119	Washington Natl Ins Co	0.12%	\$479,303
120	Mid Atlantic Life Ins Co	0.12%	\$459,618
121	US Bus of Crown Life Ins Co	0.12%	\$455,937
122	Security Mut Life Ins Co Of NY	0.12%	\$453,427
123	MML Bay State Life Ins Co	0.12%	\$447,745
124	American Heritage Life Ins Co	0.11%	\$436,443
125	Columbian Life Ins Co	0.11%	\$435,294
126	Bankers Fidelity Life Ins Co	0.11%	\$431,398
127	Ing Life Ins & Annuity Co	0.11%	\$416,140
128	Assurity Life Ins Co	0.11%	\$411,479
129	Hartford Life & Accident Ins Co	0.10%	\$389,743
130	United Ins Co Of Amer	0.10%	\$376,376
131	Life Investors Ins Co Of Amer	0.09%	\$351,959
132	Merit Life Ins Co	0.09%	\$346,649

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Stonebridge Life Ins Co	0.09%	\$338,020
134	Western Reserve Life Assur Co of OH	0.09%	\$337,044
135	Nationwide Life Ins Co of Amer	0.09%	\$336,201
136	American United Life Ins Co	0.09%	\$334,687
137	Baltimore Life Ins Co	0.09%	\$328,534
138	Continental General Ins Co	0.08%	\$321,456
139	First Penn Pacific Life Ins Co	0.08%	\$316,232
140	Americo Financial Life Annuity Ins	0.08%	\$308,815
141	Chesapeake Life Ins Co	0.08%	\$306,433
142	Guarantee Trust Life Ins Co	0.08%	\$306,230
143	Federated Life Ins Co	0.08%	\$305,547
144	Liberty Life Assur Co Of Boston	0.08%	\$300,608
145	AXA Life & Annuity Co	0.08%	\$296,256
146	Garden State Life Ins Co	0.08%	\$296,015
147	Investors Heritage Life Ins Co	0.07%	\$274,376
148	Reliastar Life Ins Co Of NY	0.07%	\$271,495
149	Veterans Life Ins Co	0.07%	\$262,575
150	Aetna Life Ins Co	0.07%	\$251,358
151	Liberty Natl Life Ins Co	0.06%	\$248,752
152	National States Ins Co	0.06%	\$232,374
153	Cuna Mut Ins Society	0.06%	\$226,645
154	Loyal American Life Ins Co	0.06%	\$226,564
155	American Amicable Life Ins Co Of TX	0.06%	\$214,622
156	Great Southern Life Ins Co	0.06%	\$212,395
157	Investors Life Ins Co North Amer	0.06%	\$212,032
158	Trustmark Ins Co	0.05%	\$209,606
159	Sears Life Ins Co	0.05%	\$198,749
160	Pan American Assur Co	0.05%	\$198,523
161	Security Life Ins Co Of Amer	0.05%	\$195,955
162	Farmers & Traders Life Ins Co	0.05%	\$192,013
163	Texas Life Ins Co	0.05%	\$191,706
164	United Investors Life Ins Co	0.05%	\$190,028
165	Acacia Life Ins Co	0.05%	\$187,007
166	American Fidelity Assur Co	0.05%	\$179,193
167	Great American Life Ins Co	0.05%	\$176,164
168	Columbus Life Ins Co	0.05%	\$174,577
169	State Life Ins Co	0.04%	\$169,729
170	NYLife Ins Co Of AZ	0.04%	\$156,379
171	United Teacher Assoc Ins Co	0.04%	\$151,406
172	Ameritas Life Ins Corp	0.03%	\$132,380
173	Fidelity Life Assn	0.03%	\$128,559
174	Ameritas Variable Life Ins Co	0.03%	\$128,080
175	Farmers New World Life Ins Co	0.03%	\$125,315
176	Jefferson Natl Life Ins Co	0.03%	\$124,589

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	AAA Life Ins Co	0.03%	\$119,632
178	Union Fidelity Life Ins Co	0.03%	\$118,664
179	National Western Life Ins Co	0.03%	\$115,454
180	Starmount Life Ins Co	0.03%	\$115,286
181	Philadelphia-United Life Ins Co	0.03%	\$113,896
182	Manhattan Natl Life Ins Co	0.03%	\$112,773
183	Security Benefit Life Ins Co	0.03%	\$112,530
184	US Bus of the Canada Life Assur Co	0.03%	\$111,284
185	MTL Ins Co	0.03%	\$110,423
186	Cuna Mut Life Ins Co	0.03%	\$106,473
187	Conseco Senior Health Ins Co	0.03%	\$105,688
188	Country Life Ins Co	0.03%	\$101,948
189	Surety Life Ins Co	0.02%	\$96,111
190	Commonwealth Ann & Life Ins Co	0.02%	\$94,945
191	Merrill Lynch Life Ins Co	0.02%	\$92,757
192	Universal Underwriters Life Ins Co	0.02%	\$91,809
193	Constitution Life Ins Co	0.02%	\$90,239
194	Union Bankers Ins Co	0.02%	\$79,193
195	United States Life Ins Co In NYC	0.02%	\$73,876
196	Phoenix Life & Annuity Co	0.02%	\$70,254
197	National Benefit Life Ins Co	0.02%	\$70,150
198	American Fidelity Life Ins Co	0.02%	\$67,693
199	Illinois Mut Life Ins Co	0.02%	\$66,435
200	Harleysville Life Ins Co	0.02%	\$65,566
201	AIG SunAmerica Life Assur Co	0.02%	\$63,997
202	ING USA Annuity and Life Ins Co	0.02%	\$61,709
203	TIAA Cref Life Ins Co	0.02%	\$59,940
204	Columbia Universal Life Ins Co	0.02%	\$59,431
205	State Mut Ins Co	0.02%	\$59,164
206	Trans World Assur Co	0.02%	\$59,104
207	Keystone State Life Ins Co	0.01%	\$57,678
208	Penn Ins & Annuity Co	0.01%	\$57,603
209	Presidential Life Ins Co	0.01%	\$56,678
210	Amica Life Ins Co	0.01%	\$55,643
211	Mega Life & Health Ins Co The	0.01%	\$54,055
212	Wilton Reassurance Life Co of NY	0.01%	\$53,535
213	American Capitol Ins Co	0.01%	\$53,469
214	Standard Life Ins Co Of IN	0.01%	\$52,148
215	Conseco Ins Co	0.01%	\$51,642
216	Conseco Health Ins Co	0.01%	\$49,010
217	Unum Life Ins Co Of Amer	0.01%	\$48,760
218	Manhattan Life Ins Co	0.01%	\$48,654
219	World Ins Co	0.01%	\$48,498
220	Government Personnel Mut Life Ins Co	0.01%	\$47,558

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	Paul Revere Variable Annuity Ins Co	0.01%	\$47,391
222	Security Financial Life Ins Co	0.01%	\$47,197
223	Life Ins Co Of The Southwest	0.01%	\$46,639
224	5 Star Life Ins Co	0.01%	\$44,023
225	Continental Assur Co	0.01%	\$43,073
226	United Home Life Ins Co	0.01%	\$43,052
227	Federal Home Life Ins Co	0.01%	\$42,752
228	Unity Mut Life Ins Co	0.01%	\$42,322
229	American Memorial Life Ins Co	0.01%	\$42,127
230	Mid West Natl Life Ins Co Of TN	0.01%	\$40,705
231	Forethought Life Ins Co	0.01%	\$39,670
232	Madison Natl Life Ins Co Inc	0.01%	\$38,681
233	Occidental Life Ins Co Of NC	0.01%	\$38,002
234	Old Republic Life Ins Co	0.01%	\$37,348
235	Kanawha Ins Co	0.01%	\$36,358
236	Reliance Standard Life Ins Co	0.01%	\$36,279
237	Continental Life Ins Co Brentwood	0.01%	\$35,918
238	The Savings Bank Life Ins Co Of MA	0.01%	\$35,782
239	United Fidelity Life Ins Co	0.01%	\$34,895
240	American Bankers Life Assur Co Of FL	0.01%	\$31,078
241	Fidelity Investments Life Ins Co	0.01%	\$30,464
242	Citizens Security Life Ins Co	0.01%	\$29,262
243	Homesteaders Life Co	0.01%	\$29,203
244	Fort Dearborn Life Ins Co	0.01%	\$29,165
245	Colorado Bankers Life Ins Co	0.01%	\$27,896
246	Sentry Life Ins Co	0.01%	\$26,644
247	Bankers Life Ins Co	0.01%	\$26,390
248	Midwestern United Life Ins Co	0.01%	\$25,853
249	Pan American Life Ins Co	0.01%	\$25,640
250	United World Life Ins Co	0.01%	\$25,511
251	Paul Revere Life Ins Co	0.01%	\$25,058
252	First Allmerica Fin Life Ins Co	0.01%	\$24,346
253	Standard Ins Co	0.01%	\$23,500
254	Unity Financial Life Ins Co	0.01%	\$23,057
255	Pennsylvania Life Ins Co	0.01%	\$22,583
256	Life Ins Co Of North Amer	0.01%	\$21,850
257	Pioneer Security Life Ins Co	0.01%	\$20,736
258	Idealife Ins Co	0.01%	\$20,370
259	American Republic Ins Co	0.01%	\$19,909
260	Monarch Life Ins Co	0.01%	\$19,827
261	American Natl Life Ins Co Of TX	0.00%	\$18,852
262	EMC Natl Life Co	0.00%	\$17,747
263	Beneficial Life Ins Co	0.00%	\$17,482
264	Thrivent Life Ins Co	0.00%	\$17,289

**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	Mutual Of Amer Life Ins Co	0.00%	\$17,210
266	Humanadental Ins Co	0.00%	\$14,483
267	Aurora Natl Life Assur Co	0.00%	\$13,579
268	Integrity Life Ins Co	0.00%	\$12,928
269	Great West Life Assur Co	0.00%	\$12,529
270	Central United Life Ins Co	0.00%	\$12,246
271	Columbian Mut Life Ins Co	0.00%	\$11,055
272	American Equity Invest Life Ins Co	0.00%	\$11,053
273	Central Reserve Life Ins Co	0.00%	\$11,006
274	John Alden Life Ins Co	0.00%	\$10,575
275	American Pioneer Life Ins Co	0.00%	\$10,527
276	Pioneer American Ins Co	0.00%	\$10,386
277	Federal Life Ins Co	0.00%	\$9,786
278	Transamerica Financial Life Ins Co	0.00%	\$9,300
279	Sunset Life Ins Co Of Amer	0.00%	\$9,251
280	American Intl Life Assr Co NY	0.00%	\$8,273
281	Guardian Ins & Annuity Co Inc	0.00%	\$7,696
282	Union Labor Life Ins Co	0.00%	\$7,034
283	Delaware American Life Ins Co	0.00%	\$6,281
284	Church Life Ins Corp	0.00%	\$6,268
285	Nationwide Life & Ann Co of Amer	0.00%	\$5,922
286	Oxford Life Ins Co	0.00%	\$5,174
287	HM Life Ins Co	0.00%	\$4,997
288	Family Life Ins Co	0.00%	\$4,754
289	United Family Life Ins Co	0.00%	\$4,743
290	Medico Life Ins Co	0.00%	\$4,434
291	American Health & Life Ins Co	0.00%	\$4,368
292	Alta Health & Life Ins Co	0.00%	\$4,241
293	Molina Healthcare Ins Co	0.00%	\$4,233
294	Central States H & L Co Of Omaha	0.00%	\$4,189
295	VantisLife Ins Co	0.00%	\$4,129
296	Sagicor Life Ins Co	0.00%	\$4,039
297	Kemper Investors Life Ins Co	0.00%	\$3,373
298	Balboa Life Ins Co	0.00%	\$3,185
299	Pacific Life & Annuity Co	0.00%	\$3,166
300	AIG Annuity Ins Co	0.00%	\$3,159
301	Fidelity Security Life Ins Co	0.00%	\$3,029
302	Professional Ins Co	0.00%	\$2,923
303	MetLife Investors Ins Co	0.00%	\$2,750
304	Country Investors Life Assur Co	0.00%	\$2,734
305	Compbenefits Ins Co	0.00%	\$2,659
306	Jefferson Pilot Lifeamerica Ins Co	0.00%	\$2,494
307	Central Security Life Ins Co	0.00%	\$2,360
308	Sunamerica Life Ins Co	0.00%	\$2,232

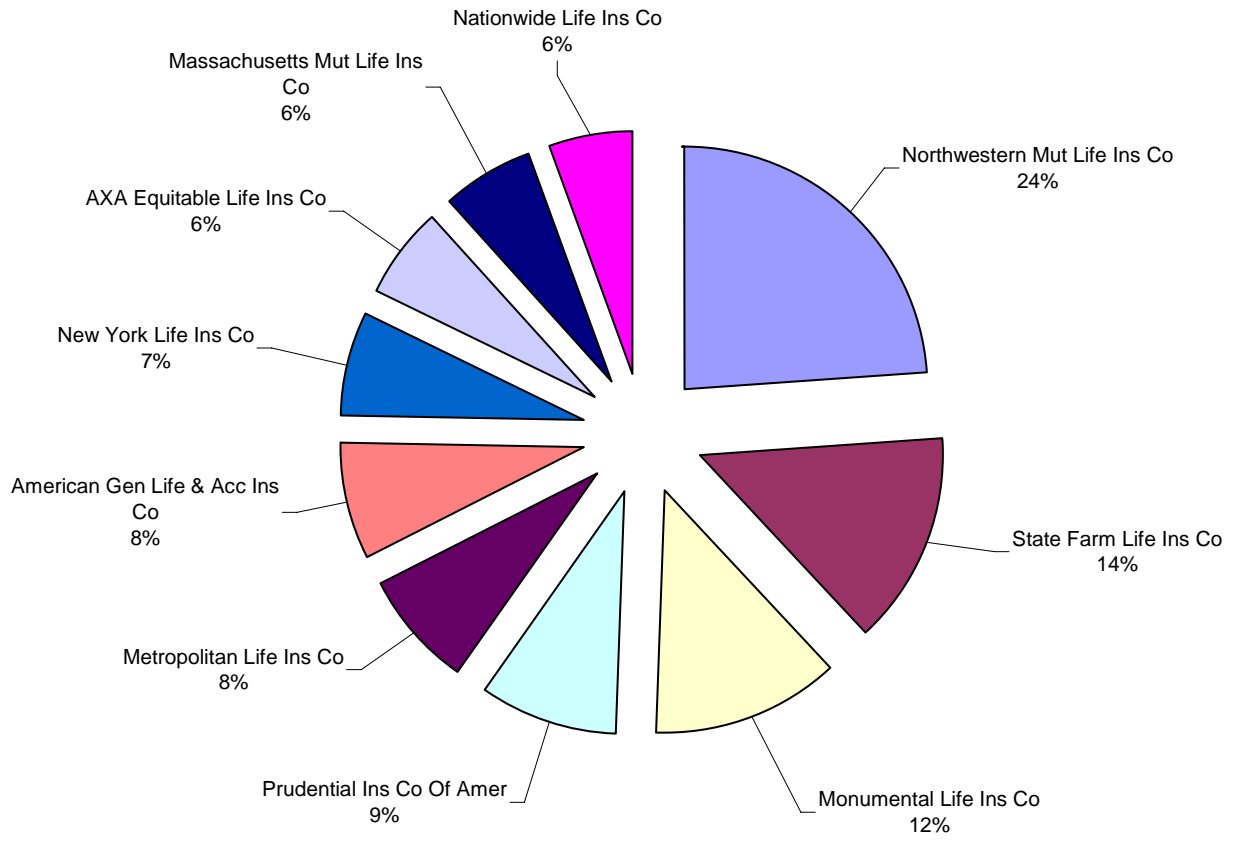
**2006 West Virginia Market Share Report  
Ordinary Life**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
309	CICA Life Ins Co of Amer	0.00%	\$2,159
310	National Teachers Assoc Life Ins Co	0.00%	\$2,143
311	American Progressive L&H Ins Of NY	0.00%	\$2,106
312	Provident Amer Life & Hlth Ins Co	0.00%	\$1,937
313	Liberty Bankers Life Ins Co	0.00%	\$1,874
314	Equitable Life & Cas Ins Co	0.00%	\$1,815
315	Annuity & Life Reassur Amer Inc	0.00%	\$1,813
316	Americom Life & Annuity Ins Co	0.00%	\$1,690
317	Berkshire Life Ins Co of Amer	0.00%	\$1,684
318	HCC Life Ins Co	0.00%	\$1,540
319	Freedom Life Ins Co Of Amer	0.00%	\$1,480
320	Pharmacists Life Ins Co	0.00%	\$1,089
321	Securian Life Ins Co	0.00%	\$1,051
322	Industrial Alliance Pacific Life Ins	0.00%	\$967
323	American Investors Life Ins Co	0.00%	\$938
324	Ullico Life Ins Co	0.00%	\$900
325	Reliable Life Ins Co	0.00%	\$852
326	Celtic Ins Co	0.00%	\$831
327	Investors Consolidated Ins Co	0.00%	\$812
328	Household Life Ins Co	0.00%	\$763
329	Monitor Life Ins Co Of NY	0.00%	\$739
330	Scor Life Ins Co	0.00%	\$734
331	Teachers Protective Mut Life Ins Co	0.00%	\$661
332	Anthem Life Ins Co	0.00%	\$616
333	Pioneer Mut Life Ins Co	0.00%	\$590
334	Members Life Ins Co	0.00%	\$567
335	Employees Life Co Mut	0.00%	\$524
336	Mutual Service Life Ins Co	0.00%	\$456
337	United Liberty Life Ins Co	0.00%	\$455
338	Companion Life Ins Co	0.00%	\$454
339	Symetra Natl Life Ins Co	0.00%	\$293
340	First Health Life & Health Ins Co	0.00%	\$288
341	Christian Fidelity Life Ins Co	0.00%	\$264
342	Unicare Life & Health Ins Co	0.00%	\$194
343	Unified Life Ins Co	0.00%	\$124
344	Standard Security Life Ins Co Of NY	0.00%	\$121
345	Individual Assur Co Life Hlth & Acc	0.00%	\$77
346	American Public Life Ins Co	0.00%	\$60
347	New Era Life Ins Co	0.00%	\$60
348	Marquette Natl Life Ins Co	0.00%	\$35



Total for Top 10 Insurers	41.72%	\$160,788,481
Total for All Other Insurers	58.28%	\$224,639,687
Total for All Insurers	100.00%	\$385,428,168

**Ordinary Life**

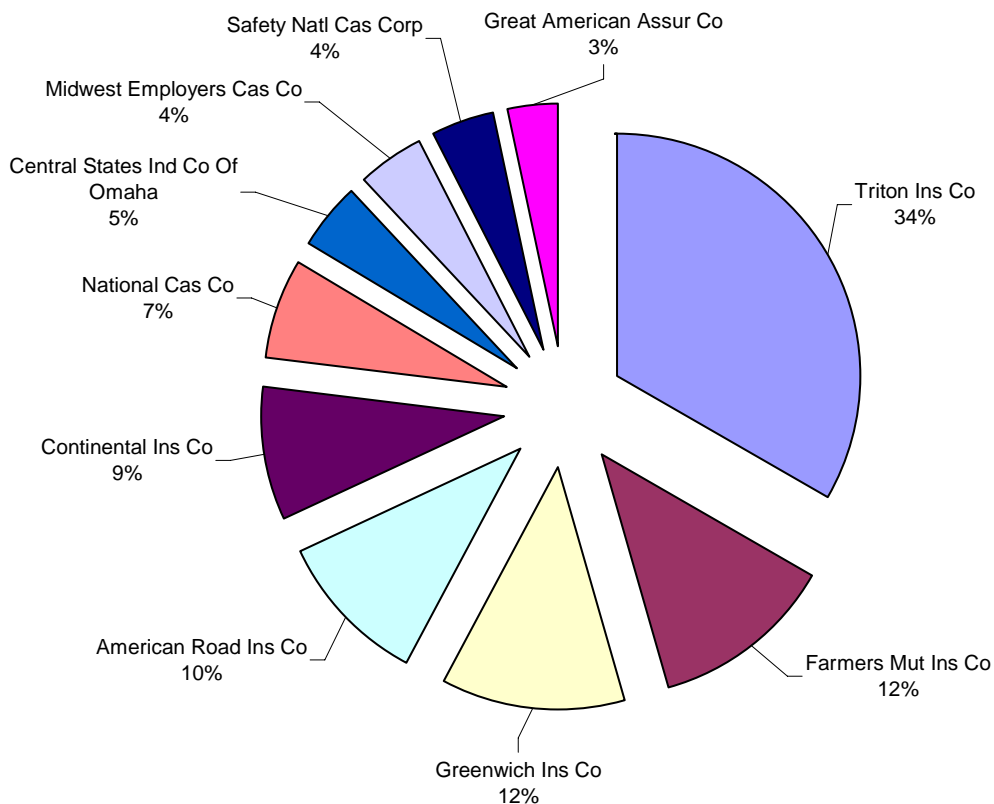


**2006 West Virginia Market Share Report  
Aggregate Write-ins**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Triton Ins Co	27.30%	\$2,049,349
2	Farmers Mut Ins Co	9.93%	\$745,705
3	Greenwich Ins Co	9.92%	\$744,545
4	American Road Ins Co	8.37%	\$628,607
5	Continental Ins Co	7.28%	\$546,217
6	National Cas Co	5.42%	\$406,595
7	Central States Ind Co Of Omaha	3.78%	\$284,014
8	Midwest Employers Cas Co	3.67%	\$275,398
9	Safety Natl Cas Corp	3.23%	\$242,706
10	Great American Assur Co	2.82%	\$211,659
11	American Bankers Ins Co Of FL	2.69%	\$202,148
12	Great American Ins Co	2.04%	\$153,479
13	Stonebridge Casualty Ins Co	1.83%	\$137,087
14	Heritage Ind Co	1.76%	\$132,404
15	Farmers Mech Mut Fire Ins Of WV	1.16%	\$87,070
16	Municipal Mut Ins Co	1.14%	\$85,736
17	Ohio Ind Co	1.07%	\$80,584
18	Universal Underwriters Ins Co	1.04%	\$77,995
19	Yosemite Ins Co	1.00%	\$74,735
20	Great American Alliance Ins Co	0.95%	\$71,120
21	Balboa Ins Co	0.72%	\$54,154
22	American General Ind Co	0.65%	\$49,165
23	Lyndon Property Ins Co	0.45%	\$33,570
24	MIC Prop & Cas Ins Corp	0.34%	\$25,510
25	Voyager Property & Cas Ins Co	0.27%	\$20,056
26	FFG Ins Co	0.22%	\$16,523
27	American Reliable Ins Co	0.21%	\$16,052
28	Fireman's Fund Ins Co	0.18%	\$13,143
29	AIG Premier Ins Co	0.16%	\$12,373
30	Virginia Surety Co Inc	0.15%	\$11,180
31	CIM Ins Corp	0.10%	\$7,218
32	United Fncl Cas Co	0.06%	\$4,506
33	American Security Ins Co	0.02%	\$1,759
34	Employers Reins Corp	0.01%	\$891
35	Allstate Ins Co	0.01%	\$808
36	Gray Ins Co	0.01%	\$796
37	Old United Cas Co	0.01%	\$785
38	Harleysville Mut Ins Co	0.01%	\$675
39	Old Republic Ins Co	0.01%	\$514
40	Old Republic Security Assur Co	0.00%	\$189

Total for Top 10 Insurers	81.72%	\$6,134,795
Total for All Other Insurers	18.28%	\$1,372,225
Total for All Insurers	100.00%	\$7,507,020

### Aggregate Write-ins

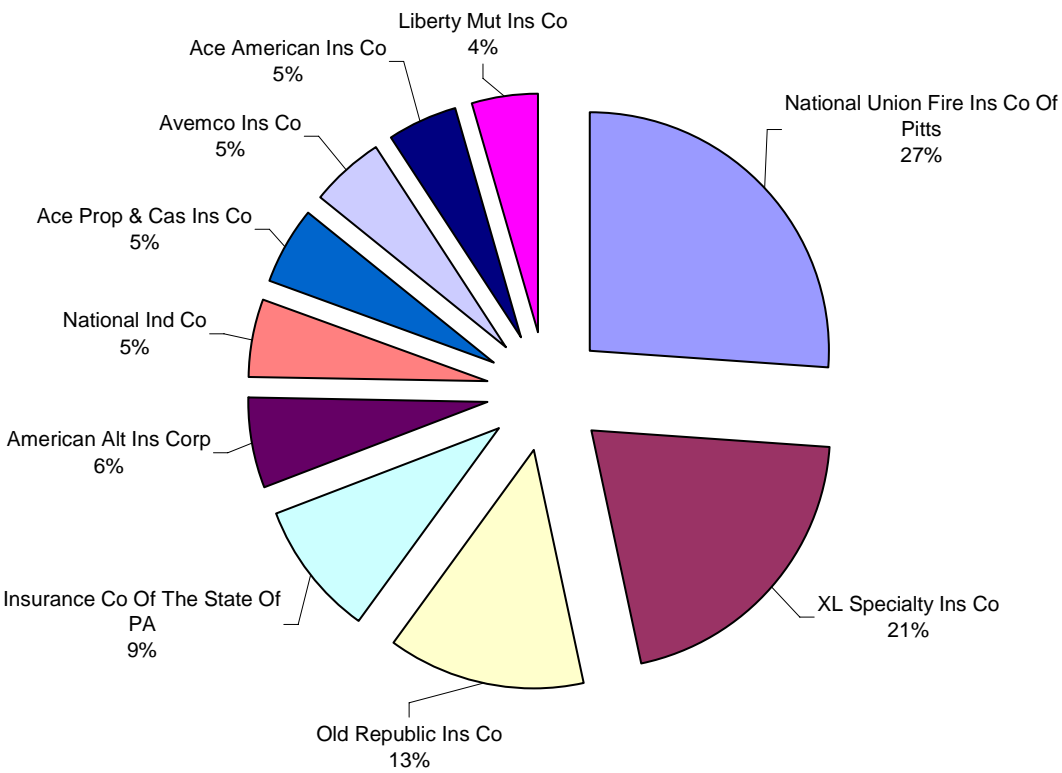


**2006 West Virginia Market Share Report  
Aircraft**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	National Union Fire Ins Co Of Pitts	22.31%	\$979,547
2	XL Specialty Ins Co	17.44%	\$765,752
3	Old Republic Ins Co	11.37%	\$499,090
4	Insurance Co Of The State Of PA	7.85%	\$344,745
5	American Alt Ins Corp	5.17%	\$226,999
6	National Ind Co	4.61%	\$202,533
7	Ace Prop & Cas Ins Co	4.36%	\$191,346
8	Avemco Ins Co	4.28%	\$188,109
9	Ace American Ins Co	4.07%	\$178,629
10	Liberty Mut Ins Co	3.75%	\$164,498
11	American Natl Prop & Cas Co	2.89%	\$126,856
12	Zurich American Ins Co	2.89%	\$126,707
13	General Rein Corp	1.87%	\$82,252
14	National Liab & Fire Ins Co	1.87%	\$82,249
15	Hartford Fire In Co	1.31%	\$57,379
16	Westchester Fire Ins Co	1.30%	\$57,281
17	Tokio Marine & Nichido Fire Ins Co	0.95%	\$41,845
18	Mitsui Sumitomo Ins Co of Amer	0.72%	\$31,539
19	Phoenix Ind Ins Co	0.44%	\$19,463
20	Clarendon Natl Ins Co	0.35%	\$15,192
21	US Specialty Ins Co	0.17%	\$7,546
22	Converium Ins North Amer Inc	0.01%	\$273
23	Allstate Ins Co	0.00%	\$100
24	Praetorian Ins Co	0.00%	\$54
25	Illinois Natl Ins Co	0.00%	(\$30)

Total for Top 10 Insurers	85.22%	\$3,741,248
Total for All Other Insurers	14.78%	\$648,706
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$4,389,954</b>

**Aircraft**



**2006 West Virginia Market Share Report  
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	18.75%	\$4,982,022
2	Farm Family Cas Ins Co	8.96%	\$2,380,980
3	American Modern Home Ins Co	4.79%	\$1,271,488
4	St Paul Fire & Marine Ins Co	4.56%	\$1,210,383
5	State Auto Prop & Cas Ins Co	4.13%	\$1,097,678
6	Westfield Ins Co	3.64%	\$967,264
7	Great American Assur Co	3.22%	\$856,060
8	Farmers Mech Mut Fire Ins Of WV	3.03%	\$805,554
9	W Va Ins Co	2.73%	\$724,530
10	Westchester Fire Ins Co	2.64%	\$700,618
11	Nationwide Mut Fire Ins Co	2.45%	\$651,398
12	Continental Cas Co	2.35%	\$624,289
13	Cincinnati Ins Co	2.21%	\$587,694
14	American Guarantee & Liability Ins	2.06%	\$548,485
15	General Ins Co Of Amer	2.01%	\$534,446
16	Ace Prop & Cas Ins Co	1.96%	\$519,940
17	American Security Ins Co	1.91%	\$507,431
18	RSUI Ind Co	1.78%	\$472,627
19	Allianz Global Risks US Ins Co	1.64%	\$434,859
20	State Automobile Mut Ins Co	1.55%	\$412,856
21	Travelers Ind Co	1.46%	\$388,888
22	Erie Ins Prop & Cas Co	1.41%	\$374,010
23	Travelers Property Cas Co Of Amer	1.20%	\$317,485
24	AXIS Reins Co	1.18%	\$312,684
25	Westport Ins Corp	1.05%	\$278,694
26	Balboa Ins Co	0.98%	\$261,528
27	Safe Ins Co	0.95%	\$251,919
28	Liberty Mut Fire Ins Co	0.91%	\$242,931
29	Municipal Mut Ins Co	0.80%	\$213,456
30	Farmers Mut Ins Co	0.76%	\$202,363
31	St Paul Mercury Ins Co	0.72%	\$190,696
32	XL Ins Amer Inc	0.64%	\$170,653
33	Allstate Ins Co	0.57%	\$151,165
34	American Natl Prop & Cas Co	0.52%	\$138,681
35	United States Fire Ins Co	0.51%	\$135,328
36	Pan Handle Farmers Mut Ins Co Of WV	0.49%	\$129,377
37	Sentry Select Ins Co	0.44%	\$116,757
38	West Virginia Farmers Mut Ins Assoc	0.41%	\$110,060
39	Scottsdale Ind Co	0.41%	\$109,643
40	Empire Fire & Marine Ins Co	0.40%	\$107,135
41	Pennsylvania Lumbermen's Mut Ins	0.40%	\$106,130
42	Universal Underwriters Ins Co	0.39%	\$103,591
43	USAA	0.38%	\$100,092
44	Safeco Ins Co Of Amer	0.32%	\$84,494

**2006 West Virginia Market Share Report  
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Affiliated Fm Ins Co	0.31%	\$82,063
46	Tokio Marine & Nichido Fire Ins Co	0.30%	\$79,289
47	Travelers Ind Co Of CT	0.30%	\$78,702
48	Motorists Mut Ins Co	0.27%	\$72,057
49	Ohio Farmers Ins Co	0.25%	\$65,309
50	Discover Prop & Cas Ins Co	0.23%	\$60,071
51	Zurich American Ins Co	0.22%	\$58,751
52	Seneca Ins Co Inc	0.21%	\$56,199
53	Lumbermen's Underwriting Alliance	0.20%	\$54,034
54	Federated Mut Ins Co	0.20%	\$52,423
55	Property & Cas Ins Co Of Hartford	0.19%	\$50,776
56	Arch Ins Co	0.19%	\$49,593
57	Independent Mut Fire Ins Co	0.18%	\$47,800
58	Northland Ins Co	0.18%	\$47,023
59	Greenwich Ins Co	0.17%	\$44,635
60	St Paul Protective Ins Co	0.17%	\$44,398
61	North American Specialty Ins Co	0.16%	\$43,385
62	American States Ins Co	0.15%	\$39,817
63	US Fidelity & Guaranty Co	0.15%	\$38,901
64	USAA Cas Ins Co	0.14%	\$36,592
65	Harco Natl Ins Co	0.13%	\$33,726
66	Automobile Ins Co Of Hartford CT	0.10%	\$26,423
67	Selective Ins Co Of Amer	0.10%	\$26,345
68	American Economy Ins Co	0.09%	\$25,204
69	Alea North America Ins Co	0.09%	\$24,867
70	Travelers Ind Co Of Amer	0.09%	\$23,617
71	United Cas Ins Co Of Amer	0.09%	\$23,029
72	Lititz Mut Ins Co	0.08%	\$22,319
73	American Reliable Ins Co	0.08%	\$22,150
74	Horace Mann Ins Co	0.08%	\$20,802
75	Hartford Ins Co Of The Midwest	0.07%	\$19,797
76	American Family Home Ins Co	0.07%	\$17,834
77	Nationwide Agribusiness Ins Co	0.06%	\$17,159
78	Fidelity & Guaranty Ins Co	0.06%	\$15,968
79	Hartford Underwriters Ins Co	0.06%	\$15,039
80	Markel Ins Co	0.05%	\$14,159
81	North Pointe Ins Co	0.05%	\$13,844
82	Charter Oak Fire Ins Co	0.05%	\$12,984
83	Nationwide Mut Ins Co	0.05%	\$12,938
84	Liberty Ins Corp	0.04%	\$11,901
85	Ohio Cas Ins Co	0.04%	\$10,895
86	Praetorian Ins Co	0.04%	\$10,411
87	Hartford Fire In Co	0.03%	\$8,536
88	First Natl Ins Co Of Amer	0.03%	\$8,039

**2006 West Virginia Market Share Report  
Allied Lines**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	State Natl Ins Co Inc	0.03%	\$8,000
90	MutualAid Exchange	0.03%	\$7,565
91	Federated Service Ins Co	0.03%	\$7,234
92	Employers Ins of Wausau	0.03%	\$7,194
93	American Modern Select Ins Co	0.03%	\$6,900
94	Verlan Fire Ins Co MD	0.02%	\$6,592
95	Guideone Specialty Mut Ins Co	0.02%	\$6,246
96	Fidelity & Guaranty Ins Underwriters	0.02%	\$6,198
97	Atlantic Specialty Ins Co	0.02%	\$6,015
98	Maryland Cas Co	0.02%	\$5,789
99	Hartford Cas Ins Co	0.02%	\$5,042
100	Fidelity Natl Ins Co	0.02%	\$4,780
101	Amica Mut Ins Co	0.02%	\$4,596
102	Federated Rural Electric Ins Exch	0.02%	\$4,514
103	SUA Ins Co	0.01%	\$3,598
104	Employers Mut Cas Co	0.01%	\$3,289
105	Harleysville Mut Ins Co	0.01%	\$2,939
106	Transguard Ins Co Of Amer Inc	0.01%	\$2,885
107	Federal Ins Co	0.01%	\$2,832
108	Church Mut Ins Co	0.01%	\$2,783
109	Armed Forces Ins Exchange	0.01%	\$2,758
110	St Paul Guardian Ins Co	0.01%	\$2,388
111	Bituminous Cas Corp	0.01%	\$2,231
112	Colonial American Cas & Surety Co	0.01%	\$2,100
113	Fidelity & Deposit Co Of MD	0.01%	\$1,883
114	Amerisure Mut Ins Co	0.01%	\$1,837
115	West American Ins Co	0.01%	\$1,795
116	National Farmers Union Prop & Cas	0.01%	\$1,597
117	Great American Ins Co of NY	0.00%	\$1,224
118	DaimlerChrysler Ins Co	0.00%	\$1,202
119	Phoenix Ins Co	0.00%	\$1,095
120	Star Ins Co	0.00%	\$1,065
121	Sentry Ins A Mut Co	0.00%	\$1,034
122	Firemans Fund Ins Co	0.00%	\$1,014
123	Diamond State Ins Co	0.00%	\$889
124	American Fire & Cas Co	0.00%	\$885
125	Regis Ins Co	0.00%	\$730
126	American Ins Co	0.00%	\$715
127	Assurance Co Of Amer	0.00%	\$663
128	Standard Guaranty Ins Co	0.00%	\$625
129	American Agri Business Ins Co	0.00%	\$555
130	Westfield Natl Ins Co	0.00%	\$510
131	Garrison Property and Cas Ins Co	0.00%	\$456
132	Granite State Ins Co	0.00%	\$437

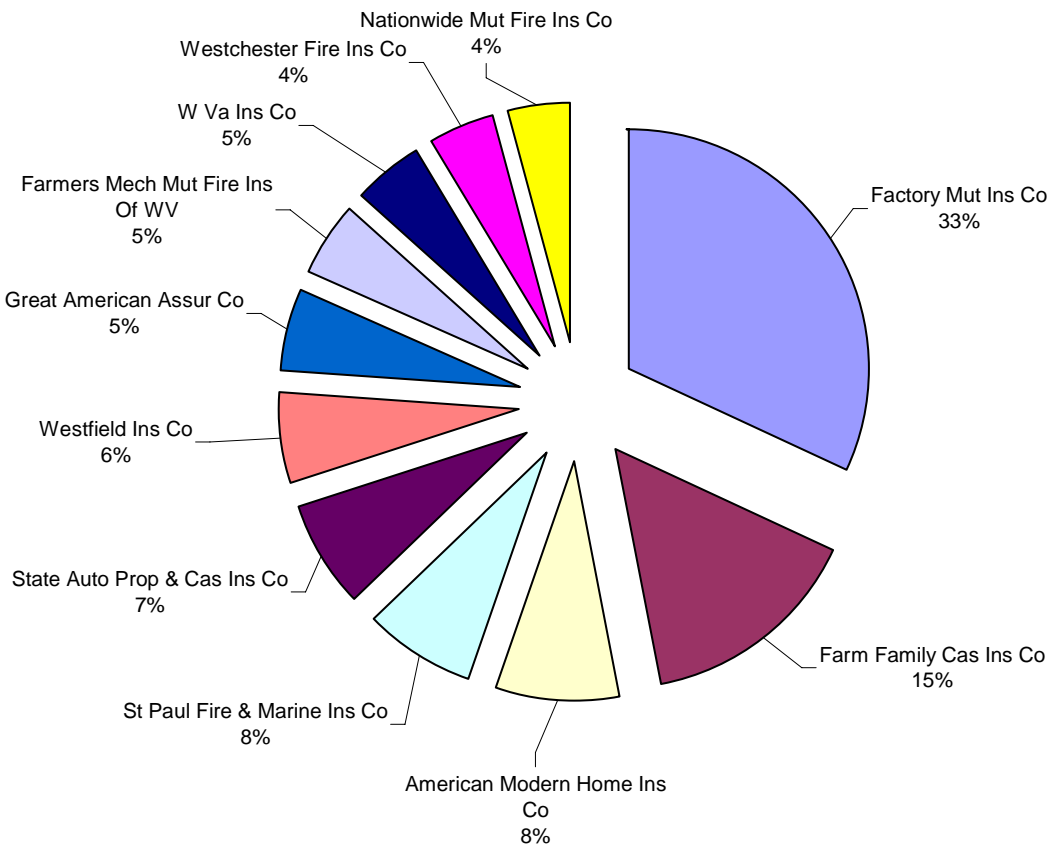


**2006 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	T.H.E. Ins Co	0.00%	\$384
134	Great American Ins Co	0.00%	\$292
135	Vigilant Ins Co	0.00%	\$268
136	RLI Ins Co	0.00%	\$256
137	OneBeacon America Ins Co	0.00%	\$228
138	New Hampshire Ins Co	0.00%	\$206
139	Farmland Mut Ins Co	0.00%	\$169
140	Electric Ins Co	0.00%	\$169
141	Nationwide Prop & Cas Ins Co	0.00%	\$156
142	Wausau Business Ins Co	0.00%	\$137
143	American Cas Co Of Reading PA	0.00%	\$124
144	Encompass Ind Co	0.00%	\$119
145	American Bankers Ins Co Of FL	0.00%	\$114
146	USAA General Ind Co	0.00%	\$110
147	Utica Mut Ins Co	0.00%	\$101
148	Hanover Ins Co	0.00%	\$95
149	Brotherhood Mut Ins Co	0.00%	\$89
150	Great Northern Ins Co	0.00%	\$83
151	Liberty Mut Ins Co	0.00%	\$82
152	Sentinel Ins Co Ltd	0.00%	\$67
153	Valley Forge Ins Co	0.00%	\$57
154	Wausau Underwriters Ins Co	0.00%	\$48
155	Sompo Japan Ins Co of Amer	0.00%	\$35
156	Northern Ins Co Of NY	0.00%	\$28
157	Mitsui Sumitomo Ins Co of Amer	0.00%	\$26
158	QBE Ins Corp	0.00%	\$18
159	Clarendon Natl Ins Co	0.00%	\$7
160	Stonington Ins Co	-0.01%	(\$1,642)

Total for Top 10 Insurers	56.45%	\$14,996,577
Total for All Other Insurers	43.55%	\$11,568,094
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$26,564,671</b>

**Allied Lines**



**2006 West Virginia Market Share Report  
Boiler And Machinery**

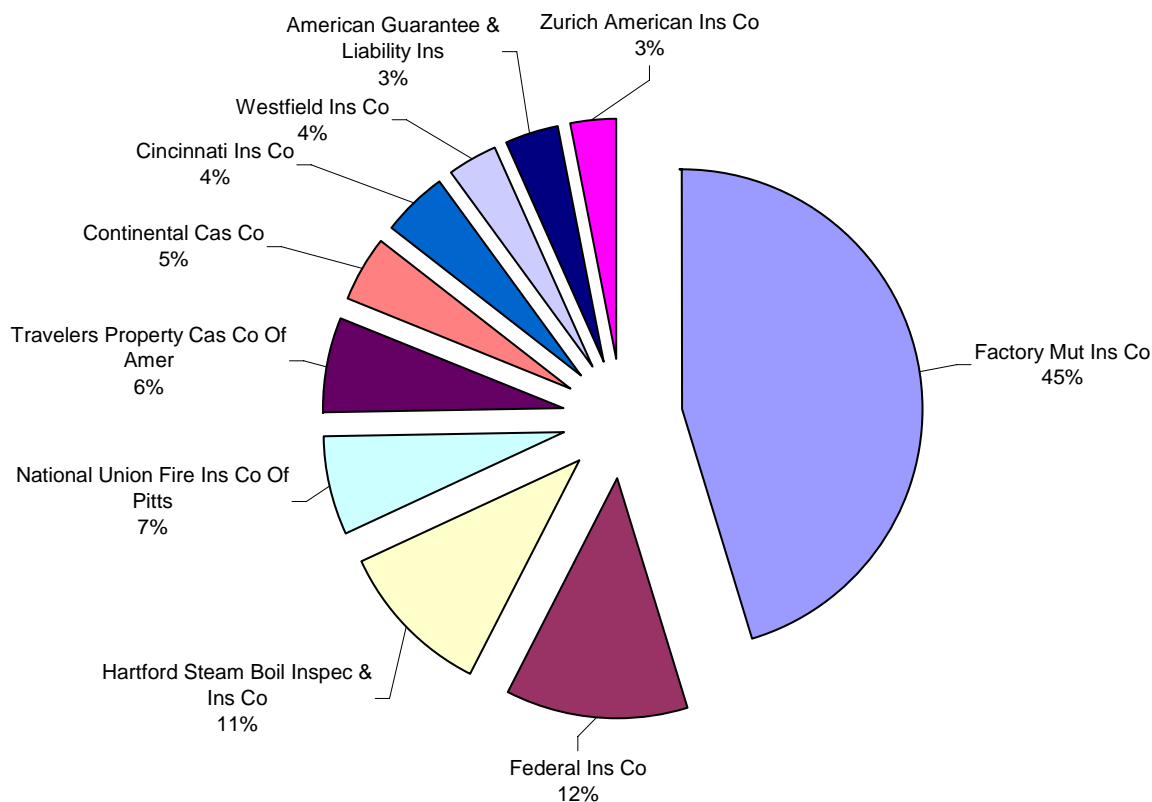
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Factory Mut Ins Co	33.70%	\$1,874,680
2	Federal Ins Co	9.01%	\$501,257
3	Hartford Steam Boil Inspec & Ins Co	7.86%	\$437,420
4	National Union Fire Ins Co Of Pitts	5.11%	\$284,147
5	Travelers Property Cas Co Of Amer	4.58%	\$254,614
6	Continental Cas Co	3.47%	\$192,789
7	Cincinnati Ins Co	3.18%	\$176,673
8	Westfield Ins Co	2.62%	\$146,022
9	American Guarantee & Liability Ins	2.57%	\$143,197
10	Zurich American Ins Co	2.31%	\$128,466
11	XL Ins Amer Inc	1.95%	\$108,662
12	Nationwide Mut Ins Co	1.90%	\$105,502
13	Birmingham Fire Ins Co Of PA	1.85%	\$103,146
14	St Paul Fire & Marine Ins Co	1.63%	\$90,813
15	Motorists Mut Ins Co	1.27%	\$70,610
16	Nationwide Prop & Cas Ins Co	1.25%	\$69,330
17	AXIS Reins Co	1.23%	\$68,362
18	Brotherhood Mut Ins Co	1.19%	\$65,960
19	Allianz Global Risks US Ins Co	0.99%	\$55,023
20	Travelers Ind Co	0.88%	\$48,805
21	Federated Mut Ins Co	0.82%	\$45,556
22	Universal Underwriters Ins Co	0.74%	\$41,271
23	Travelers Ind Co Of CT	0.72%	\$40,176
24	Westport Ins Corp	0.69%	\$38,518
25	Lumbermens Underwriting Alliance	0.62%	\$34,583
26	Affiliated Fm Ins Co	0.57%	\$31,892
27	Phoenix Ins Co	0.57%	\$31,643
28	Pennsylvania Lumbermens Mut Ins	0.53%	\$29,314
29	Vigilant Ins Co	0.53%	\$29,266
30	State Automobile Mut Ins Co	0.52%	\$28,734
31	State Auto Prop & Cas Ins Co	0.52%	\$28,699
32	Great Northern Ins Co	0.47%	\$25,927
33	St Paul Mercury Ins Co	0.45%	\$24,794
34	Granite State Ins Co	0.40%	\$22,508
35	Arch Ins Co	0.39%	\$21,571
36	US Fidelity & Guaranty Co	0.34%	\$18,752
37	Allstate Ins Co	0.27%	\$14,886
38	Scottsdale Ind Co	0.26%	\$14,308
39	Nationwide Mut Fire Ins Co	0.25%	\$14,185
40	Hartford Fire In Co	0.23%	\$12,641
41	Great American Ins Co of NY	0.18%	\$10,152
42	Tokio Marine & Nichido Fire Ins Co	0.17%	\$9,320
43	Nationwide Agribusiness Ins Co	0.14%	\$7,858
44	Praetorian Ins Co	0.12%	\$6,595

**2006 West Virginia Market Share Report  
Boiler And Machinery**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	New Hampshire Ins Co	0.08%	\$4,370
46	Travelers Ind Co Of Amer	0.08%	\$4,241
47	St Paul Protective Ins Co	0.07%	\$3,901
48	Pacific Ind Co	0.07%	\$3,823
49	American Economy Ins Co	0.06%	\$3,574
50	Fidelity & Guaranty Ins Co	0.06%	\$3,262
51	Discover Prop & Cas Ins Co	0.05%	\$2,989
52	Regis Ins Co	0.05%	\$2,849
53	Ace American Ins Co	0.04%	\$2,387
54	Genesis Ins Co	0.04%	\$2,100
55	American States Ins Co	0.04%	\$2,035
56	General Ins Co Of Amer	0.03%	\$1,944
57	Fidelity & Guaranty Ins Underwriters	0.03%	\$1,483
58	American Home Assur Co	0.03%	\$1,469
59	Verlan Fire Ins Co MD	0.03%	\$1,425
60	Charter Oak Fire Ins Co	0.03%	\$1,408
61	Fidelity & Deposit Co Of MD	0.02%	\$1,166
62	Federated Service Ins Co	0.02%	\$1,085
63	North Pointe Ins Co	0.02%	\$1,065
64	Great American Alliance Ins Co	0.02%	\$1,046
65	Illinois Natl Ins Co	0.02%	\$1,036
66	Stonington Ins Co	0.02%	\$933
67	Florists Mut Ins Co	0.02%	\$909
68	Ohio Cas Ins Co	0.01%	\$833
69	Atlantic Specialty Ins Co	0.01%	\$824
70	Property & Cas Ins Co Of Hartford	0.01%	\$787
71	Employers Mut Cas Co	0.01%	\$434
72	Ace Prop & Cas Ins Co	0.01%	\$379
73	Greenwich Ins Co	0.01%	\$335
74	First Natl Ins Co Of Amer	0.01%	\$311
75	St Paul Guardian Ins Co	0.00%	\$248
76	Hartford Ins Co Of The Midwest	0.00%	\$229
77	Twin City Fire Ins Co	0.00%	\$222
78	DaimlerChrysler Ins Co	0.00%	\$96
79	Seneca Ins Co Inc	0.00%	\$1
80	Great American Ins Co	0.00%	(\$184)

Total for Top 10 Insurers	74.40%	\$4,139,265
Total for All Other Insurers	25.60%	\$1,424,377
Total for All Insurers	100.00%	\$5,563,642

### Boiler And Machinery



**2006 West Virginia Market Share Report  
Burglary And Theft**

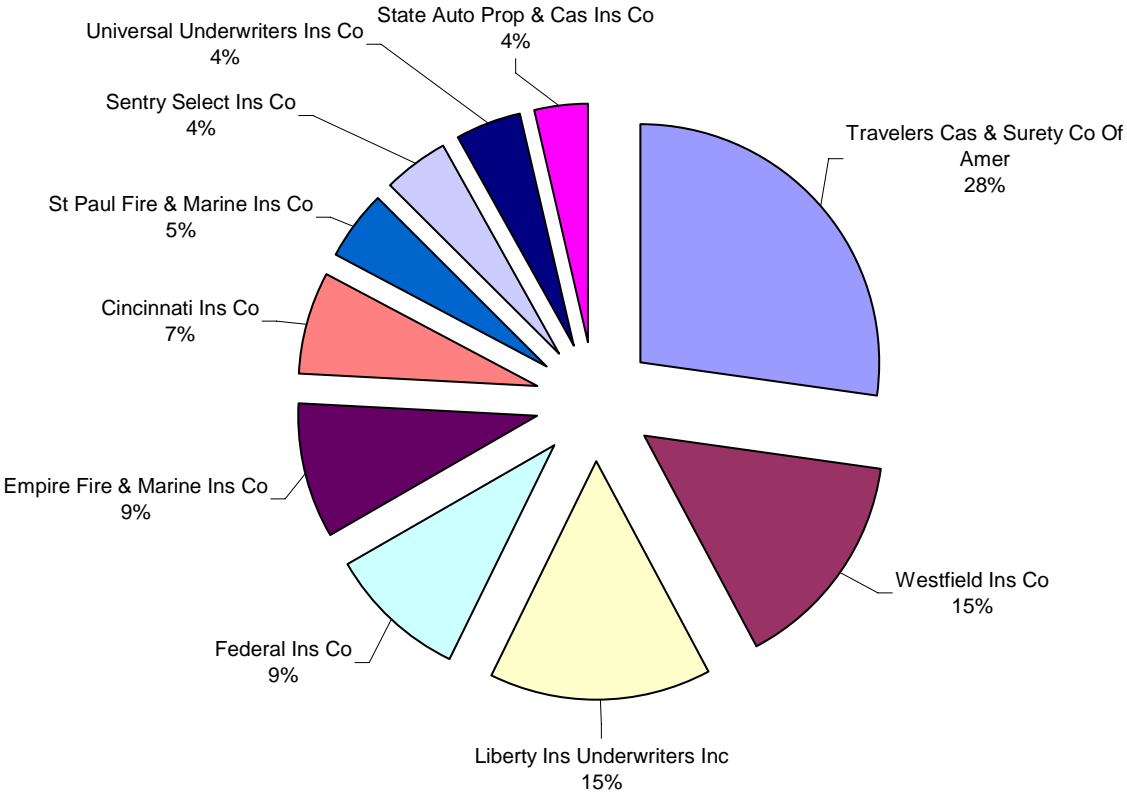
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	22.62%	\$103,525
2	Westfield Ins Co	12.67%	\$58,001
3	Liberty Ins Underwriters Inc	12.52%	\$57,282
4	Federal Ins Co	7.79%	\$35,653
5	Empire Fire & Marine Ins Co	7.71%	\$35,277
6	Cincinnati Ins Co	5.79%	\$26,515
7	St Paul Fire & Marine Ins Co	3.88%	\$17,740
8	Sentry Select Ins Co	3.74%	\$17,138
9	Universal Underwriters Ins Co	3.72%	\$17,039
10	State Auto Prop & Cas Ins Co	3.01%	\$13,777
11	State Automobile Mut Ins Co	2.62%	\$12,013
12	Hartford Fire In Co	1.68%	\$7,667
13	Motorists Mut Ins Co	1.57%	\$7,197
14	Federated Mut Ins Co	1.25%	\$5,710
15	Harco Natl Ins Co	1.05%	\$4,797
16	Executive Risk Ind Inc	0.82%	\$3,739
17	Southern States Ins Exch	0.56%	\$2,572
18	Zurich American Ins Co	0.52%	\$2,396
19	Twin City Fire Ins Co	0.47%	\$2,168
20	Allstate Ins Co	0.41%	\$1,895
21	Independent Mut Fire Ins Co	0.37%	\$1,686
22	Erie Ins Prop & Cas Co	0.35%	\$1,581
23	Fidelity & Deposit Co Of MD	0.34%	\$1,573
24	Great American Assur Co	0.34%	\$1,537
25	National Union Fire Ins Co Of Pitts	0.31%	\$1,431
26	St Paul Mercury Ins Co	0.29%	\$1,330
27	Farmington Cas Co	0.26%	\$1,200
28	American Hardware Mut Ins Co	0.26%	\$1,199
29	Praetorian Ins Co	0.25%	\$1,140
30	Nationwide Mut Fire Ins Co	0.24%	\$1,097
31	XL Ins Amer Inc	0.23%	\$1,041
32	American States Ins Co	0.22%	\$990
33	Harleysville Mut Ins Co	0.22%	\$987
34	Continental Cas Co	0.20%	\$919
35	Scottsdale Ind Co	0.20%	\$905
36	Greenwich Ins Co	0.16%	\$746
37	Westport Ins Corp	0.15%	\$670
38	American Economy Ins Co	0.12%	\$559
39	Discover Prop & Cas Ins Co	0.10%	\$455
40	Federated Service Ins Co	0.09%	\$425
41	General Ins Co Of Amer	0.08%	\$366
42	Selective Ins Co Of Amer	0.08%	\$362
43	Ohio Farmers Ins Co	0.07%	\$316
44	Safeco Ins Co Of Amer	0.07%	\$305

**2006 West Virginia Market Share Report  
Burglary And Theft**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Travelers Ind Co Of Amer	0.06%	\$280
46	Federated Rural Electric Ins Exch	0.06%	\$270
47	Liberty Mut Ins Co	0.05%	\$240
48	Great American Ins Co of NY	0.05%	\$216
49	Travelers Cas & Surety Co	0.05%	\$210
50	Pennsylvania Lumbermens Mut Ins	0.04%	\$182
51	Great American Ins Co	0.04%	\$178
52	Charter Oak Fire Ins Co	0.03%	\$158
53	Nationwide Mut Ins Co	0.03%	\$122
54	Regent Ins Co	0.02%	\$111
55	Ohio Cas Ins Co	0.02%	\$102
56	Great Northern Ins Co	0.02%	\$100
57	Employers Mut Cas Co	0.02%	\$100
58	Tokio Marine & Nichido Fire Ins Co	0.02%	\$95
59	Vigilant Ins Co	0.02%	\$77
60	Philadelphia Ind Ins Co	0.02%	\$76
61	Church Mut Ins Co	0.01%	\$63
62	Travelers Ind Co Of CT	0.01%	\$56
63	Travelers Property Cas Co Of Amer	0.01%	\$53
64	Travelers Ind Co	0.01%	\$43
65	Sentry Ins A Mut Co	0.00%	\$10
66	RLI Ins Co	0.00%	\$9
67	American Automobile Ins Co	0.00%	(\$1)
68	Stonington Ins Co	0.00%	(\$1)
69	Arch Ins Co	0.00%	(\$12)

Total for Top 10 Insurers	83.46%	\$381,947
Total for All Other Insurers	16.54%	\$75,711
Total for All Insurers	100.00%	\$457,658

**Burglary And Theft**





## 2006 West Virginia Market Share Report Commercial Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	9.14%	\$15,981,095
2	Westfield Ins Co	7.41%	\$12,966,896
3	State Farm Mut Auto Ins Co	5.63%	\$9,848,654
4	National Union Fire Ins Co Of Pitts	5.62%	\$9,824,877
5	National Liab & Fire Ins Co	4.23%	\$7,399,180
6	Travelers Property Cas Co Of Amer	4.09%	\$7,160,019
7	National Cas Co	3.95%	\$6,909,637
8	Cincinnati Ins Co	3.57%	\$6,244,647
9	Nationwide Mut Ins Co	2.54%	\$4,436,638
10	Northland Ins Co	2.45%	\$4,289,366
11	Empire Fire & Marine Ins Co	2.31%	\$4,036,848
12	Canal Ins Co	2.25%	\$3,931,018
13	St Paul Fire & Marine Ins Co	2.17%	\$3,789,964
14	Federal Ins Co	2.15%	\$3,762,757
15	State Auto Prop & Cas Ins Co	2.06%	\$3,609,401
16	Sentry Select Ins Co	1.73%	\$3,027,437
17	American Alt Ins Corp	1.48%	\$2,581,478
18	Lincoln General Ins Co	1.43%	\$2,497,980
19	Motorists Mut Ins Co	1.40%	\$2,443,676
20	Greenwich Ins Co	1.35%	\$2,367,894
21	Farm Family Cas Ins Co	1.34%	\$2,342,664
22	Zurich American Ins Co	1.21%	\$2,108,648
23	Commerce Protective Ins Co	1.15%	\$2,019,541
24	Nationwide Mut Fire Ins Co	1.13%	\$1,978,448
25	American Home Assur Co	0.93%	\$1,623,354
26	Continental Cas Co	0.93%	\$1,623,000
27	State Automobile Mut Ins Co	0.82%	\$1,435,321
28	Ace American Ins Co	0.72%	\$1,258,873
29	Travelers Ind Co Of CT	0.72%	\$1,256,840
30	Charter Oak Fire Ins Co	0.71%	\$1,236,507
31	Allstate Ind Co	0.69%	\$1,215,025
32	Scottsdale Ind Co	0.68%	\$1,183,275
33	Westport Ins Corp	0.62%	\$1,088,309
34	Allstate Ins Co	0.61%	\$1,066,270
35	Hartford Underwriters Ins Co	0.60%	\$1,055,762
36	New Hampshire Ins Co	0.60%	\$1,049,289
37	United Fncl Cas Co	0.59%	\$1,039,242
38	American States Ins Co	0.58%	\$1,010,957
39	Federated Mut Ins Co	0.56%	\$983,939
40	Universal Underwriters Ins Co	0.56%	\$983,411
41	Redland Ins Co	0.56%	\$982,647
42	Stratford Ins Co	0.56%	\$972,619
43	Travelers Ind Co Of Amer	0.56%	\$971,041
44	Liberty Mut Fire Ins Co	0.54%	\$947,048

**2006 West Virginia Market Share Report  
Commercial Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	General Ins Co Of Amer	0.52%	\$908,063
46	Liberty Mut Ins Co	0.48%	\$847,428
47	Stonington Ins Co	0.48%	\$836,104
48	Clarendon Natl Ins Co	0.48%	\$832,294
49	State Farm Fire And Cas Co	0.47%	\$829,056
50	Argonaut-Midwest Ins Co	0.46%	\$809,126
51	National Interstate Ins Co	0.40%	\$702,506
52	Interstate Ind Co	0.39%	\$686,304
53	Arch Ins Co	0.36%	\$628,663
54	American Economy Ins Co	0.35%	\$616,772
55	Cumis Ins Society Inc	0.35%	\$615,646
56	Hartford Fire In Co	0.34%	\$597,150
57	Maryland Cas Co	0.31%	\$538,688
58	Granite State Ins Co	0.30%	\$532,539
59	Nationwide Prop & Cas Ins Co	0.30%	\$529,835
60	Occidental Fire & Cas Co Of NC	0.30%	\$521,592
61	Phoenix Ins Co	0.29%	\$512,680
62	Church Mut Ins Co	0.29%	\$503,768
63	Great American Assur Co	0.28%	\$481,835
64	Old Republic Ins Co	0.27%	\$477,990
65	Markel Ins Co	0.26%	\$455,411
66	Carolina Cas Ins Co	0.26%	\$452,521
67	Argonaut Great Central Ins Co	0.26%	\$451,172
68	Ohio Cas Ins Co	0.26%	\$446,531
69	National Ind Co	0.24%	\$424,582
70	Lancer Ins Co	0.24%	\$421,514
71	Wausau Underwriters Ins Co	0.24%	\$414,907
72	Bituminous Cas Corp	0.24%	\$412,002
73	DaimlerChrysler Ins Co	0.23%	\$404,137
74	Motors Ins Corp	0.22%	\$393,139
75	Discover Prop & Cas Ins Co	0.22%	\$380,034
76	SUA Ins Co	0.21%	\$367,592
77	Nationwide Agribusiness Ins Co	0.19%	\$338,252
78	United States Fire Ins Co	0.19%	\$331,557
79	Harco Natl Ins Co	0.19%	\$326,496
80	Transcontinental Ins Co	0.18%	\$318,838
81	Alea North America Ins Co	0.18%	\$306,063
82	US Fidelity & Guaranty Co	0.17%	\$292,291
83	American Cas Co Of Reading PA	0.15%	\$267,257
84	Transportation Ins Co	0.15%	\$256,197
85	Balboa Ins Co	0.14%	\$244,597
86	Intrepid Ins Co	0.13%	\$231,842
87	First Natl Ins Co Of Amer	0.13%	\$219,538
88	Brotherhood Mut Ins Co	0.13%	\$218,605

**2006 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	American Guarantee & Liability Ins	0.12%	\$213,081
90	Twin City Fire Ins Co	0.12%	\$208,823
91	Commerce & Industry Ins Co	0.12%	\$206,140
92	National Specialty Ins Co	0.11%	\$200,227
93	Pennsylvania Lumbermens Mut Ins	0.11%	\$192,625
94	Transguard Ins Co Of Amer Inc	0.11%	\$188,422
95	Illinois Natl Ins Co	0.11%	\$186,636
96	Great American Ins Co	0.10%	\$179,671
97	Crum & Forster Ind Co	0.09%	\$162,537
98	West American Ins Co	0.09%	\$152,445
99	St Paul Mercury Ins Co	0.08%	\$146,414
100	Tokio Marine & Nichido Fire Ins Co	0.08%	\$142,395
101	MIC Prop & Cas Ins Corp	0.08%	\$142,123
102	First Guard Ins Co	0.07%	\$130,042
103	Ace Prop & Cas Ins Co	0.07%	\$125,861
104	Great Northern Ins Co	0.07%	\$118,136
105	Star Ins Co	0.06%	\$112,588
106	Vanliner Ins Co	0.06%	\$111,196
107	Southern States Ins Exch	0.06%	\$109,848
108	Gateway Ins Co	0.06%	\$108,876
109	North Pointe Ins Co	0.06%	\$106,140
110	Sentry Ins A Mut Co	0.06%	\$105,205
111	Guideone Specialty Mut Ins Co	0.06%	\$103,448
112	Westchester Fire Ins Co	0.06%	\$99,067
113	Electric Ins Co	0.06%	\$97,671
114	Starnet Ins Co	0.05%	\$89,085
115	Hartford Cas Ins Co	0.05%	\$88,393
116	Yosemite Ins Co	0.05%	\$87,871
117	American Fire & Cas Co	0.05%	\$80,748
118	Employers Ins of Wausau	0.05%	\$80,227
119	Valley Forge Ins Co	0.05%	\$79,483
120	Federated Service Ins Co	0.04%	\$71,076
121	Harleysville Mut Ins Co	0.04%	\$70,993
122	American Automobile Ins Co	0.04%	\$70,898
123	Hanover Ins Co	0.04%	\$66,304
124	Great West Cas Co	0.04%	\$64,212
125	General Cas Co Of WI	0.04%	\$63,052
126	Wausau Business Ins Co	0.03%	\$60,901
127	American Zurich Ins Co	0.03%	\$58,708
128	Assurance Co Of Amer	0.03%	\$56,152
129	Pennsylvania Manufacturers Asn Ins C	0.03%	\$55,695
130	Celina Mut Ins Co	0.03%	\$49,808
131	American Modern Home Ins Co	0.03%	\$49,744
132	Fidelity & Deposit Co Of MD	0.03%	\$47,989

## 2006 West Virginia Market Share Report Commercial Auto

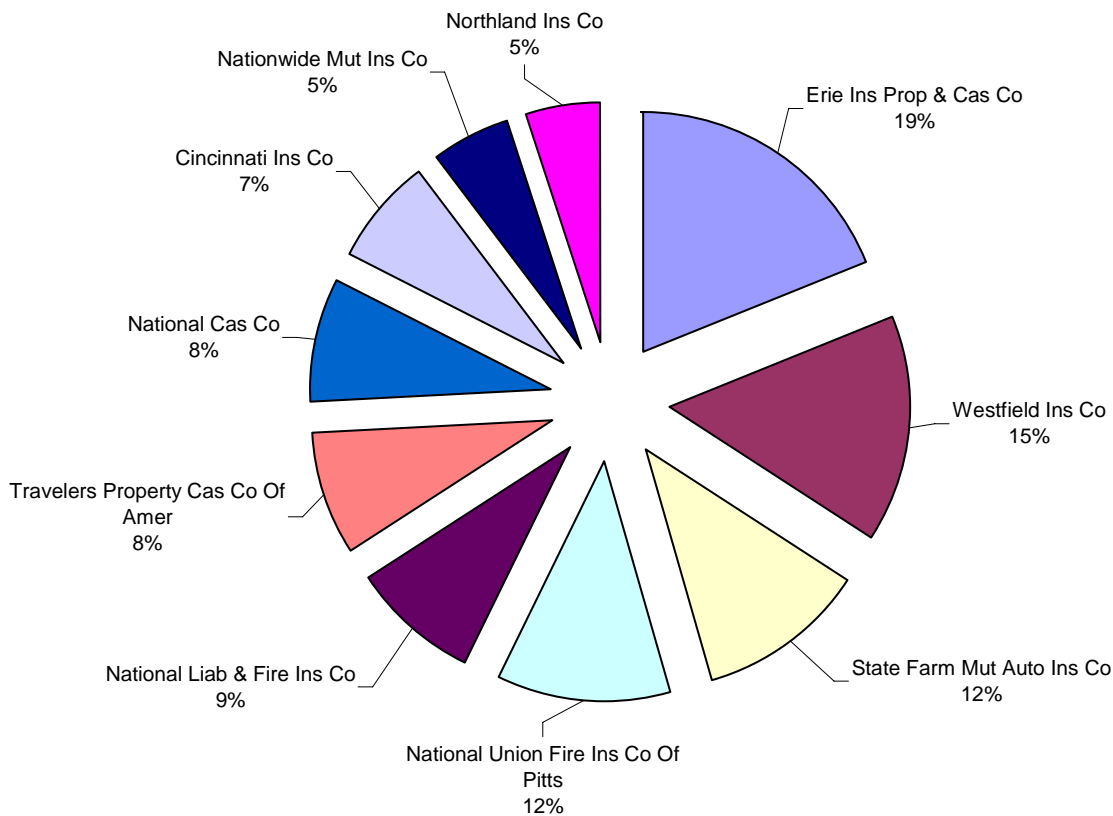
Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Virginia Surety Co Inc	0.03%	\$46,449
134	Fidelity & Guaranty Ins Underwriters	0.03%	\$44,151
135	Employers Mut Cas Co	0.02%	\$43,263
136	First Liberty Ins Corp	0.02%	\$37,745
137	Great American Ins Co of NY	0.02%	\$36,022
138	Insurance Co Of The State Of PA	0.02%	\$35,954
139	American Hardware Mut Ins Co	0.02%	\$33,935
140	Property & Cas Ins Co Of Hartford	0.02%	\$33,135
141	T.H.E. Ins Co	0.02%	\$31,914
142	Travelers Cas & Surety Co	0.02%	\$31,270
143	Hudson Ins Co	0.02%	\$31,202
144	Hartford Ins Co Of The Midwest	0.02%	\$30,918
145	Massachusetts Bay Ins Co	0.02%	\$29,476
146	Fidelity & Guaranty Ins Co	0.01%	\$25,500
147	Selective Ins Co Of Amer	0.01%	\$24,251
148	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$22,959
149	LM Ins Corp	0.01%	\$20,928
150	Praetorian Ins Co	0.01%	\$20,907
151	St Paul Protective Ins Co	0.01%	\$18,923
152	Employers Fire Ins Co	0.01%	\$17,587
153	Northern Ins Co Of NY	0.01%	\$17,154
154	American Southern Ins Co	0.01%	\$17,001
155	Wesco Ins Co	0.01%	\$16,759
156	Amerisure Mut Ins Co	0.01%	\$15,164
157	Atlantic Specialty Ins Co	0.01%	\$14,905
158	Utica Mut Ins Co	0.01%	\$14,743
159	Sompo Japan Ins Co of Amer	0.01%	\$14,422
160	National Fire Ins Co Of Hartford	0.01%	\$12,755
161	Indemnity Ins Co Of North Amer	0.01%	\$12,262
162	OneBeacon America Ins Co	0.01%	\$11,968
163	Federated Rural Electric Ins Exch	0.01%	\$11,654
164	Mitsui Sumitomo Ins USA Inc	0.01%	\$9,871
165	Farmland Mut Ins Co	0.01%	\$9,539
166	Pharmacists Mut Ins Co	0.00%	\$6,942
167	Mitsui Sumitomo Ins Co of Amer	0.00%	\$6,925
168	Commercial Guaranty Cas Ins Co	0.00%	\$6,128
169	Fairmont Specialty Ins Co	0.00%	\$5,184
170	Firemans Fund Ins Co	0.00%	\$3,928
171	RLI Ins Co	0.00%	\$3,531
172	Insurance Co Of North Amer	0.00%	\$2,791
173	Rockwood Cas Ins Co	0.00%	\$2,396
174	Security Ins Co Of Hartford	0.00%	\$2,340
175	Capital City Ins Co Inc	0.00%	\$2,318
176	Hartford Accid & Ind Co	0.00%	\$2,101

**2006 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	National Surety Corp	0.00%	\$1,752
178	Inland Mut Ins Co	0.00%	\$1,630
179	American Motorists Ins Co	0.00%	\$1,542
180	American Intl South Ins Co	0.00%	\$1,358
181	Argonaut Ins Co	0.00%	\$1,088
182	Florists Mut Ins Co	0.00%	\$947
183	Ace Fire Underwriters Ins Co	0.00%	\$807
184	North River Ins Co	0.00%	\$564
185	Ohio Farmers Ins Co	0.00%	\$523
186	Pacific Ind Co	0.00%	\$428
187	Philadelphia Ind Ins Co	0.00%	\$233
188	Government Employees Ins Co	0.00%	\$225
189	Pacific Employers Ins Co	0.00%	\$206
190	St Paul Guardian Ins Co	0.00%	\$149
191	Genesis Ins Co	0.00%	\$68
192	Encompass Ind Co	0.00%	\$27
193	Valiant Ins Co	0.00%	\$23
194	American Manufacturers Mut Ins Co	0.00%	\$21
195	Safeco Ins Co Of Amer	0.00%	\$2
196	Delos Ins Co	0.00%	(\$389)
197	Lumbermens Mut Cas Co	0.00%	(\$623)
198	American Ins Co	0.00%	(\$3,826)
199	State Natl Ins Co Inc	0.00%	(\$6,551)
200	Liberty Ins Corp	-0.01%	(\$9,431)
201	Royal Ind Co	-0.06%	(\$101,191)
202	Travelers Ind Co	-0.41%	(\$713,239)

Total for Top 10 Insurers	48.64%	\$85,061,009
Total for All Other Insurers	51.36%	\$89,820,166
Total for All Insurers	100.00%	\$174,881,175

### Commercial Auto



**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Westfield Ins Co	15.42%	\$10,395,443
2	Erie Ins Prop & Cas Co	11.85%	\$7,990,597
3	Federal Ins Co	7.44%	\$5,017,023
4	Nationwide Mut Ins Co	6.50%	\$4,378,790
5	Cincinnati Ins Co	6.30%	\$4,247,873
6	Travelers Property Cas Co Of Amer	5.65%	\$3,807,055
7	Philadelphia Ind Ins Co	3.32%	\$2,237,775
8	State Auto Prop & Cas Ins Co	2.72%	\$1,835,249
9	Nationwide Mut Fire Ins Co	2.64%	\$1,781,184
10	State Farm Fire And Cas Co	2.42%	\$1,629,503
11	Charter Oak Fire Ins Co	2.17%	\$1,460,682
12	Church Mut Ins Co	1.83%	\$1,233,181
13	Travelers Ind Co Of Amer	1.70%	\$1,143,496
14	American Alt Ins Corp	1.67%	\$1,125,480
15	Travelers Ind Co Of CT	1.66%	\$1,119,429
16	Nationwide Prop & Cas Ins Co	1.55%	\$1,045,897
17	Argonaut Great Central Ins Co	1.01%	\$682,781
18	Farmers Mech Mut Fire Ins Of WV	0.98%	\$663,368
19	Zurich American Ins Co	0.96%	\$648,852
20	Travelers Ind Co	0.96%	\$645,753
21	Hartford Fire In Co	0.95%	\$638,275
22	State Automobile Mut Ins Co	0.92%	\$617,510
23	Farm Family Cas Ins Co	0.89%	\$601,429
24	Clarendon Natl Ins Co	0.88%	\$595,701
25	Allstate Ins Co	0.88%	\$592,785
26	Hartford Cas Ins Co	0.82%	\$554,738
27	Arch Ins Co	0.74%	\$499,468
28	Bituminous Cas Corp	0.73%	\$491,974
29	American States Ins Co	0.71%	\$478,378
30	Granite State Ins Co	0.67%	\$453,089
31	American Economy Ins Co	0.67%	\$451,011
32	Farmers Mut Ins Co	0.53%	\$355,442
33	Guideone Mut Ins Co	0.51%	\$343,244
34	Brotherhood Mut Ins Co	0.50%	\$337,856
35	American Fire & Cas Co	0.42%	\$282,191
36	Markel Ins Co	0.41%	\$277,663
37	Guideone Specialty Mut Ins Co	0.41%	\$277,498
38	Stonington Ins Co	0.40%	\$271,654
39	Twin City Fire Ins Co	0.36%	\$244,379
40	Harleysville Mut Ins Co	0.36%	\$241,990
41	Motorists Mut Ins Co	0.34%	\$229,161
42	Great Northern Ins Co	0.33%	\$220,206
43	National Surety Corp	0.31%	\$209,059
44	West American Ins Co	0.29%	\$198,151

**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ohio Cas Ins Co	0.29%	\$198,063
46	Continental Cas Co	0.27%	\$179,563
47	Employers Ins of Wausau	0.26%	\$178,356
48	Wausau Underwriters Ins Co	0.26%	\$174,506
49	Fidelity & Deposit Co Of MD	0.24%	\$161,107
50	Valley Forge Ins Co	0.24%	\$159,742
51	Hartford Ins Co Of The Midwest	0.23%	\$158,019
52	First Natl Ins Co Of Amer	0.23%	\$152,448
53	Transportation Ins Co	0.22%	\$146,291
54	American Ins Co	0.22%	\$146,067
55	Starnet Ins Co	0.20%	\$137,764
56	US Fidelity & Guaranty Co	0.20%	\$136,258
57	Pacific Ind Co	0.20%	\$134,126
58	Liberty Ins Corp	0.20%	\$132,109
59	General Ins Co Of Amer	0.19%	\$128,702
60	Praetorian Ins Co	0.19%	\$127,492
61	Firemans Fund Ins Co	0.16%	\$107,038
62	Cumis Ins Society Inc	0.15%	\$104,067
63	Alea North America Ins Co	0.15%	\$102,888
64	Federated Mut Ins Co	0.15%	\$102,730
65	Great American Assur Co	0.14%	\$93,835
66	American Cas Co Of Reading PA	0.14%	\$93,312
67	Wausau Business Ins Co	0.13%	\$90,198
68	Transcontinental Ins Co	0.12%	\$84,158
69	Redland Ins Co	0.12%	\$80,927
70	National Fire Ins Co Of Hartford	0.12%	\$79,628
71	Vigilant Ins Co	0.11%	\$76,904
72	Liberty Mut Fire Ins Co	0.11%	\$72,724
73	T.H.E. Ins Co	0.11%	\$72,405
74	American Automobile Ins Co	0.11%	\$72,036
75	Colonial American Cas & Surety Co	0.10%	\$64,048
76	Maryland Cas Co	0.09%	\$62,516
77	Illinois Natl Ins Co	0.09%	\$60,719
78	Tokio Marine & Nichido Fire Ins Co	0.09%	\$59,575
79	Property & Cas Ins Co Of Hartford	0.08%	\$56,001
80	American Zurich Ins Co	0.08%	\$54,720
81	New Hampshire Ins Co	0.08%	\$53,920
82	Phoenix Ins Co	0.08%	\$52,744
83	Lititz Mut Ins Co	0.07%	\$46,717
84	Safeco Ins Co Of Amer	0.07%	\$44,859
85	Hanover Ins Co	0.07%	\$43,970
86	Hartford Underwriters Ins Co	0.06%	\$43,501
87	Ace American Ins Co	0.06%	\$39,778
88	Regis Ins Co	0.06%	\$38,405



**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Liability)**

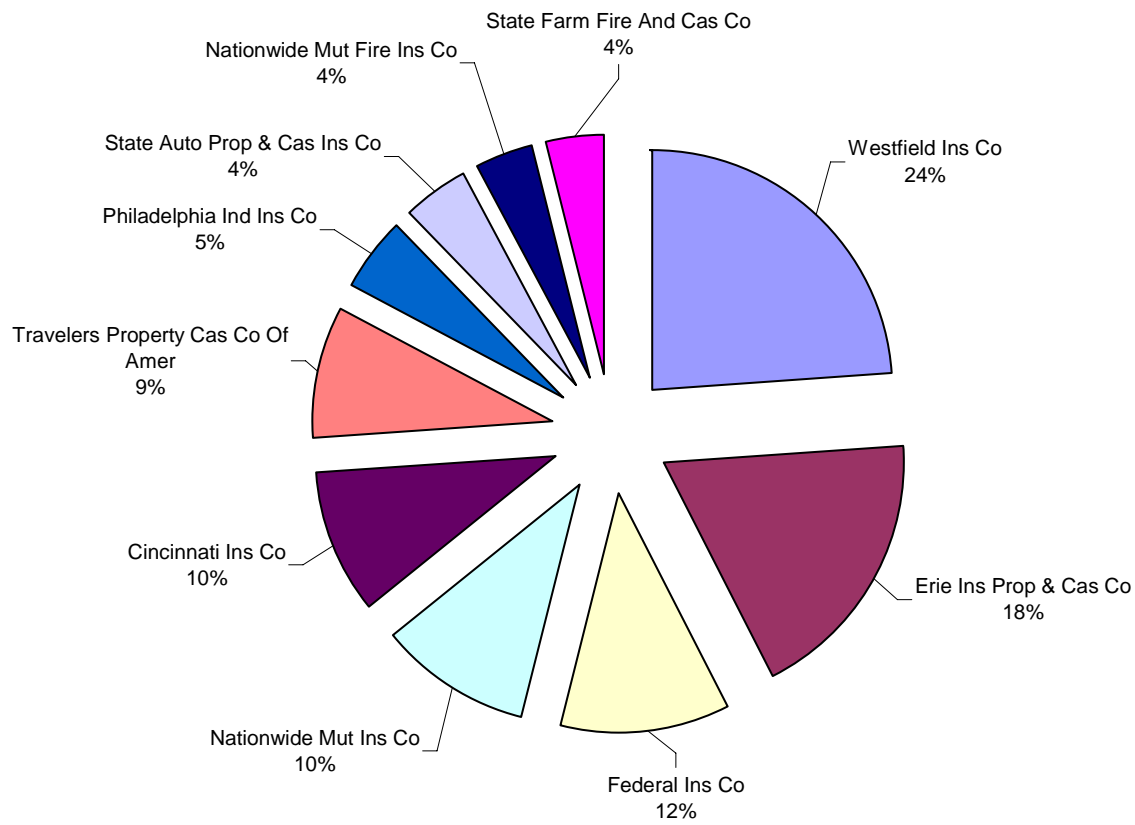
Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Southern States Ins Exch	0.06%	\$37,962
90	Liberty Mut Ins Co	0.05%	\$34,261
91	OneBeacon America Ins Co	0.05%	\$31,833
92	Seneca Ins Co Inc	0.04%	\$27,780
93	Star Ins Co	0.03%	\$22,589
94	Ace Prop & Cas Ins Co	0.03%	\$21,391
95	Discover Prop & Cas Ins Co	0.03%	\$17,489
96	Diamond State Ins Co	0.03%	\$17,388
97	Great Midwest Ins Co	0.02%	\$16,140
98	National Cas Co	0.02%	\$16,033
99	Amerisure Mut Ins Co	0.02%	\$15,736
100	QBE Ins Corp	0.02%	\$15,398
101	Northland Ins Co	0.02%	\$15,189
102	Jewelers Mut Ins Co	0.02%	\$14,776
103	Utica Mut Ins Co	0.02%	\$14,689
104	General Cas Co Of WI	0.02%	\$14,092
105	Mitsui Sumitomo Ins USA Inc	0.02%	\$12,965
106	Regent Ins Co	0.02%	\$11,227
107	Pharmacists Mut Ins Co	0.02%	\$10,778
108	Empire Fire & Marine Ins Co	0.01%	\$9,763
109	Fidelity & Guaranty Ins Co	0.01%	\$9,152
110	Markel American Ins Co	0.01%	\$8,861
111	Mitsui Sumitomo Ins Co of Amer	0.01%	\$8,333
112	Assurance Co Of Amer	0.01%	\$8,084
113	Florists Mut Ins Co	0.01%	\$7,383
114	Associated Ind Corp	0.01%	\$6,706
115	Fidelity & Guaranty Ins Underwriters	0.01%	\$6,365
116	St Paul Fire & Marine Ins Co	0.01%	\$5,729
117	Nationwide Agribusiness Ins Co	0.01%	\$5,503
118	Fairmont Specialty Ins Co	0.01%	\$5,416
119	Great American Ins Co	0.01%	\$4,284
120	Atlantic Specialty Ins Co	0.01%	\$3,952
121	Pennsylvania Manufacturers Asn Ins C	0.01%	\$3,748
122	Scottsdale Ind Co	0.00%	\$2,674
123	RLI Ins Co	0.00%	\$2,626
124	Hartford Accid & Ind Co	0.00%	\$2,610
125	Greenwich Ins Co	0.00%	\$2,567
126	MutualAid Exchange	0.00%	\$2,119
127	Employers Fire Ins Co	0.00%	\$1,157
128	Church Ins Co	0.00%	\$1,136
129	Allstate Ind Co	0.00%	\$523
130	Encompass Ins Co Of America	0.00%	\$510
131	Indiana Lumbermens Mut Ins Co	0.00%	\$315
132	Encompass Ind Co	0.00%	\$211

**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Massachusetts Bay Ins Co	0.00%	\$156
134	Great American Ins Co of NY	0.00%	\$139
135	American Select Ins Co	0.00%	\$89
136	Sompo Japan Ins Co of Amer	0.00%	\$58
137	Sentry Ins A Mut Co	0.00%	\$42
138	Valiant Ins Co	0.00%	(\$40)
139	OneBeacon Ins Co	0.00%	(\$69)
140	Northern Ins Co Of NY	0.00%	(\$95)
141	Zurich American Ins Co Of IL	0.00%	(\$95)
142	American Guarantee & Liability Ins	0.00%	(\$543)
143	State Natl Ins Co Inc	-0.03%	(\$20,231)

Total for Top 10 Insurers	64.26%	\$43,320,492
Total for All Other Insurers	35.74%	\$24,093,561
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$67,414,053</b>

**Commercial Multi-Peril (Liability)**



**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Erie Ins Prop & Cas Co	14.86%	\$13,821,642
2	Westfield Ins Co	10.25%	\$9,527,101
3	Federal Ins Co	7.22%	\$6,714,906
4	Cincinnati Ins Co	6.01%	\$5,588,224
5	Nationwide Mut Ins Co	4.94%	\$4,598,233
6	Travelers Property Cas Co Of Amer	4.48%	\$4,170,553
7	State Farm Fire And Cas Co	3.92%	\$3,641,421
8	Ace American Ins Co	3.24%	\$3,013,101
9	Church Mut Ins Co	2.74%	\$2,550,865
10	Hartford Cas Ins Co	2.18%	\$2,025,302
11	Travelers Ind Co Of Amer	2.02%	\$1,879,231
12	Travelers Ind Co Of CT	2.01%	\$1,865,010
13	State Auto Prop & Cas Ins Co	1.97%	\$1,830,664
14	Charter Oak Fire Ins Co	1.87%	\$1,741,068
15	Maryland Cas Co	1.50%	\$1,391,995
16	Nationwide Mut Fire Ins Co	1.41%	\$1,313,081
17	Nationwide Prop & Cas Ins Co	1.36%	\$1,261,625
18	Farmers Mech Mut Fire Ins Of WV	1.32%	\$1,231,969
19	Motorists Mut Ins Co	1.32%	\$1,231,691
20	Allstate Ins Co	1.32%	\$1,225,424
21	Travelers Ind Co	1.24%	\$1,154,353
22	American Alt Ins Corp	1.15%	\$1,072,130
23	Hartford Fire In Co	1.11%	\$1,032,427
24	Brotherhood Mut Ins Co	1.10%	\$1,020,759
25	Farm Family Cas Ins Co	1.06%	\$981,733
26	Argonaut Great Central Ins Co	0.92%	\$855,775
27	Philadelphia Ind Ins Co	0.89%	\$827,641
28	American Economy Ins Co	0.83%	\$775,053
29	Continental Cas Co	0.72%	\$671,409
30	State Automobile Mut Ins Co	0.66%	\$616,986
31	Farmers Mut Ins Co	0.56%	\$521,111
32	American States Ins Co	0.56%	\$520,146
33	Granite State Ins Co	0.55%	\$512,302
34	Empire Fire & Marine Ins Co	0.53%	\$491,083
35	Vigilant Ins Co	0.52%	\$484,150
36	Great Northern Ins Co	0.50%	\$460,800
37	Sompo Japan Ins Co of Amer	0.47%	\$438,018
38	National Fire Ins Co Of Hartford	0.44%	\$410,032
39	Praetorian Ins Co	0.43%	\$400,432
40	Federated Mut Ins Co	0.42%	\$392,577
41	Guideone Mut Ins Co	0.40%	\$375,523
42	Arch Ins Co	0.37%	\$344,664
43	Cumis Ins Society Inc	0.33%	\$311,449
44	US Fidelity & Guaranty Co	0.32%	\$302,106

**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Fidelity & Deposit Co Of MD	0.30%	\$282,780
46	National Surety Corp	0.27%	\$252,375
47	American Fire & Cas Co	0.26%	\$245,087
48	Hartford Steam Boil Inspec & Ins Co	0.25%	\$228,280
49	Westport Ins Corp	0.24%	\$224,648
50	Southern States Ins Exch	0.23%	\$216,785
51	Markel Ins Co	0.23%	\$210,839
52	Liberty Mut Fire Ins Co	0.23%	\$209,557
53	West American Ins Co	0.22%	\$205,077
54	Liberty Mut Ins Co	0.22%	\$201,610
55	Stonington Ins Co	0.21%	\$196,295
56	Assurance Co Of Amer	0.20%	\$186,540
57	Commonwealth Ins Co Of Amer	0.20%	\$184,512
58	Valley Forge Ins Co	0.20%	\$182,123
59	Harleysville Mut Ins Co	0.19%	\$173,165
60	Wausau Underwriters Ins Co	0.19%	\$173,085
61	Ohio Cas Ins Co	0.18%	\$167,004
62	Mitsui Sumitomo Ins Co of Amer	0.18%	\$166,672
63	Hartford Ins Co Of The Midwest	0.18%	\$163,777
64	Firemans Fund Ins Co	0.16%	\$144,679
65	Guideone Specialty Mut Ins Co	0.15%	\$143,256
66	Employers Ins of Wausau	0.14%	\$131,064
67	Transportation Ins Co	0.14%	\$127,009
68	First Natl Ins Co Of Amer	0.13%	\$125,001
69	Great American Ins Co of NY	0.13%	\$118,222
70	Liberty Ins Corp	0.13%	\$117,847
71	Star Ins Co	0.12%	\$114,883
72	St Paul Fire & Marine Ins Co	0.11%	\$103,190
73	American Cas Co Of Reading PA	0.11%	\$102,215
74	American Ins Co	0.10%	\$93,510
75	National Cas Co	0.10%	\$93,491
76	American Automobile Ins Co	0.10%	\$92,950
77	Liberty Ins Underwriters Inc	0.10%	\$89,271
78	New Hampshire Ins Co	0.10%	\$88,394
79	Northland Ins Co	0.09%	\$87,828
80	Twin City Fire Ins Co	0.09%	\$85,807
81	Alea North America Ins Co	0.09%	\$83,830
82	General Ins Co Of Amer	0.09%	\$80,974
83	Lititz Mut Ins Co	0.09%	\$80,700
84	Colonial American Cas & Surety Co	0.08%	\$78,276
85	Property & Cas Ins Co Of Hartford	0.08%	\$76,096
86	Safeco Ins Co Of Amer	0.08%	\$72,945
87	Markel American Ins Co	0.08%	\$72,932
88	Great American Assur Co	0.08%	\$70,555

**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Non-Liability)**

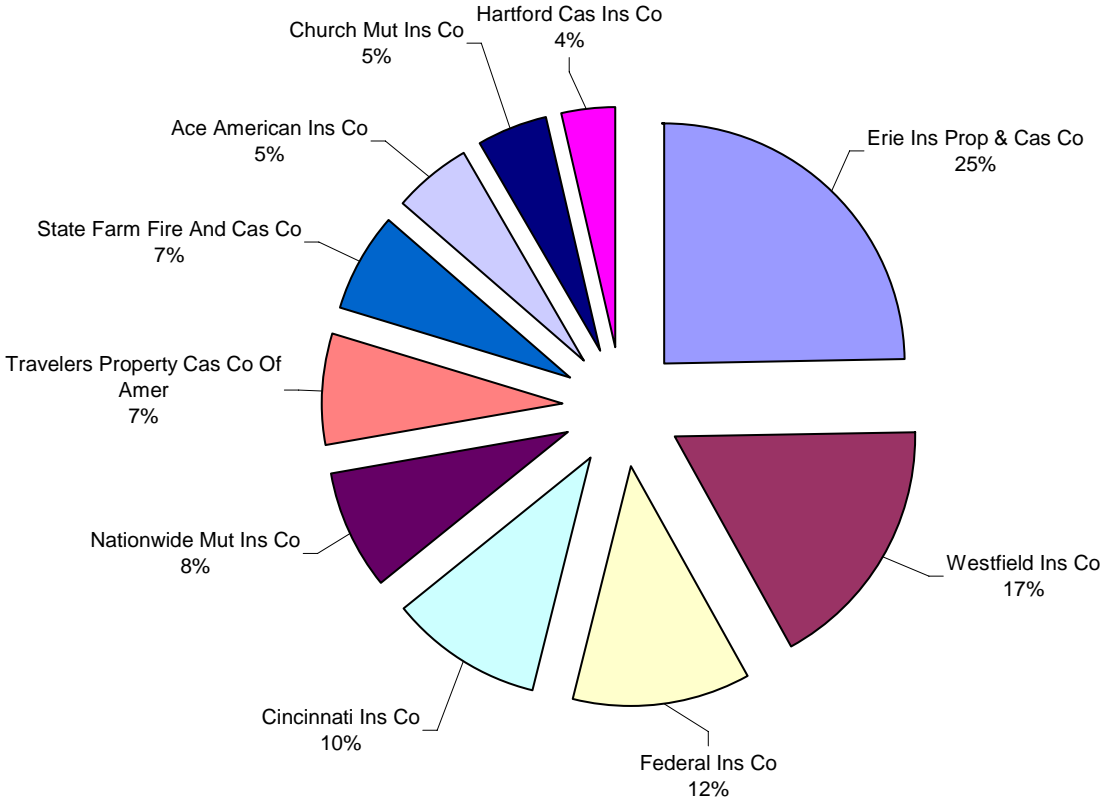
Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Zurich American Ins Co	0.07%	\$61,811
90	Wausau Business Ins Co	0.06%	\$57,292
91	Phoenix Ins Co	0.06%	\$52,318
92	Great American Ins Co	0.05%	\$46,506
93	Transcontinental Ins Co	0.05%	\$44,946
94	Hanover Ins Co	0.05%	\$41,979
95	Atlantic Specialty Ins Co	0.04%	\$40,793
96	Diamond State Ins Co	0.04%	\$39,964
97	Seneca Ins Co Inc	0.04%	\$39,529
98	Florists Mut Ins Co	0.04%	\$36,191
99	St Paul Mercury Ins Co	0.04%	\$33,564
100	Regis Ins Co	0.03%	\$30,570
101	Illinois Natl Ins Co	0.03%	\$30,412
102	General Cas Co Of WI	0.03%	\$30,026
103	Tokio Marine & Nichido Fire Ins Co	0.03%	\$29,574
104	American Hardware Mut Ins Co	0.03%	\$29,447
105	Northern Ins Co Of NY	0.03%	\$29,435
106	Hartford Underwriters Ins Co	0.03%	\$28,333
107	National Union Fire Ins Co Of Pitts	0.03%	\$27,611
108	Fidelity & Guaranty Ins Co	0.03%	\$26,024
109	Jewelers Mut Ins Co	0.03%	\$24,311
110	Utica Mut Ins Co	0.02%	\$21,259
111	Discover Prop & Cas Ins Co	0.02%	\$20,358
112	Great American Alliance Ins Co	0.02%	\$18,395
113	National Ind Co	0.02%	\$16,978
114	Fidelity & Guaranty Ins Underwriters	0.02%	\$16,024
115	Amerisure Mut Ins Co	0.01%	\$12,942
116	Ace Prop & Cas Ins Co	0.01%	\$12,124
117	American Home Assur Co	0.01%	\$11,681
118	Starnet Ins Co	0.01%	\$10,920
119	Bituminous Cas Corp	0.01%	\$10,894
120	Greenwich Ins Co	0.01%	\$10,686
121	Mitsui Sumitomo Ins USA Inc	0.01%	\$9,555
122	Hartford Accid & Ind Co	0.01%	\$8,623
123	Scottsdale Ind Co	0.01%	\$8,568
124	Pharmacists Mut Ins Co	0.01%	\$8,461
125	Pan Handle Farmers Mut Ins Co Of WV	0.01%	\$8,010
126	Associated Ind Corp	0.01%	\$7,777
127	Great Midwest Ins Co	0.01%	\$7,037
128	St Paul Protective Ins Co	0.01%	\$6,328
129	MutualAid Exchange	0.01%	\$6,117
130	Hudson Ins Co	0.01%	\$5,896
131	OneBeacon America Ins Co	0.00%	\$4,335
132	Regent Ins Co	0.00%	\$4,076

**2006 West Virginia Market Share Report  
Commercial Multi-Peril (Non-Liability)**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	RLI Ins Co	0.00%	\$3,630
134	T.H.E. Ins Co	0.00%	\$3,619
135	Fairmont Specialty Ins Co	0.00%	\$3,472
136	Church Ins Co	0.00%	\$3,300
137	Encompass Ins Co Of America	0.00%	\$2,039
138	Massachusetts Bay Ins Co	0.00%	\$1,891
139	Affiliated Fm Ins Co	0.00%	\$1,816
140	Employers Fire Ins Co	0.00%	\$1,600
141	Pacific Ind Co	0.00%	\$1,571
142	Indiana Lumbermens Mut Ins Co	0.00%	\$1,536
143	State Natl Ins Co Inc	0.00%	\$973
144	Encompass Ind Co	0.00%	\$845
145	American Select Ins Co	0.00%	\$545
146	Balboa Ins Co	0.00%	\$496
147	Federated Service Ins Co	0.00%	\$408
148	Lincoln General Ins Co	0.00%	\$261
149	Sentry Ins A Mut Co	0.00%	\$248
150	American Zurich Ins Co	0.00%	\$201
151	Pennsylvania Manufacturers Asn Ins C	0.00%	\$49
152	Insurance Co Of The West	0.00%	\$35
153	Nationwide Agribusiness Ins Co	0.00%	\$15
154	Zurich American Ins Co Of IL	0.00%	(\$10)
155	QBE Ins Corp	-0.01%	(\$5,711)

Total for Top 10 Insurers	59.85%	\$55,651,348
Total for All Other Insurers	40.15%	\$37,340,062
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$92,991,410</b>

**Commercial Multi-Peril (Non-Liability)**



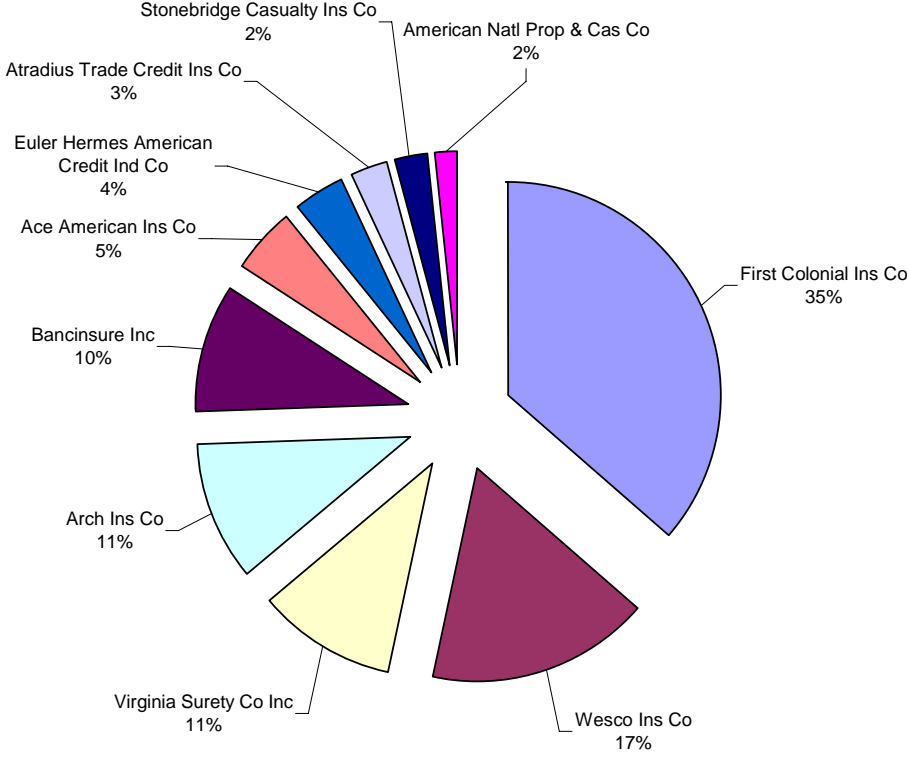


**2006 West Virginia Market Share Report  
Credit**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	First Colonial Ins Co	36.29%	\$542,821
2	Wesco Ins Co	16.77%	\$250,849
3	Virginia Surety Co Inc	10.64%	\$159,157
4	Arch Ins Co	10.63%	\$158,953
5	Bancinsure Inc	9.74%	\$145,645
6	Ace American Ins Co	4.88%	\$73,046
7	Euler Hermes American Credit Ind Co	3.91%	\$58,421
8	Atradius Trade Credit Ins Co	2.74%	\$41,000
9	Stonebridge Casualty Ins Co	2.39%	\$35,766
10	American Natl Prop & Cas Co	1.75%	\$26,191
11	Continental Cas Co	0.22%	\$3,297
12	Insurance Co Of North Amer	0.09%	\$1,337
13	Commercial Guaranty Cas Ins Co	0.00%	\$1
14	Northbrook Ind Co	-0.05%	(\$703)

Total for Top 10 Insurers	99.74%	\$1,491,849
Total for All Other Insurers	0.26%	\$3,932
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$1,495,781</b>

**Credit**



**2006 West Virginia Market Share Report  
Earthquake**

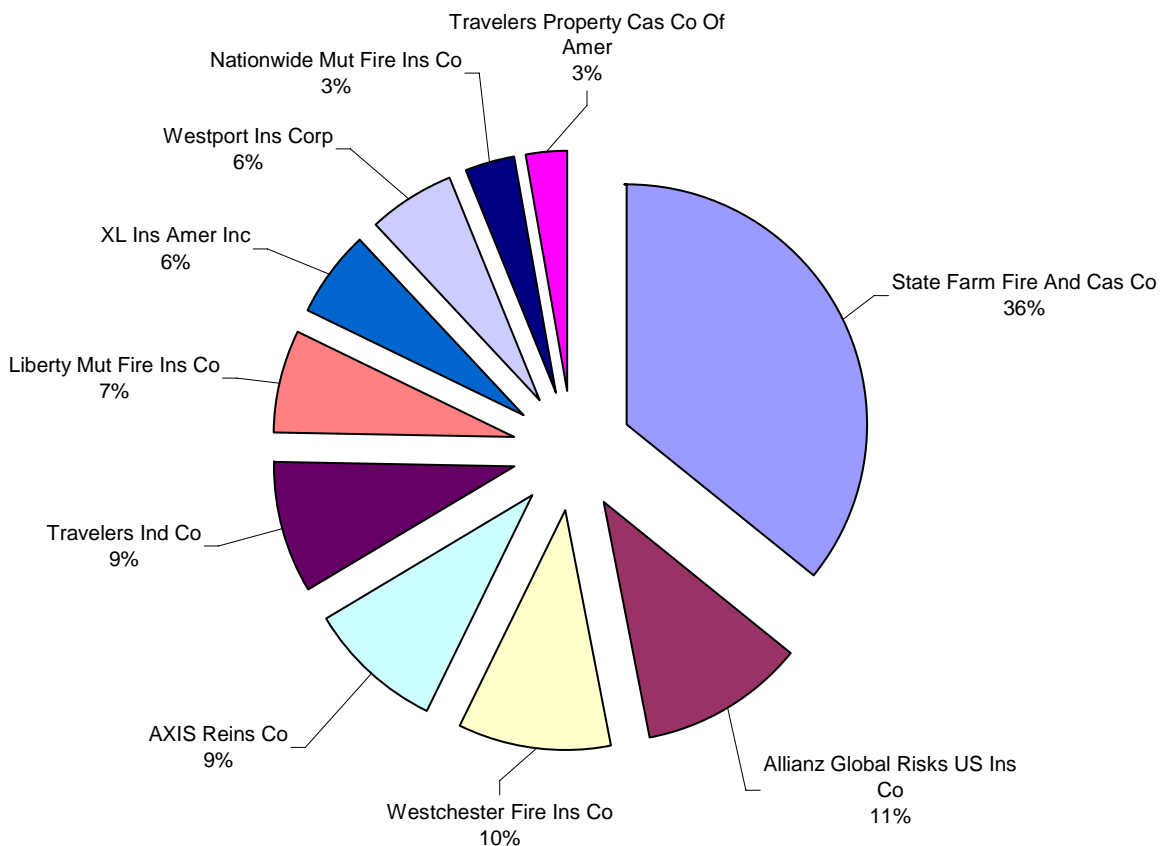
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire And Cas Co	29.16%	\$374,306
2	Allianz Global Risks US Ins Co	9.10%	\$116,861
3	Westchester Fire Ins Co	8.45%	\$108,407
4	AXIS Reins Co	7.39%	\$94,820
5	Travelers Ind Co	7.29%	\$93,590
6	Liberty Mut Fire Ins Co	5.64%	\$72,435
7	XL Ins Amer Inc	4.77%	\$61,285
8	Westport Ins Corp	4.73%	\$60,712
9	Nationwide Mut Fire Ins Co	2.68%	\$34,446
10	Travelers Property Cas Co Of Amer	2.32%	\$29,756
11	USAA	1.98%	\$25,354
12	American Guarantee & Liability Ins	1.84%	\$23,608
13	Arch Ins Co	1.72%	\$22,052
14	Westfield Ins Co	1.26%	\$16,176
15	Encompass Ins Co Of America	1.21%	\$15,557
16	State Auto Prop & Cas Ins Co	1.01%	\$13,014
17	Motorists Mut Ins Co	0.98%	\$12,542
18	Lumbermens Underwriting Alliance	0.85%	\$10,933
19	Employers Ins of Wausau	0.84%	\$10,728
20	Allstate Ins Co	0.70%	\$9,002
21	Zurich American Ins Co	0.50%	\$6,438
22	State Automobile Mut Ins Co	0.49%	\$6,322
23	USAA Cas Ins Co	0.47%	\$5,990
24	Cincinnati Ins Co	0.37%	\$4,718
25	Fidelity & Deposit Co Of MD	0.36%	\$4,599
26	Scottsdale Ind Co	0.36%	\$4,591
27	Nationwide Prop & Cas Ins Co	0.36%	\$4,566
28	United States Fire Ins Co	0.34%	\$4,380
29	Vigilant Ins Co	0.31%	\$4,014
30	Maryland Cas Co	0.25%	\$3,237
31	Encompass Ind Co	0.25%	\$3,224
32	Harleysville Mut Ins Co	0.17%	\$2,183
33	Federal Ins Co	0.16%	\$2,071
34	Amica Mut Ins Co	0.15%	\$1,980
35	Great Northern Ins Co	0.15%	\$1,936
36	Property & Cas Ins Co Of Hartford	0.14%	\$1,794
37	Hartford Ins Co Of The Midwest	0.14%	\$1,754
38	US Fidelity & Guaranty Co	0.13%	\$1,710
39	West Virginia Farmers Mut Ins Assoc	0.10%	\$1,265
40	Economy Premier Assur Co	0.09%	\$1,216
41	Assurance Co Of Amer	0.08%	\$1,038
42	Ace American Ins Co	0.08%	\$998
43	Standard Fire Ins Co	0.07%	\$918
44	Ohio Farmers Ins Co	0.07%	\$842

**2006 West Virginia Market Share Report  
Earthquake**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Metropolitan Property & Cas Ins Co	0.06%	\$826
46	Wausau Business Ins Co	0.05%	\$665
47	Federated Service Ins Co	0.05%	\$658
48	Teachers Ins Co	0.05%	\$580
49	Horace Mann Ins Co	0.03%	\$442
50	Granite State Ins Co	0.03%	\$349
51	Liberty Ins Corp	0.03%	\$342
52	Ace Fire Underwriters Ins Co	0.03%	\$335
53	Nationwide Agribusiness Ins Co	0.02%	\$273
54	Atlantic Specialty Ins Co	0.02%	\$267
55	American Intl Ins Co	0.02%	\$249
56	Insurance Co Of The West	0.01%	\$185
57	Charter Oak Fire Ins Co	0.01%	\$160
58	Discover Prop & Cas Ins Co	0.01%	\$147
59	Federated Mut Ins Co	0.01%	\$109
60	Sentry Select Ins Co	0.01%	\$107
61	Lititz Mut Ins Co	0.01%	\$97
62	Wausau Underwriters Ins Co	0.01%	\$90
63	American Home Assur Co	0.01%	\$74
64	Automobile Ins Co Of Hartford CT	0.00%	\$54
65	Allstate Ind Co	0.00%	\$43
66	Sompo Japan Ins Co of Amer	0.00%	\$35
67	Hartford Underwriters Ins Co	0.00%	\$27
68	Sentinel Ins Co Ltd	0.00%	\$20
69	New Hampshire Ins Co	0.00%	\$11
70	Garrison Property and Cas Ins Co	0.00%	\$7
71	Clarendon Natl Ins Co	0.00%	\$4

Total for Top 10 Insurers	81.54%	\$1,046,618
Total for All Other Insurers	18.46%	\$236,906
Total for All Insurers	100.00%	\$1,283,524

### Earthquake

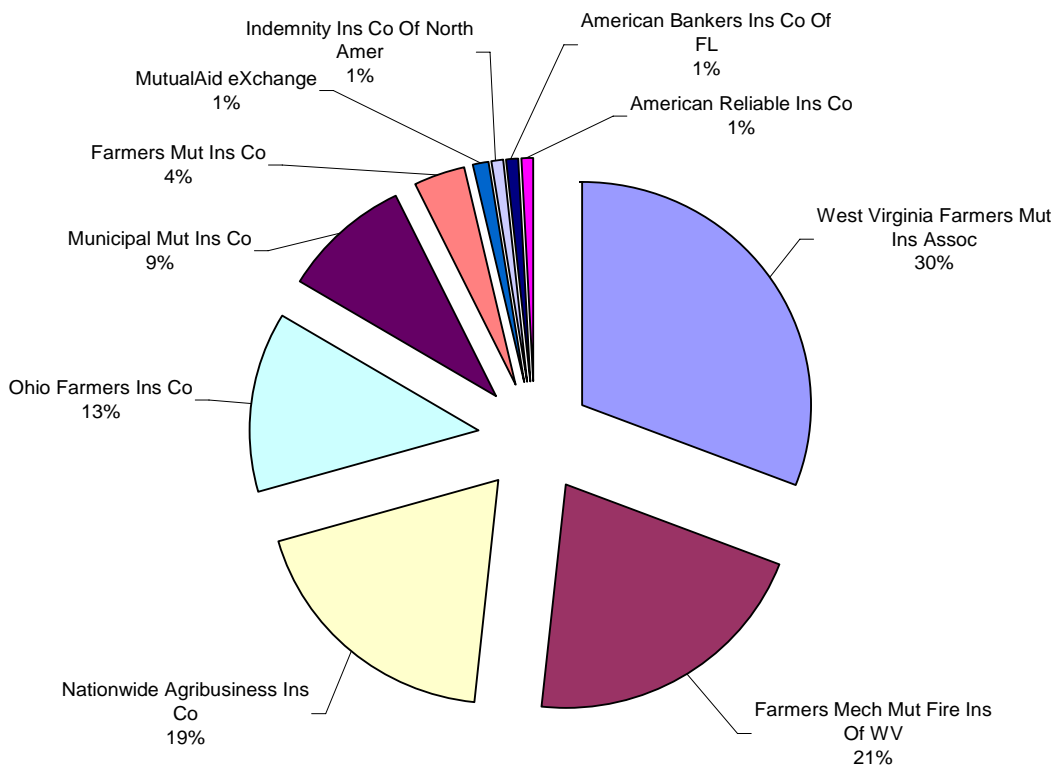


**2006 West Virginia Market Share Report  
Farmowners Multiple Peril**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	West Virginia Farmers Mut Ins Assoc	30.45%	\$3,023,591
2	Farmers Mech Mut Fire Ins Of WV	20.58%	\$2,043,594
3	Nationwide Agribusiness Ins Co	18.77%	\$1,863,215
4	Ohio Farmers Ins Co	12.90%	\$1,280,826
5	Municipal Mut Ins Co	9.04%	\$897,472
6	Farmers Mut Ins Co	3.65%	\$362,075
7	MutualAid Exchange	1.00%	\$98,949
8	Indemnity Ins Co Of North Amer	0.92%	\$90,870
9	American Bankers Ins Co Of FL	0.88%	\$87,021
10	American Reliable Ins Co	0.79%	\$78,466
11	Markel Ins Co	0.28%	\$27,718
12	Diamond State Ins Co	0.20%	\$19,773
13	American States Ins Co	0.19%	\$18,714
14	Travelers Ind Co Of CT	0.14%	\$13,551
15	Travelers Ind Co	0.10%	\$10,347
16	Travelers Ind Co Of Amer	0.07%	\$6,940
17	Charter Oak Fire Ins Co	0.05%	\$4,821
18	Great American Ins Co	0.01%	\$797
19	Great American Assur Co	0.00%	\$48

Total for Top 10 Insurers	98.97%	\$9,826,079
Total for All Other Insurers	1.03%	\$102,709
Total for All Insurers	100.00%	\$9,928,788

### Farmowners Multiple Peril



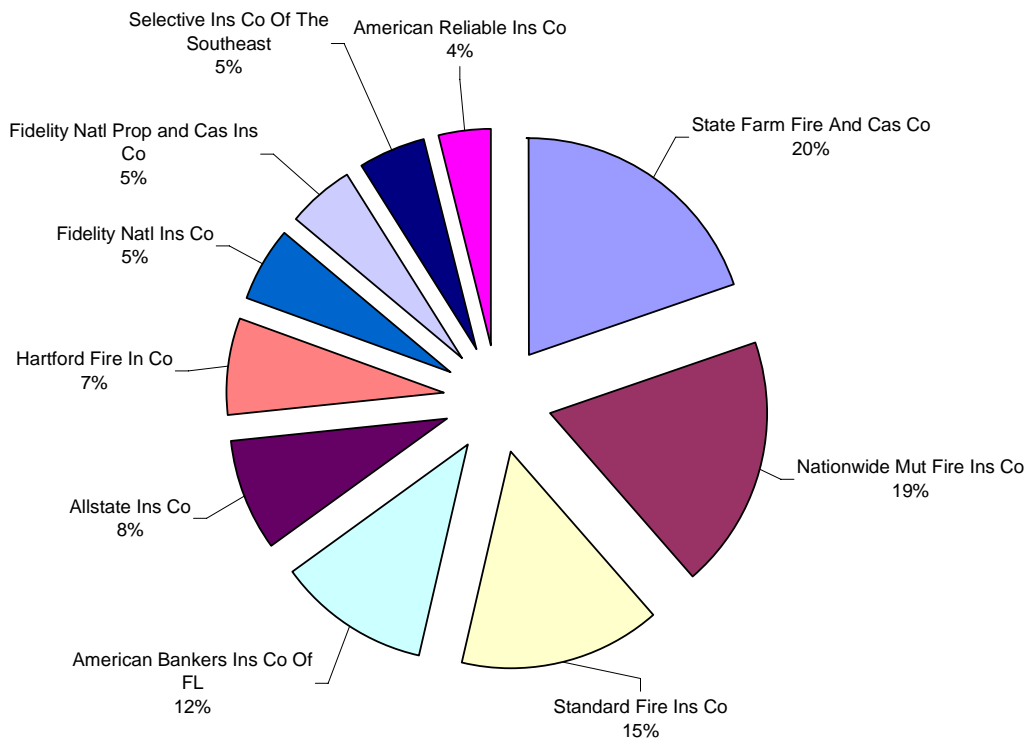
**2006 West Virginia Market Share Report  
Federal Flood**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	State Farm Fire And Cas Co	18.29%	\$1,728,326
2	Nationwide Mut Fire Ins Co	17.38%	\$1,641,862
3	Standard Fire Ins Co	13.75%	\$1,299,418
4	American Bankers Ins Co Of FL	10.71%	\$1,012,217
5	Allstate Ins Co	7.61%	\$719,325
6	Hartford Fire In Co	6.78%	\$640,689
7	Fidelity Natl Ins Co	4.95%	\$467,230
8	Fidelity Natl Prop and Cas Ins Co	4.85%	\$458,072
9	Selective Ins Co Of The Southeast	4.43%	\$418,589
10	American Reliable Ins Co	3.67%	\$346,498
11	Philadelphia Ind Ins Co	2.29%	\$216,379
12	Liberty Mut Fire Ins Co	1.73%	\$163,805
13	USAA General Ind Co	1.15%	\$108,186
14	American Natl Prop & Cas Co	1.00%	\$94,493
15	Harleysville Mut Ins Co	0.84%	\$79,483
16	Foremost Ins Co	0.16%	\$14,752
17	American Commerce Ins Co	0.15%	\$14,554
18	Audubon Ins Co	0.11%	\$10,164
19	New Hampshire Ins Co	0.08%	\$8,003
20	National Interstate Ins Co	0.02%	\$2,022
21	First American Prop & Cas Ins Co	0.02%	\$1,676
22	NGM Ins Co	0.01%	\$589
23	Granite State Ins Co	0.00%	\$349
24	AIG Natl Ins Co Inc	0.00%	\$336
25	American Home Assur Co	0.00%	\$298



Total for Top 10 Insurers	92.43%	\$8,732,226
Total for All Other Insurers	7.57%	\$715,089
Total for All Insurers	100.00%	\$9,447,315

### Federal Flood



**2006 West Virginia Market Share Report**  
**Fidelity**

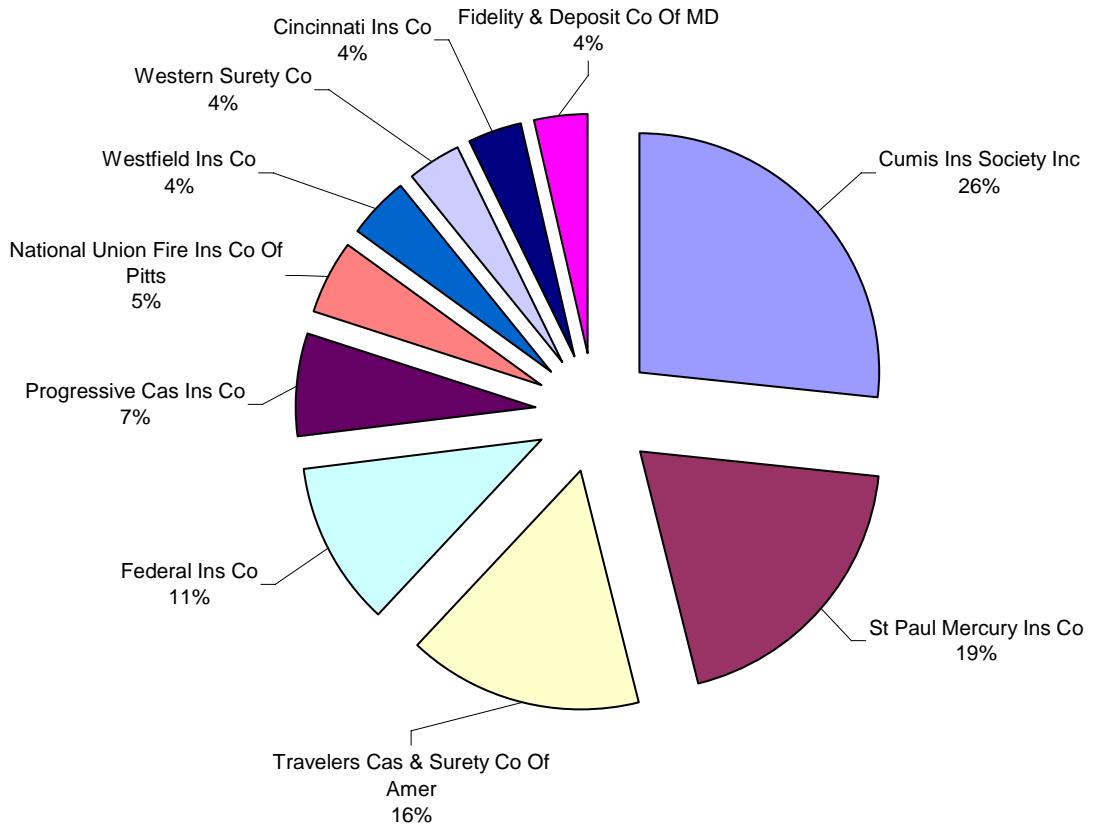
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Cumis Ins Society Inc	20.52%	\$835,001
2	St Paul Mercury Ins Co	14.79%	\$602,148
3	Travelers Cas & Surety Co Of Amer	12.18%	\$495,869
4	Federal Ins Co	8.33%	\$339,014
5	Progressive Cas Ins Co	5.49%	\$223,383
6	National Union Fire Ins Co Of Pitts	3.82%	\$155,412
7	Westfield Ins Co	3.15%	\$128,387
8	Western Surety Co	2.83%	\$115,361
9	Cincinnati Ins Co	2.74%	\$111,701
10	Fidelity & Deposit Co Of MD	2.68%	\$109,093
11	Zurich American Ins Co	2.67%	\$108,820
12	Ohio Farmers Ins Co	2.15%	\$87,609
13	Quanta Ind Co	2.06%	\$83,770
14	Hartford Fire In Co	1.94%	\$78,972
15	United States Fire Ins Co	1.77%	\$72,000
16	St Paul Fire & Marine Ins Co	1.62%	\$65,737
17	Great American Ins Co	1.47%	\$59,738
18	State Auto Prop & Cas Ins Co	1.31%	\$53,160
19	Colonial American Cas & Surety Co	1.05%	\$42,935
20	Sentry Select Ins Co	0.95%	\$38,563
21	Executive Risk Ind Inc	0.89%	\$36,154
22	Old Republic Surety Co	0.85%	\$34,706
23	State Automobile Mut Ins Co	0.66%	\$26,777
24	Universal Underwriters Ins Co	0.53%	\$21,738
25	Federated Mut Ins Co	0.52%	\$21,270
26	Erie Ins Prop & Cas Co	0.51%	\$20,879
27	US Fidelity & Guaranty Co	0.46%	\$18,699
28	Continental Cas Co	0.32%	\$12,893
29	Motorists Mut Ins Co	0.30%	\$12,351
30	Liberty Mut Ins Co	0.27%	\$11,171
31	State Farm Fire And Cas Co	0.25%	\$9,978
32	RLI Ins Co	0.22%	\$8,771
33	Continental Ins Co	0.18%	\$7,262
34	Twin City Fire Ins Co	0.17%	\$6,806
35	Nationwide Mut Ins Co	0.15%	\$6,073
36	Travelers Ind Co	0.14%	\$5,847
37	St Paul Guardian Ins Co	0.12%	\$4,811
38	Colonial Surety Co	0.09%	\$3,727
39	Federated Service Ins Co	0.08%	\$3,426
40	Charter Oak Fire Ins Co	0.08%	\$3,371
41	American States Ins Co	0.08%	\$3,323
42	Travelers Cas & Surety Co	0.07%	\$2,818
43	Travelers Property Cas Co Of Amer	0.06%	\$2,444
44	Scottsdale Ind Co	0.06%	\$2,355

**2006 West Virginia Market Share Report  
Fidelity**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Great Northern Ins Co	0.06%	\$2,340
46	Greenwich Ins Co	0.06%	\$2,277
47	BCS Ins Co	0.05%	\$2,153
48	General Ins Co Of Amer	0.05%	\$2,133
49	Nationwide Mut Fire Ins Co	0.05%	\$1,929
50	Stonington Ins Co	0.05%	\$1,888
51	Discover Prop & Cas Ins Co	0.04%	\$1,501
52	American Economy Ins Co	0.03%	\$1,380
53	Travelers Ind Co Of Amer	0.03%	\$1,200
54	Selective Ins Co Of Amer	0.03%	\$1,113
55	Ohio Cas Ins Co	0.02%	\$961
56	Travelers Ind Co Of CT	0.02%	\$885
57	Federated Rural Electric Ins Exch	0.02%	\$810
58	Allstate Ins Co	0.02%	\$772
59	Lincoln General Ins Co	0.02%	\$655
60	General Cas Co Of WI	0.02%	\$652
61	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$465
62	Regent Ins Co	0.01%	\$395
63	Nationwide Prop & Cas Ins Co	0.01%	\$311
64	Westport Ins Corp	0.01%	\$284
65	Fidelity & Guaranty Ins Co	0.01%	\$247
66	Platte River Ins Co.	0.01%	\$226
67	Pennsylvania Lumbermens Mut Ins	0.00%	\$188
68	Fidelity & Guaranty Ins Underwriters	0.00%	\$132
69	First Natl Ins Co Of Amer	0.00%	\$126
70	Arch Ins Co	0.00%	\$82
71	Old Republic Ins Co	0.00%	\$43
72	Guarantee Co Of North America USA	0.00%	\$33
73	American Motorists Ins Co	0.00%	\$29
74	Philadelphia Ind Ins Co	0.00%	\$19
75	Vigilant Ins Co	0.00%	(\$176)
76	Liberty Ins Underwriters Inc	-1.21%	(\$49,182)

Total for Top 10 Insurers	76.54%	\$3,115,369
Total for All Other Insurers	23.46%	\$954,825
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$4,070,194</b>

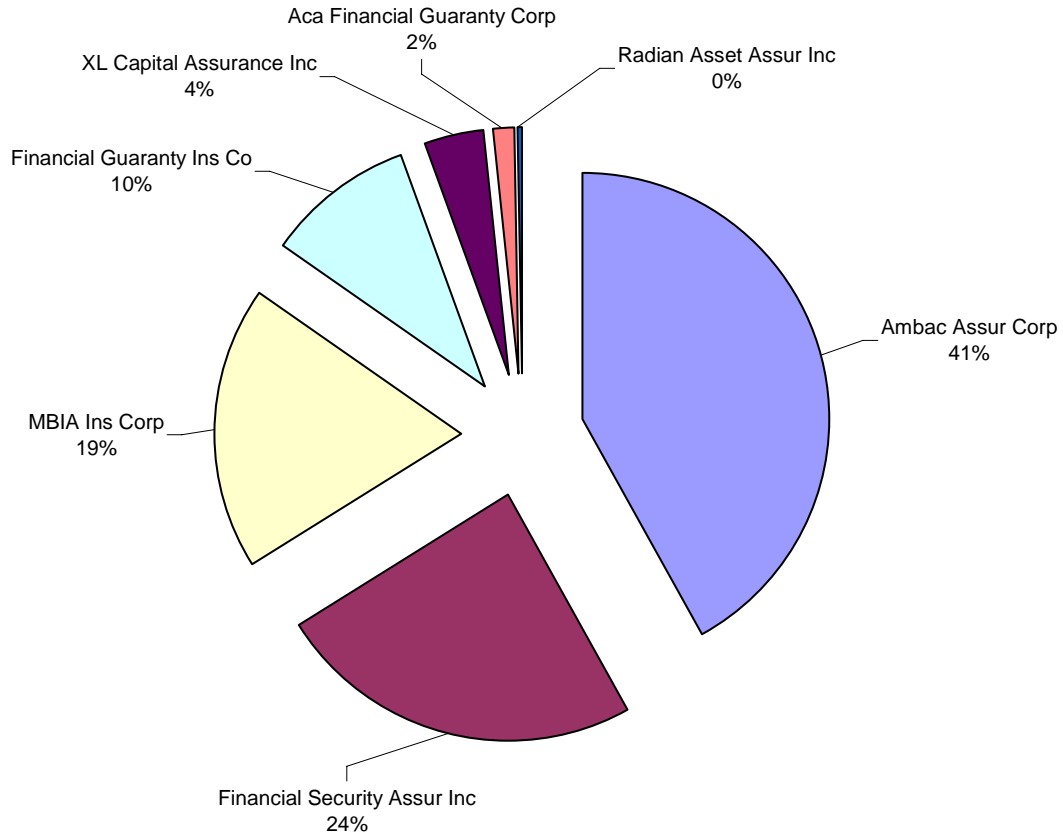
**Fidelity**



## 2006 West Virginia Market Share Report Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ambac Assur Corp	41.97%	\$1,860,311
2	Financial Security Assur Inc	24.08%	\$1,067,045
3	MBIA Ins Corp	18.58%	\$823,312
4	Financial Guaranty Ins Co	9.71%	\$430,523
5	XL Capital Assurance Inc	3.89%	\$172,259
6	Aca Financial Guaranty Corp	1.56%	\$69,001
7	Radian Asset Assur Inc	0.21%	\$9,524
Total for Top 10 Insurers		100.00%	\$4,431,975
Total for All Other Insurers			
Total for All Insurers		100.00%	\$4,431,975

### Financial Guaranty



## 2006 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	W Va Ins Co	8.12%	\$3,697,526
2	Farm Family Cas Ins Co	7.93%	\$3,610,427
3	Farmers Mech Mut Fire Ins Of WV	6.86%	\$3,123,722
4	Municipal Mut Ins Co	4.87%	\$2,215,963
5	American Modern Home Ins Co	4.44%	\$2,020,978
6	State Auto Prop & Cas Ins Co	4.39%	\$1,995,804
7	Dorinco Rein Co	4.37%	\$1,991,063
8	Nationwide Mut Fire Ins Co	4.05%	\$1,841,160
9	Factory Mut Ins Co	3.56%	\$1,620,152
10	American Security Ins Co	2.88%	\$1,308,632
11	Westfield Ins Co	2.70%	\$1,230,726
12	Cincinnati Ins Co	2.67%	\$1,217,285
13	Erie Ins Prop & Cas Co	2.65%	\$1,206,036
14	Safe Ins Co	2.37%	\$1,079,263
15	Westchester Fire Ins Co	2.34%	\$1,064,510
16	RSUI Ind Co	2.12%	\$963,729
17	Farmers Mut Ins Co	1.99%	\$904,011
18	Liberty Mut Fire Ins Co	1.78%	\$810,400
19	State Automobile Mut Ins Co	1.46%	\$664,997
20	American Guarantee & Liability Ins	1.42%	\$647,761
21	Travelers Property Cas Co Of Amer	1.41%	\$643,338
22	Travelers Ind Co	1.41%	\$640,740
23	West Virginia Farmers Mut Ins Assoc	1.33%	\$605,281
24	Westport Ins Corp	1.30%	\$589,498
25	Allianz Global Risks US Ins Co	1.13%	\$515,371
26	Gerling Amer Ins Co	1.07%	\$488,445
27	Pennsylvania Lumbermens Mut Ins	1.00%	\$453,284
28	Birmingham Fire Ins Co Of PA	0.98%	\$447,450
29	St Paul Fire & Marine Ins Co	0.93%	\$424,212
30	Pan Handle Farmers Mut Ins Co Of WV	0.91%	\$416,391
31	Balboa Ins Co	0.88%	\$402,373
32	Encompass Ins Co Of America	0.85%	\$384,751
33	Allstate Ins Co	0.81%	\$367,559
34	Arch Ins Co	0.78%	\$357,118
35	Lumbermens Underwriting Alliance	0.66%	\$298,345
36	AXIS Reins Co	0.59%	\$268,593
37	Sentry Select Ins Co	0.56%	\$253,634
38	USAA	0.53%	\$243,155
39	Empire Fire & Marine Ins Co	0.52%	\$238,563
40	XL Ins Amer Inc	0.51%	\$232,909
41	Universal Underwriters Ins Co	0.47%	\$214,445
42	Safeco Ins Co Of Amer	0.44%	\$200,951
43	Ohio Farmers Ins Co	0.44%	\$199,723
44	United States Fire Ins Co	0.43%	\$194,309

**2006 West Virginia Market Share Report  
Fire**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	St Paul Mercury Ins Co	0.37%	\$169,245
46	Federated Mut Ins Co	0.35%	\$158,659
47	Affiliated Fm Ins Co	0.35%	\$158,073
48	Travelers Ind Co Of CT	0.33%	\$150,539
49	Independent Mut Fire Ins Co	0.32%	\$143,402
50	American Reliable Ins Co	0.30%	\$138,803
51	Motorists Mut Ins Co	0.30%	\$137,851
52	Zurich American Ins Co	0.27%	\$122,543
53	Discover Prop & Cas Ins Co	0.23%	\$105,020
54	Tokio Marine & Nichido Fire Ins Co	0.20%	\$89,493
55	Greenwich Ins Co	0.18%	\$83,941
56	Encompass Ind Co	0.18%	\$83,507
57	USAA Cas Ins Co	0.18%	\$80,575
58	Charter Oak Fire Ins Co	0.17%	\$79,125
59	US Fidelity & Guaranty Co	0.17%	\$76,746
60	Hartford Fire In Co	0.17%	\$76,407
61	Travelers Ind Co Of Amer	0.17%	\$75,207
62	Seneca Ins Co Inc	0.16%	\$72,203
63	American States Ins Co	0.15%	\$68,843
64	United Cas Ins Co Of Amer	0.15%	\$68,441
65	Horace Mann Ins Co	0.15%	\$68,212
66	American Economy Ins Co	0.12%	\$56,324
67	Quadrant Ind Co	0.12%	\$53,164
68	Lititz Mut Ins Co	0.11%	\$50,420
69	Employers Ins of Wausau	0.10%	\$47,117
70	Harco Natl Ins Co	0.10%	\$46,261
71	State Natl Ins Co Inc	0.10%	\$44,674
72	American Home Assur Co	0.10%	\$44,640
73	Selective Ins Co Of Amer	0.10%	\$44,480
74	St Paul Protective Ins Co	0.09%	\$42,428
75	AXA Ins Co	0.09%	\$41,029
76	Automobile Ins Co Of Hartford CT	0.09%	\$38,985
77	Hartford Underwriters Ins Co	0.07%	\$31,113
78	Pennsylvania Ntl Mut Cas Ins Co	0.07%	\$30,111
79	General Ins Co Of Amer	0.07%	\$29,775
80	American Alt Ins Corp	0.06%	\$28,850
81	American Family Home Ins Co	0.06%	\$26,751
82	Verlan Fire Ins Co MD	0.06%	\$26,683
83	Nationwide Mut Ins Co	0.06%	\$26,325
84	Fidelity & Guaranty Ins Co	0.05%	\$22,255
85	MutualAid Exchange	0.04%	\$20,355
86	Federal Ins Co	0.04%	\$16,995
87	Genesis Ins Co	0.04%	\$16,681
88	First Natl Ins Co Of Amer	0.03%	\$13,789

## 2006 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Praetorian Ins Co	0.03%	\$13,284
90	Fidelity & Guaranty Ins Underwriters	0.03%	\$12,021
91	Ohio Cas Ins Co	0.03%	\$11,602
92	Federated Service Ins Co	0.03%	\$11,558
93	American Modern Select Ins Co	0.02%	\$10,851
94	Amica Mut Ins Co	0.02%	\$9,182
95	Granite State Ins Co	0.02%	\$8,573
96	Liberty Ins Corp	0.02%	\$8,559
97	Markel Ins Co	0.02%	\$8,074
98	Employers Mut Cas Co	0.02%	\$7,911
99	Northland Ins Co	0.02%	\$7,810
100	SUA Ins Co	0.02%	\$7,722
101	Atlantic Specialty Ins Co	0.01%	\$6,803
102	Aegis Security Ins Co	0.01%	\$6,091
103	Armed Forces Ins Exchange	0.01%	\$6,079
104	Bituminous Cas Corp	0.01%	\$5,578
105	Amerisure Mut Ins Co	0.01%	\$5,392
106	Transguard Ins Co Of Amer Inc	0.01%	\$5,225
107	Harleysville Mut Ins Co	0.01%	\$5,056
108	Fidelity & Deposit Co Of MD	0.01%	\$4,552
109	Regis Ins Co	0.01%	\$4,227
110	Sompo Japan Ins Co of Amer	0.01%	\$3,934
111	Church Mut Ins Co	0.01%	\$3,861
112	New Hampshire Ins Co	0.01%	\$3,081
113	St Paul Guardian Ins Co	0.01%	\$2,959
114	Yosemite Ins Co	0.01%	\$2,771
115	Standard Guaranty Ins Co	0.01%	\$2,557
116	Federated Rural Electric Ins Exch	0.01%	\$2,491
117	Guideone Specialty Mut Ins Co	0.01%	\$2,295
118	Phoenix Ins Co	0.00%	\$2,201
119	West American Ins Co	0.00%	\$2,195
120	Garrison Property and Cas Ins Co	0.00%	\$2,172
121	Sentry Ins A Mut Co	0.00%	\$2,056
122	Star Ins Co	0.00%	\$1,916
123	Vigilant Ins Co	0.00%	\$1,623
124	Diamond State Ins Co	0.00%	\$1,598
125	National Farmers Union Prop & Cas	0.00%	\$1,597
126	American Ins Co	0.00%	\$1,594
127	T.H.E. Ins Co	0.00%	\$978
128	Westfield Natl Ins Co	0.00%	\$937
129	DaimlerChrysler Ins Co	0.00%	\$713
130	United States Liability Ins Co	0.00%	\$588
131	Nationwide Prop & Cas Ins Co	0.00%	\$574
132	Electric Ins Co	0.00%	\$566

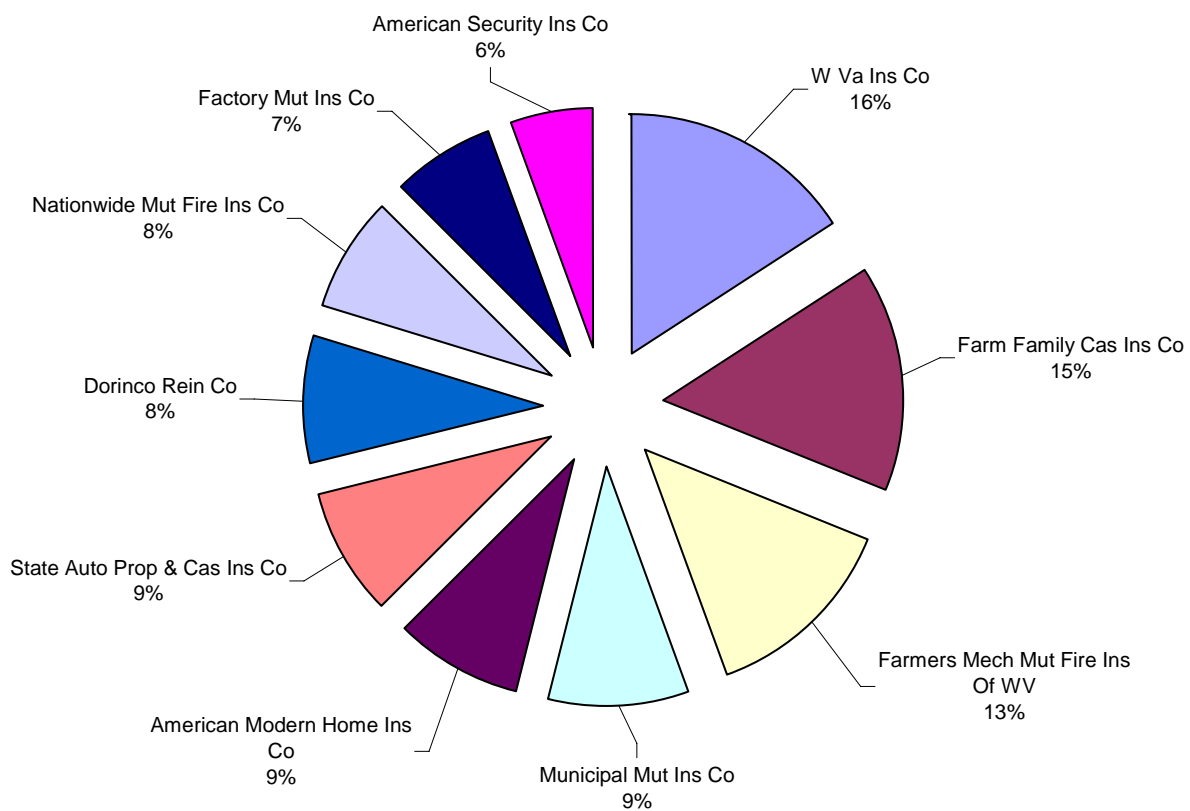


**2006 West Virginia Market Share Report  
Fire**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Great Northern Ins Co	0.00%	\$522
134	OneBeacon America Ins Co	0.00%	\$501
135	Brotherhood Mut Ins Co	0.00%	\$396
136	Great American Ins Co	0.00%	\$299
137	Farmland Mut Ins Co	0.00%	\$290
138	Chubb Natl Ins Co	0.00%	\$244
139	RLI Ins Co	0.00%	\$235
140	USAA General Ind Co	0.00%	\$187
141	Clarendon Natl Ins Co	0.00%	\$181
142	Utica Mut Ins Co	0.00%	\$174
143	Hanover Ins Co	0.00%	\$164
144	American Cas Co Of Reading PA	0.00%	\$119
145	Insurance Co Of The West	0.00%	\$80
146	Mitsui Sumitomo Ins Co of Amer	0.00%	\$72
147	Valley Forge Ins Co	0.00%	\$68
148	National Surety Corp	0.00%	\$29
149	Employers Fire Ins Co	0.00%	\$20
150	Hartford Ins Co Of The Midwest	0.00%	\$1
151	Maryland Cas Co	0.00%	(\$4)
152	Stonington Ins Co	-0.01%	(\$4,912)

Total for Top 10 Insurers	51.47%	\$23,425,427
Total for All Other Insurers	48.53%	\$22,085,269
Total for All Insurers	100.00%	\$45,510,696

### Fire



**2006 West Virginia Market Share Report  
Homeowners Multiple Peril**

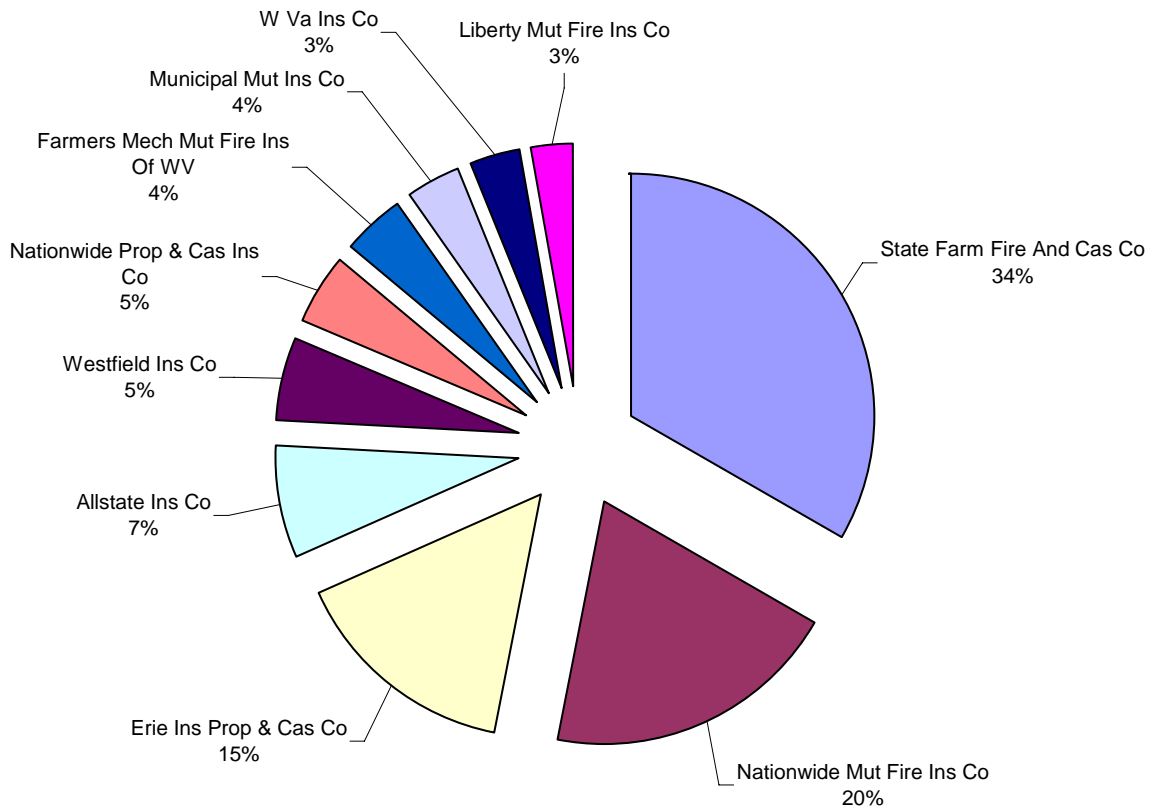
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire And Cas Co	26.35%	\$79,295,796
2	Nationwide Mut Fire Ins Co	15.71%	\$47,287,063
3	Erie Ins Prop & Cas Co	12.22%	\$36,766,206
4	Allstate Ins Co	5.94%	\$17,876,835
5	Westfield Ins Co	4.31%	\$12,959,275
6	Nationwide Prop & Cas Ins Co	3.80%	\$11,428,735
7	Farmers Mech Mut Fire Ins Of WV	3.25%	\$9,774,288
8	Municipal Mut Ins Co	2.89%	\$8,690,818
9	W Va Ins Co	2.73%	\$8,212,639
10	Liberty Mut Fire Ins Co	2.19%	\$6,577,193
11	Encompass Ins Co Of America	2.16%	\$6,506,350
12	Foremost Ins Co	1.58%	\$4,759,417
13	State Auto Prop & Cas Ins Co	1.39%	\$4,176,090
14	Encompass Ind Co	1.30%	\$3,901,618
15	USAA	1.27%	\$3,829,218
16	Safeco Ins Co Of Amer	1.22%	\$3,678,370
17	Motorists Mut Ins Co	1.06%	\$3,201,028
18	American Natl Prop & Cas Co	0.84%	\$2,522,168
19	Farm Family Cas Ins Co	0.80%	\$2,400,359
20	Property & Cas Ins Co Of Hartford	0.79%	\$2,365,292
21	Farmers Mut Ins Co	0.69%	\$2,061,386
22	Safe Ins Co	0.63%	\$1,890,247
23	USAA Cas Ins Co	0.60%	\$1,809,707
24	Pan Handle Farmers Mut Ins Co Of WV	0.57%	\$1,708,736
25	Metropolitan Property & Cas Ins Co	0.43%	\$1,302,697
26	Hartford Ins Co Of The Midwest	0.42%	\$1,274,975
27	Horace Mann Ins Co	0.40%	\$1,204,888
28	Foremost Property & Cas Ins Co	0.40%	\$1,195,431
29	Teachers Ins Co	0.38%	\$1,147,573
30	Lititz Mut Ins Co	0.38%	\$1,144,809
31	Allstate Ind Co	0.37%	\$1,120,520
32	Standard Fire Ins Co	0.37%	\$1,110,872
33	American Bankers Ins Co Of FL	0.32%	\$973,908
34	Cincinnati Ins Co	0.31%	\$919,365
35	Aegis Security Ins Co	0.23%	\$689,321
36	Vigilant Ins Co	0.22%	\$665,471
37	Economy Premier Assur Co	0.21%	\$624,046
38	Federal Ins Co	0.19%	\$572,817
39	American Reliable Ins Co	0.19%	\$571,213
40	Amica Mut Ins Co	0.18%	\$554,347
41	Homesite Ins Co Of The Midwest	0.16%	\$486,571
42	Empire Fire & Marine Ins Co	0.08%	\$247,507
43	American Natl General Ins Co	0.06%	\$188,126
44	American Security Ins Co	0.06%	\$187,095

**2006 West Virginia Market Share Report  
Homeowners Multiple Peril**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	American Intl Ins Co	0.05%	\$160,887
46	Armed Forces Ins Exchange	0.05%	\$156,516
47	Balboa Ins Co	0.04%	\$114,167
48	Fidelity Natl Ins Co	0.04%	\$110,259
49	Travelers Ind Co Of Amer	0.03%	\$87,259
50	MutualAid Exchange	0.02%	\$74,956
51	Standard Guaranty Ins Co	0.02%	\$72,165
52	Great Northern Ins Co	0.02%	\$64,061
53	Church Mut Ins Co	0.02%	\$61,110
54	American Ins Co	0.02%	\$45,356
55	Fidelity & Deposit Co Of MD	0.01%	\$42,944
56	American Family Home Ins Co	0.01%	\$32,721
57	Electric Ins Co	0.01%	\$25,373
58	Sentinel Ins Co Ltd	0.01%	\$17,614
59	California Cas Ind Exch	0.00%	\$13,489
60	Sentry Ins A Mut Co	0.00%	\$10,033
61	Hartford Fire In Co	0.00%	\$7,034
62	Automobile Ins Co Of Hartford CT	0.00%	\$7,026
63	Merastar Ins Co	0.00%	\$6,952
64	Garrison Property and Cas Ins Co	0.00%	\$3,070
65	Hartford Underwriters Ins Co	0.00%	\$1,937
66	USAA General Ind Co	0.00%	\$1,018
67	NGM Ins Co	0.00%	\$569
68	Firemans Fund Ins Co	0.00%	\$329
69	Centennial Ins Co	0.00%	\$271
70	American Motorists Ins Co	0.00%	\$155
71	Erie Ins Exch	0.00%	\$85
72	American Modern Home Ins Co	0.00%	\$6
73	American Commerce Ins Co	0.00%	(\$41)
74	Continental Ins Co	0.00%	(\$378)
75	Harleysville Mut Ins Co	0.00%	(\$510)
76	Zurich American Ins Co	0.00%	(\$1,456)
77	Ohio Farmers Ins Co	0.00%	(\$1,605)
78	LM Property and Casualty Ins. Co.	0.00%	(\$1,734)
79	Nationwide Mut Ins Co	-0.01%	(\$44,976)

Total for Top 10 Insurers	79.38%	\$238,868,848
Total for All Other Insurers	20.62%	\$62,058,200
Total for All Insurers	100.00%	\$300,927,048

### Homeowners Multiple Peril



**2006 West Virginia Market Share Report  
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Voyager Property & Cas Ins Co	17.64%	\$8,459,434
2	Westfield Ins Co	8.76%	\$4,201,197
3	Travelers Property Cas Co Of Amer	6.69%	\$3,206,933
4	Continental Cas Co	6.25%	\$2,995,596
5	State Farm Fire And Cas Co	4.86%	\$2,328,189
6	National Union Fire Ins Co Of Pitts	3.76%	\$1,804,811
7	Factory Mut Ins Co	3.76%	\$1,803,285
8	Sentry Select Ins Co	2.49%	\$1,193,494
9	Zurich American Ins Co	2.41%	\$1,153,692
10	Praetorian Ins Co	2.28%	\$1,093,991
11	Farm Family Cas Ins Co	2.27%	\$1,090,067
12	Arch Ins Co	2.16%	\$1,037,784
13	Firemans Fund Ins Co	2.13%	\$1,023,403
14	American Modern Home Ins Co	2.11%	\$1,012,268
15	Erie Ins Prop & Cas Co	1.93%	\$926,505
16	Nationwide Mut Fire Ins Co	1.72%	\$823,137
17	Assurance Co Of Amer	1.30%	\$622,753
18	Stonebridge Casualty Ins Co	1.28%	\$615,002
19	Federal Ins Co	1.27%	\$607,856
20	Greenwich Ins Co	1.24%	\$596,868
21	St Paul Fire & Marine Ins Co	1.08%	\$517,331
22	State Auto Prop & Cas Ins Co	1.04%	\$497,849
23	Cincinnati Ins Co	0.98%	\$470,114
24	Allstate Ins Co	0.96%	\$458,430
25	Great American Ins Co of NY	0.90%	\$432,494
26	Encompass Ind Co	0.89%	\$425,113
27	Canal Ins Co	0.82%	\$391,550
28	Motorists Mut Ins Co	0.80%	\$383,096
29	Hartford Fire In Co	0.77%	\$368,224
30	Northland Ins Co	0.70%	\$335,272
31	Encompass Ins Co Of America	0.69%	\$332,483
32	Progressive Classic Ins Co	0.51%	\$246,813
33	RLI Ins Co	0.50%	\$238,026
34	BCS Ins Co	0.41%	\$195,487
35	American Bankers Ins Co Of FL	0.40%	\$189,419
36	Amex Assur Co	0.39%	\$186,071
37	Great American Assur Co	0.38%	\$183,770
38	Safeco Ins Co Of Amer	0.37%	\$178,095
39	Caterpillar Ins Co	0.37%	\$176,156
40	State Automobile Mut Ins Co	0.36%	\$174,496
41	Great American Ins Co	0.36%	\$171,090
42	American Reliable Ins Co	0.33%	\$159,074
43	Nationwide Prop & Cas Ins Co	0.33%	\$158,535
44	Foremost Ins Co	0.32%	\$154,285

**2006 West Virginia Market Share Report  
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Wesco Ins Co	0.32%	\$153,196
46	Ace American Ins Co	0.31%	\$149,187
47	Travelers Ind Co	0.29%	\$138,725
48	State Natl Ins Co Inc	0.29%	\$138,724
49	Empire Fire & Marine Ins Co	0.26%	\$126,740
50	Westport Ins Corp	0.26%	\$126,047
51	Jewelers Mut Ins Co	0.25%	\$121,111
52	Vigilant Ins Co	0.25%	\$117,795
53	Diamond State Ins Co	0.23%	\$108,720
54	Balboa Ins Co	0.22%	\$103,299
55	USAA	0.19%	\$91,984
56	Continental Ins Co	0.18%	\$88,126
57	Liberty Mut Fire Ins Co	0.18%	\$88,047
58	American States Ins Co	0.17%	\$79,722
59	Ace Fire Underwriters Ins Co	0.16%	\$77,784
60	Ohio Farmers Ins Co	0.15%	\$74,292
61	Affiliated Fm Ins Co	0.15%	\$70,765
62	Hanover Ins Co	0.14%	\$67,946
63	Westchester Fire Ins Co	0.13%	\$64,010
64	Redland Ins Co	0.13%	\$63,534
65	AXIS Reins Co	0.13%	\$61,346
66	Lincoln General Ins Co	0.13%	\$60,536
67	Travelers Ind Co Of Amer	0.12%	\$59,475
68	Markel American Ins Co	0.12%	\$59,084
69	Lumbermens Underwriting Alliance	0.12%	\$58,813
70	Bituminous Cas Corp	0.12%	\$58,449
71	Republic Western Ins Co	0.12%	\$58,077
72	RSUI Ind Co	0.11%	\$53,912
73	Ohio Cas Ins Co	0.11%	\$53,499
74	Pennsylvania Lumbermens Mut Ins	0.11%	\$50,834
75	National Liab & Fire Ins Co	0.10%	\$49,294
76	Nationwide Mut Ins Co	0.10%	\$49,168
77	Travelers Ind Co Of CT	0.10%	\$48,896
78	Star Ins Co	0.10%	\$48,578
79	American Alt Ins Corp	0.10%	\$48,533
80	Triton Ins Co	0.10%	\$47,608
81	National Interstate Ins Co	0.10%	\$47,136
82	National Ind Co	0.10%	\$47,124
83	Lyndon Property Ins Co	0.10%	\$47,019
84	Transguard Ins Co Of Amer Inc	0.09%	\$43,748
85	SUA Ins Co	0.09%	\$41,982
86	Starnet Ins Co	0.09%	\$41,891
87	West Virginia Farmers Mut Ins Assoc	0.08%	\$39,952
88	American Live Stock Ins Co	0.08%	\$38,816

**2006 West Virginia Market Share Report  
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Liberty Mut Ins Co	0.08%	\$38,034
90	St Paul Mercury Ins Co	0.08%	\$36,814
91	Universal Underwriters Ins Co	0.08%	\$36,713
92	USAA Cas Ins Co	0.08%	\$36,452
93	National Cas Co	0.07%	\$35,928
94	Granite State Ins Co	0.07%	\$35,556
95	North American Specialty Ins Co	0.07%	\$32,285
96	Occidental Fire & Cas Co Of NC	0.07%	\$32,159
97	American Natl Prop & Cas Co	0.06%	\$29,241
98	Allianz Global Risks US Ins Co	0.06%	\$27,814
99	Markel Ins Co	0.06%	\$27,199
100	American Road Ins Co	0.06%	\$26,930
101	Tokio Marine & Nichido Fire Ins Co	0.05%	\$26,112
102	XL Specialty Ins Co	0.05%	\$26,028
103	Old Republic Ins Co	0.05%	\$23,399
104	Carolina Cas Ins Co	0.04%	\$19,612
105	Federated Mut Ins Co	0.04%	\$18,846
106	Economy Premier Assur Co	0.04%	\$17,913
107	Stratford Ins Co	0.04%	\$17,838
108	New Hampshire Ins Co	0.04%	\$17,457
109	Maryland Cas Co	0.04%	\$16,915
110	Century Surety Co	0.03%	\$16,764
111	Property & Cas Ins Co Of Hartford	0.03%	\$16,617
112	Great West Cas Co	0.03%	\$16,311
113	Gerling Amer Ins Co	0.03%	\$15,788
114	US Fidelity & Guaranty Co	0.03%	\$15,296
115	Federated Service Ins Co	0.03%	\$15,190
116	Teachers Ins Co	0.03%	\$14,269
117	American Zurich Ins Co	0.03%	\$13,852
118	Armed Forces Ins Exchange	0.03%	\$13,811
119	Ohio Ind Co	0.03%	\$13,684
120	Horace Mann Ins Co	0.03%	\$13,655
121	American Home Assur Co	0.03%	\$13,521
122	Harco Natl Ins Co	0.03%	\$13,404
123	Phoenix Ins Co	0.03%	\$13,210
124	Pennsylvania Ntl Mut Cas Ins Co	0.03%	\$12,645
125	Lititz Mut Ins Co	0.03%	\$12,512
126	American Intl Ins Co	0.03%	\$12,166
127	Commerce Protective Ins Co	0.02%	\$11,873
128	Metropolitan Property & Cas Ins Co	0.02%	\$11,587
129	Great Northern Ins Co	0.02%	\$11,475
130	Scottsdale Ind Co	0.02%	\$11,086
131	American Economy Ins Co	0.02%	\$9,816
132	Hartford Ins Co Of The Midwest	0.02%	\$8,968



**2006 West Virginia Market Share Report  
Inland Marine**

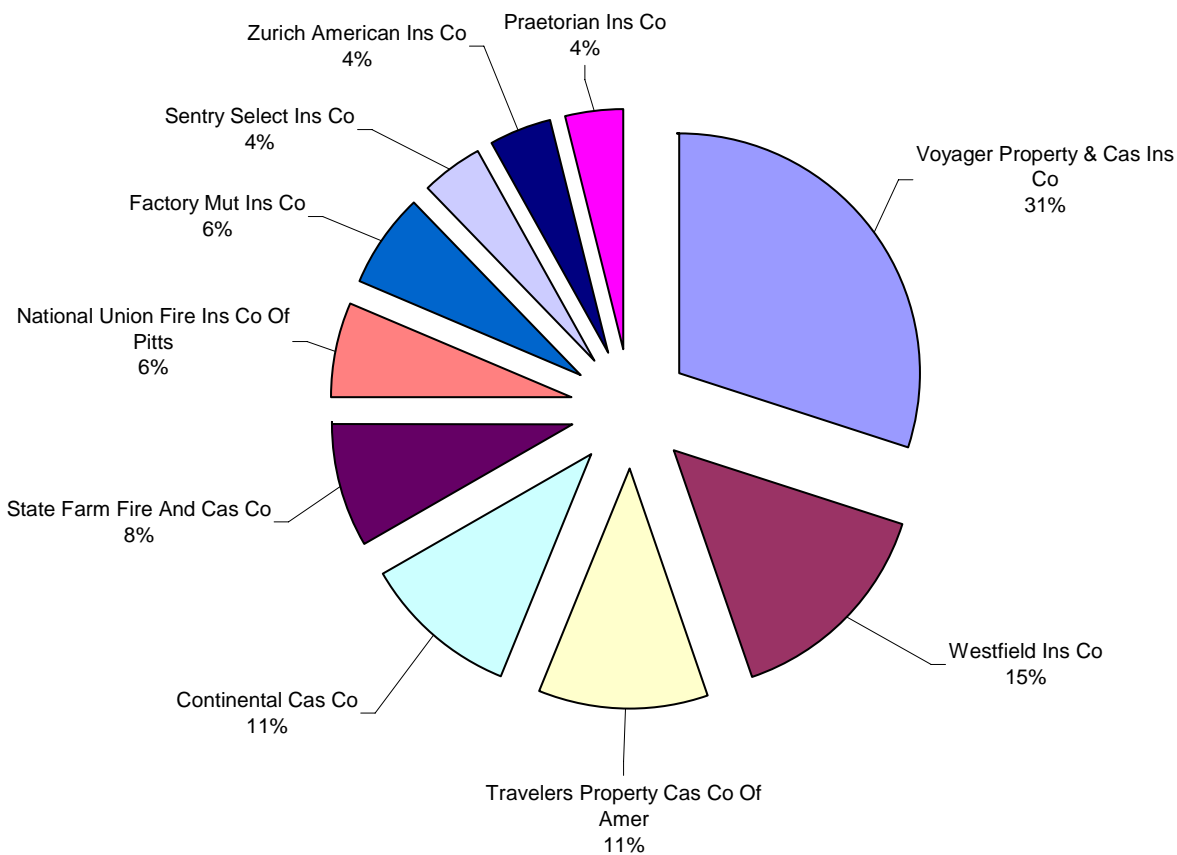
Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Hartford Cas Ins Co	0.02%	\$8,617
134	Pacific Specialty Ins Co	0.02%	\$8,354
135	Vanliner Ins Co	0.02%	\$8,192
136	Charter Oak Fire Ins Co	0.02%	\$7,435
137	Philadelphia Ind Ins Co	0.02%	\$7,422
138	AXA Art Ins Corp	0.01%	\$7,103
139	National Specialty Ins Co	0.01%	\$6,868
140	General Cas Co Of WI	0.01%	\$6,666
141	OneBeacon America Ins Co	0.01%	\$6,375
142	Standard Fire Ins Co	0.01%	\$6,162
143	Nationwide Agribusiness Ins Co	0.01%	\$5,874
144	Amica Mut Ins Co	0.01%	\$5,539
145	Northern Assur Co Of Amer	0.01%	\$5,485
146	Hartford Steam Boil Inspec & Ins Co	0.01%	\$4,871
147	Fidelity & Deposit Co Of MD	0.01%	\$4,471
148	American Hardware Mut Ins Co	0.01%	\$4,128
149	Discover Prop & Cas Ins Co	0.01%	\$3,992
150	Commonwealth Ins Co Of Amer	0.01%	\$3,960
151	Commerce & Industry Ins Co	0.01%	\$3,925
152	General Ins Co Of Amer	0.01%	\$3,735
153	American Ins Co	0.01%	\$3,633
154	American Cas Co Of Reading PA	0.01%	\$3,372
155	Cumis Ins Society Inc	0.01%	\$3,257
156	Great American Alliance Ins Co	0.01%	\$2,940
157	Fidelity & Guaranty Ins Underwriters	0.01%	\$2,614
158	Allstate Ind Co	0.01%	\$2,562
159	St Paul Guardian Ins Co	0.01%	\$2,512
160	St Paul Protective Ins Co	0.01%	\$2,398
161	Harleysville Mut Ins Co	0.00%	\$2,344
162	Fidelity & Guaranty Ins Co	0.00%	\$2,275
163	AIG Premier Ins Co	0.00%	\$2,157
164	T.H.E. Ins Co	0.00%	\$2,138
165	First Natl Ins Co Of Amer	0.00%	\$2,121
166	OneBeacon Ins Co	0.00%	\$2,059
167	Northern Ins Co Of NY	0.00%	\$2,006
168	American Family Home Ins Co	0.00%	\$1,981
169	American General Ind Co	0.00%	\$1,977
170	Fairmont Specialty Ins Co	0.00%	\$1,975
171	National Fire Ins Co Of Hartford	0.00%	\$1,805
172	North River Ins Co	0.00%	\$1,719
173	XL Ins Amer Inc	0.00%	\$1,438
174	Colonial American Cas & Surety Co	0.00%	\$1,318
175	Indiana Lumbermens Mut Ins Co	0.00%	\$1,246
176	United Fncl Cas Co	0.00%	\$1,070

**2006 West Virginia Market Share Report  
Inland Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Clarendon Natl Ins Co	0.00%	\$945
178	Stonington Ins Co	0.00%	\$736
179	American Automobile Ins Co	0.00%	\$686
180	DaimlerChrysler Ins Co	0.00%	\$604
181	Central States Ind Co Of Omaha	0.00%	\$580
182	Sentry Ins A Mut Co	0.00%	\$561
183	Virginia Surety Co Inc	0.00%	\$540
184	Employers Fire Ins Co	0.00%	\$515
185	Federated Rural Electric Ins Exch	0.00%	\$487
186	Southern States Ins Exch	0.00%	\$459
187	Safe Ins Co	0.00%	\$363
188	Garrison Property and Cas Ins Co	0.00%	\$340
189	Electric Ins Co	0.00%	\$329
190	MutualAid Exchange	0.00%	\$290
191	Illinois Natl Ins Co	0.00%	\$271
192	Church Mut Ins Co	0.00%	\$261
193	Employers Mut Cas Co	0.00%	\$252
194	American Security Ins Co	0.00%	\$236
195	Continental Western Ins Co	0.00%	\$220
196	American Select Ins Co	0.00%	\$207
197	Progressive Paloverde Ins Co	0.00%	\$158
198	Courtesy Ins Co	0.00%	\$125
199	Mitsui Sumitomo Ins Co of Amer	0.00%	\$111
200	Sentinel Ins Co Ltd	0.00%	\$109
201	Pharmacists Mut Ins Co	0.00%	\$104
202	USAA General Ind Co	0.00%	\$47
203	Transportation Ins Co	0.00%	\$47
204	Automobile Ins Co Of Hartford CT	0.00%	\$26
205	Inland Mut Ins Co	0.00%	\$11
206	Progressive Direct Ins Co	0.00%	\$4
207	Fidelity Natl Ins Co	0.00%	\$4
208	Twin City Fire Ins Co	0.00%	(\$172)
209	QBE Ins Corp	-0.01%	(\$5,678)

Total for Top 10 Insurers	58.90%	\$28,240,622
Total for All Other Insurers	41.10%	\$19,705,054
Total for All Insurers	100.00%	\$47,945,676

### Inland Marine

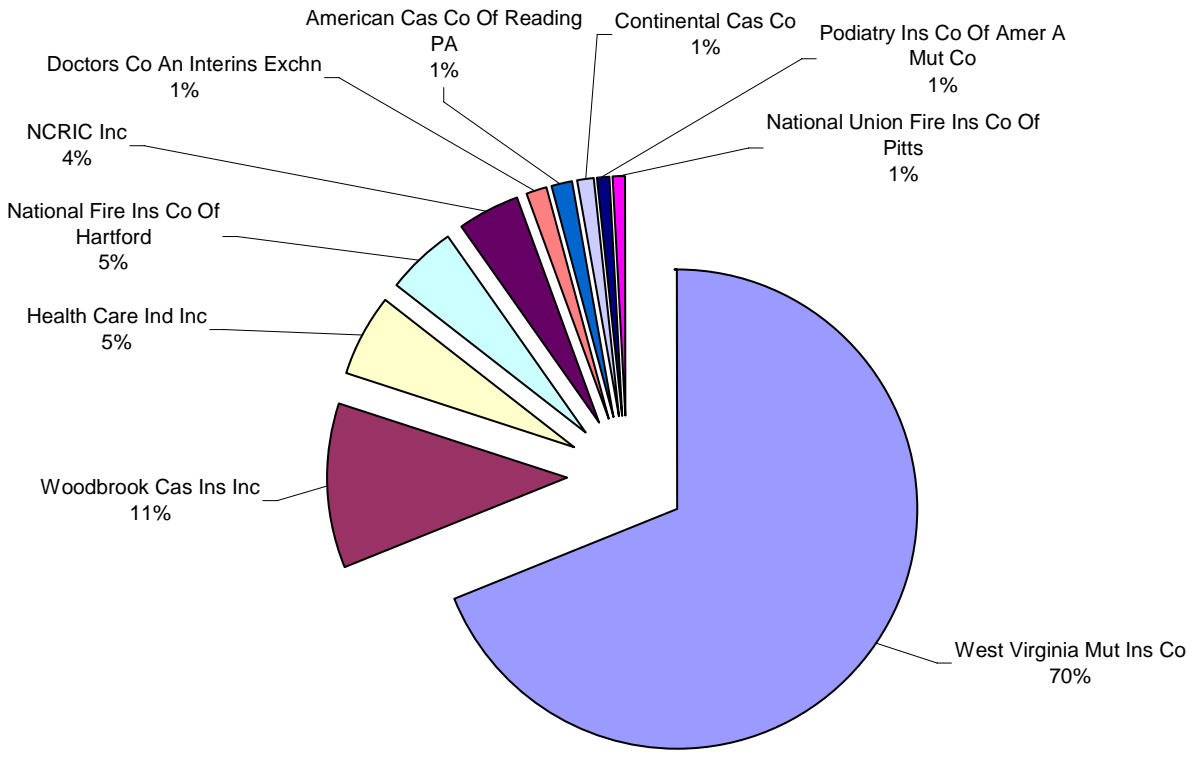


**2006 West Virginia Market Share Report  
Medical Malpractice**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	67.32%	\$52,490,641
2	Woodbrook Cas Ins Inc	10.98%	\$8,560,748
3	Health Care Ind Inc	5.27%	\$4,111,077
4	National Fire Ins Co Of Hartford	4.68%	\$3,647,699
5	NCRIC Inc	4.17%	\$3,251,968
6	Doctors Co An Interins Exchn	1.35%	\$1,053,033
7	American Cas Co Of Reading PA	1.35%	\$1,048,954
8	Continental Cas Co	0.92%	\$718,539
9	Podiatry Ins Co Of Amer A Mut Co	0.92%	\$715,194
10	National Union Fire Ins Co Of Pitts	0.81%	\$635,009
11	Cincinnati Ins Co	0.51%	\$395,923
12	NCMIC Ins Co	0.42%	\$330,239
13	Mountaineer Freedom RRG Inc	0.39%	\$302,957
14	Professionals Advocate Ins Co	0.33%	\$258,046
15	Chicago Ins Co	0.33%	\$256,156
16	Church Mut Ins Co	0.11%	\$87,497
17	Ace American Ins Co	0.11%	\$86,862
18	American Alt Ins Corp	0.09%	\$71,628
19	Granite State Ins Co	0.05%	\$37,828
20	Darwin Natl Assur Co	0.05%	\$37,746
21	American Ins Co	0.04%	\$29,439
22	Medical Protective Co	0.03%	\$25,843
23	State Farm Fire And Cas Co	0.03%	\$21,663
24	Care RRG Inc	0.01%	\$8,683
25	Pharmacists Mut Ins Co	0.01%	\$8,655
26	Westport Ins Corp	0.01%	\$5,103
27	Nationwide Mut Ins Co	0.01%	\$4,155
28	Fortress Ins Co	0.00%	\$2,977
29	Firemans Fund Ins Co	0.00%	\$2,837
30	American Home Assur Co	0.00%	\$1,680
31	National Surety Corp	0.00%	\$1,208
32	Nationwide Mut Fire Ins Co	0.00%	\$997
33	Executive Risk Ind Inc	-0.31%	(\$241,863)

Total for Top 10 Insurers	97.77%	\$76,232,862
Total for All Other Insurers	2.23%	\$1,736,259
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$77,969,121</b>

### Medical Malpractice

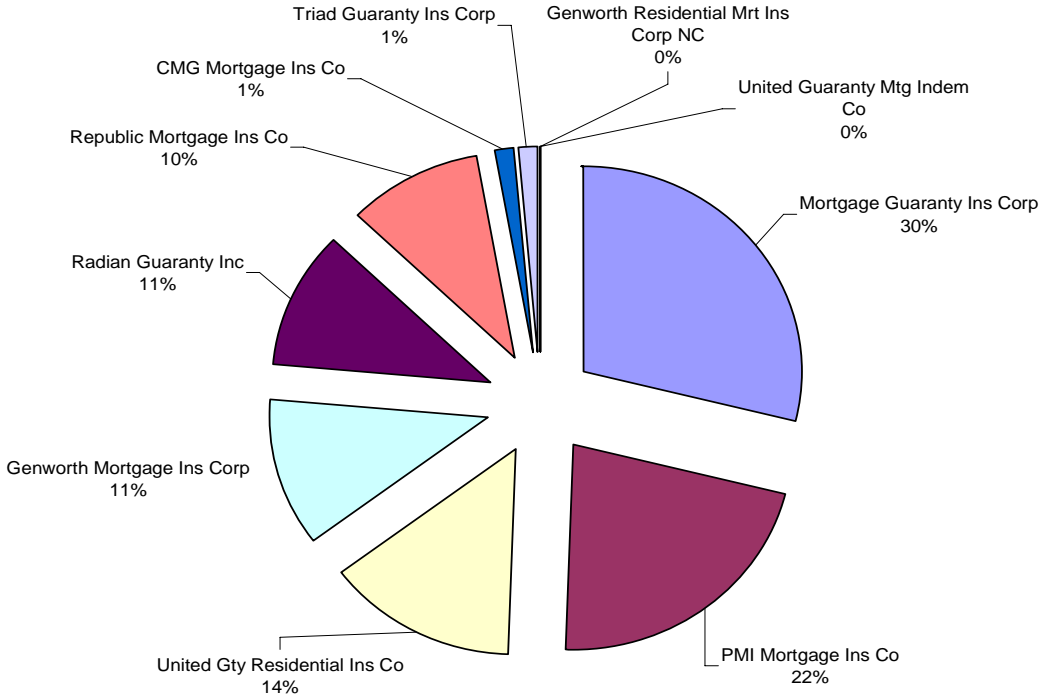


**2006 West Virginia Market Share Report  
Mortgage Guaranty**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mortgage Guaranty Ins Corp	28.90%	\$4,623,702
2	PMI Mortgage Ins Co	21.58%	\$3,453,285
3	United Gty Residential Ins Co	14.30%	\$2,287,593
4	Genworth Mortgage Ins Corp	11.47%	\$1,835,240
5	Radian Guaranty Inc	10.96%	\$1,754,054
6	Republic Mortgage Ins Co	10.01%	\$1,601,937
7	CMG Mortgage Ins Co	1.42%	\$226,426
8	Triad Guaranty Ins Corp	1.21%	\$194,390
9	Genworth Residential Mrt Ins Corp NC	0.12%	\$19,250
10	United Guaranty Mtg Indem Co	0.02%	\$2,929
11	MGIC Ind Corp	0.01%	\$1,901
12	United Gty Residential Ins Co Of NC	0.00%	\$245
13	CMG Mortgage Assur Co	0.00%	\$224
14	Verex Assure Inc	0.00%	\$92
15	Genworth Mortgage Ins Corp Of NC	0.00%	\$38

Total for Top 10 Insurers	99.98%	\$15,998,806
Total for All Other Insurers	0.02%	\$2,500
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$16,001,306</b>

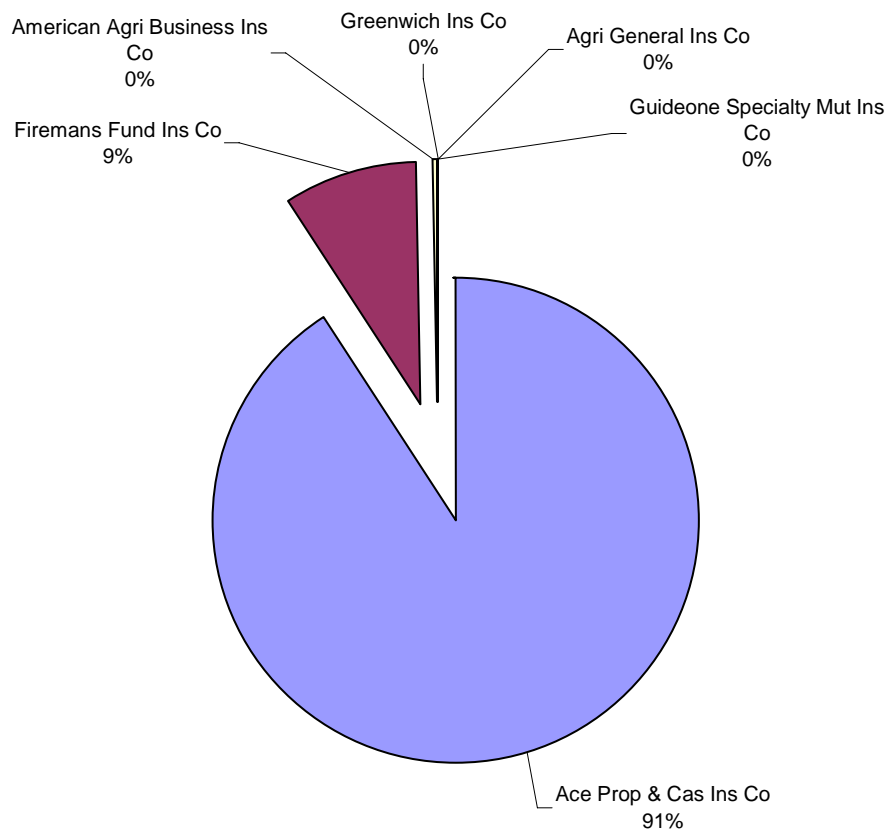
**Mortgage Guaranty**



## 2006 West Virginia Market Share Report Multiple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ace Prop & Cas Ins Co	90.96%	\$9,775,118
2	Firemans Fund Ins Co	8.83%	\$948,531
3	American Agri Business Ins Co	0.22%	\$23,451
4	Agri General Ins Co	0.00%	\$17
5	Greenwich Ins Co	0.00%	(\$15)
6	Guideone Specialty Mut Ins Co	0.00%	(\$232)
Total for Top 10 Insurers		100.00%	\$10,746,870
Total for All Other Insurers			
Total for All Insurers		100.00%	\$10,746,870

### Multiple Peril Crop





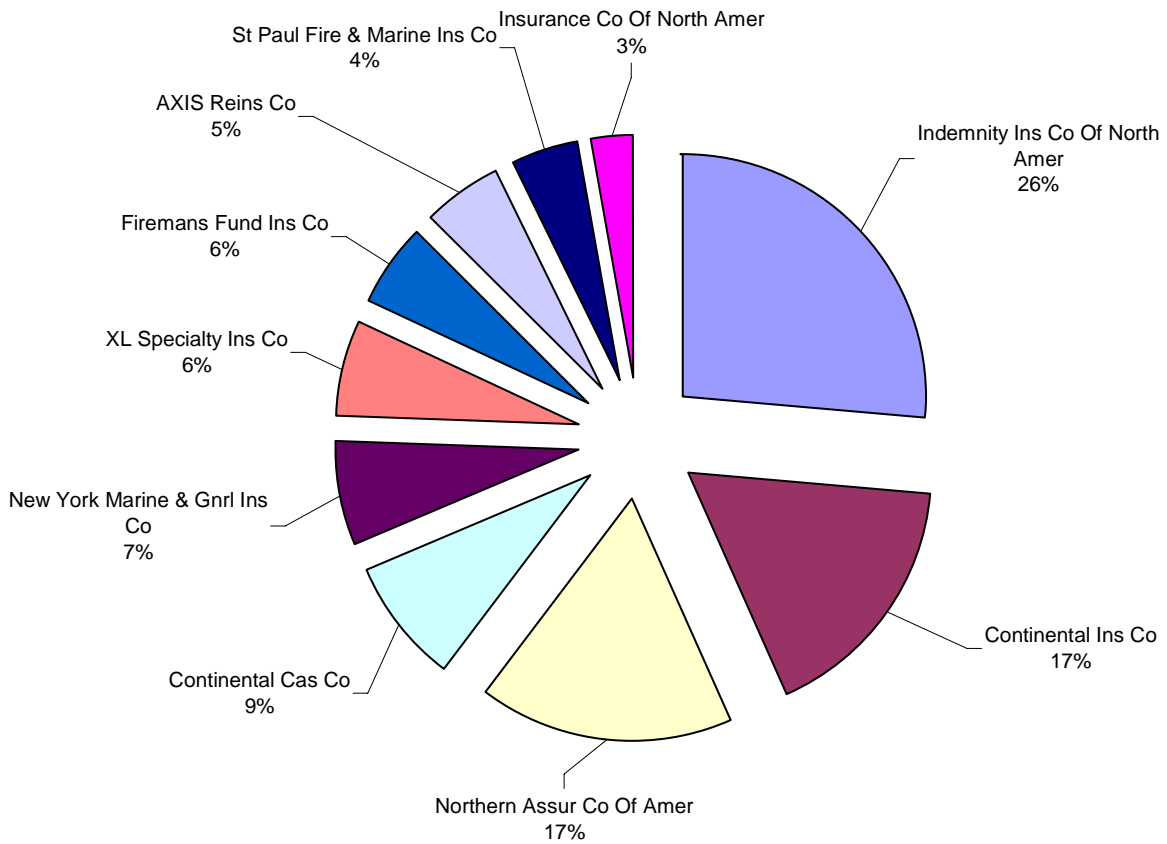
**2006 West Virginia Market Share Report  
Ocean Marine**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Indemnity Ins Co Of North Amer	21.59%	\$628,205
2	Continental Ins Co	13.87%	\$403,491
3	Northern Assur Co Of Amer	13.80%	\$401,592
4	Continental Cas Co	7.03%	\$204,445
5	New York Marine & Gnrl Ins Co	5.61%	\$163,285
6	XL Specialty Ins Co	5.24%	\$152,326
7	Firemans Fund Ins Co	4.59%	\$133,625
8	AXIS Reins Co	4.26%	\$124,051
9	St Paul Fire & Marine Ins Co	3.54%	\$102,956
10	Insurance Co Of North Amer	2.36%	\$68,588
11	Nipponkoa Ins Co Ltd U.S. Branch	2.28%	\$66,432
12	American Home Assur Co	1.96%	\$56,986
13	Ace American Ins Co	1.89%	\$54,904
14	Navigators Ins Co	1.80%	\$52,490
15	Federal Ins Co	1.52%	\$44,160
16	New Hampshire Ins Co	1.36%	\$39,582
17	Foremost Ins Co	1.01%	\$29,279
18	American Modern Home Ins Co	0.78%	\$22,645
19	Markel American Ins Co	0.77%	\$22,420
20	USAA	0.56%	\$16,198
21	State Auto Prop & Cas Ins Co	0.54%	\$15,811
22	Liberty Mut Fire Ins Co	0.41%	\$11,794
23	OneBeacon America Ins Co	0.30%	\$8,617
24	Motorists Mut Ins Co	0.29%	\$8,465
25	Hartford Fire In Co	0.27%	\$7,967
26	USAA Cas Ins Co	0.24%	\$6,946
27	National Cas Co	0.23%	\$6,650
28	Northern Ins Co Of NY	0.22%	\$6,357
29	Property & Cas Ins Co Of Hartford	0.22%	\$6,282
30	American Family Home Ins Co	0.16%	\$4,761
31	Standard Fire Ins Co	0.16%	\$4,539
32	Quadrant Ind Co	0.15%	\$4,364
33	Old United Cas Co	0.14%	\$4,184
34	Travelers Prop Cas Ins Co	0.12%	\$3,608
35	Automobile Ins Co Of Hartford CT	0.10%	\$2,992
36	Amica Mut Ins Co	0.10%	\$2,921
37	Tokio Marine & Nichido Fire Ins Co	0.10%	\$2,874
38	Vigilant Ins Co	0.09%	\$2,720
39	RLI Ins Co	0.09%	\$2,706
40	Hartford Ins Co Of The Midwest	0.07%	\$1,936
41	Westport Ins Corp	0.07%	\$1,920
42	American Bankers Ins Co Of FL	0.04%	\$1,212
43	National Interstate Ins Co	0.03%	\$825
44	Travelers Ind Co Of Amer	0.02%	\$509

## 2006 West Virginia Market Share Report Ocean Marine

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ace Fire Underwriters Ins Co	0.01%	\$422
46	Electric Ins Co	0.01%	\$150
		Total for Top 10 Insurers	\$2,382,564
		Total for All Other Insurers	\$526,628
		Total for All Insurers	\$2,909,192

### Ocean Marine



**2006 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	22.73%	\$34,444,038
2	St Paul Fire & Marine Ins Co	6.81%	\$10,323,657
3	Travelers Ind Co Of Amer	4.32%	\$6,545,064
4	Federal Ins Co	3.36%	\$5,091,219
5	Westfield Ins Co	3.34%	\$5,058,980
6	Cincinnati Ins Co	2.84%	\$4,303,280
7	Greenwich Ins Co	2.55%	\$3,858,829
8	Travelers Property Cas Co Of Amer	2.05%	\$3,104,428
9	Erie Ins Prop & Cas Co	2.02%	\$3,067,650
10	Zurich American Ins Co	1.99%	\$3,009,132
11	Ace American Ins Co	1.81%	\$2,737,615
12	State Farm Fire And Cas Co	1.73%	\$2,620,987
13	Liberty Ins Underwriters Inc	1.71%	\$2,595,538
14	General Star Natl Ins Co	1.69%	\$2,565,116
15	American Guarantee & Liability Ins	1.64%	\$2,488,821
16	Travelers Ind Co	1.58%	\$2,390,365
17	State Auto Prop & Cas Ins Co	1.56%	\$2,370,434
18	American Home Assur Co	1.55%	\$2,355,178
19	Continental Cas Co	1.50%	\$2,269,453
20	American Security Ins Co	1.28%	\$1,935,690
21	Nationwide Mut Ins Co	1.23%	\$1,871,211
22	Farm Family Cas Ins Co	1.12%	\$1,696,270
23	Scottsdale Ind Co	1.02%	\$1,550,555
24	St Paul Mercury Ins Co	1.00%	\$1,521,839
25	Travelers Cas & Surety Co Of Amer	0.96%	\$1,459,542
26	Transportation Ins Co	0.93%	\$1,415,017
27	State Automobile Mut Ins Co	0.89%	\$1,351,161
28	Westport Ins Corp	0.85%	\$1,291,073
29	Motorists Mut Ins Co	0.85%	\$1,281,410
30	Executive Risk Ind Inc	0.79%	\$1,195,359
31	Federated Mut Ins Co	0.67%	\$1,020,181
32	Empire Fire & Marine Ins Co	0.60%	\$908,867
33	Westchester Fire Ins Co	0.60%	\$901,922
34	National Cas Co	0.57%	\$869,901
35	Discover Prop & Cas Ins Co	0.57%	\$865,774
36	Sentry Select Ins Co	0.57%	\$860,371
37	Farmers Mech Mut Fire Ins Of WV	0.54%	\$815,421
38	Fairmont Specialty Ins Co	0.53%	\$808,331
39	Universal Underwriters Ins Co	0.53%	\$803,702
40	Lancer Ins Co	0.52%	\$783,371
41	Twin City Fire Ins Co	0.51%	\$771,532
42	Clarendon Natl Ins Co	0.50%	\$751,261
43	Ohio Cas Ins Co	0.48%	\$732,379
44	Liberty Mut Fire Ins Co	0.47%	\$704,874

**2006 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Liberty Mut Ins Co	0.46%	\$693,087
46	Old Republic Ins Co	0.46%	\$692,701
47	Arch Ins Co	0.42%	\$638,048
48	Caterpillar Ins Co	0.40%	\$609,741
49	North River Ins Co	0.40%	\$599,747
50	American Ins Co	0.39%	\$593,099
51	Philadelphia Ind Ins Co	0.38%	\$576,227
52	American Alt Ins Corp	0.38%	\$571,897
53	US Specialty Ins Co	0.37%	\$557,404
54	Argonaut Great Central Ins Co	0.33%	\$497,283
55	American States Ins Co	0.31%	\$466,053
56	RLI Ins Co	0.30%	\$459,742
57	Markel American Ins Co	0.29%	\$441,958
58	Progressive Cas Ins Co	0.27%	\$414,931
59	Hartford Cas Ins Co	0.26%	\$393,358
60	Cumis Ins Society Inc	0.26%	\$389,720
61	Bituminous Cas Corp	0.26%	\$389,417
62	United States Liability Ins Co	0.26%	\$387,216
63	Great American Ins Co	0.25%	\$381,364
64	RSUI Ind Co	0.23%	\$347,089
65	American Modern Home Ins Co	0.22%	\$327,698
66	BCS Ins Co	0.22%	\$326,005
67	Beazley Ins Co Inc	0.21%	\$317,209
68	Markel Ins Co	0.20%	\$295,526
69	Commerce & Industry Ins Co	0.19%	\$290,044
70	Nationwide Mut Fire Ins Co	0.19%	\$287,804
71	T.H.E. Ins Co	0.19%	\$284,634
72	American Automobile Ins Co	0.18%	\$266,617
73	Allstate Ins Co	0.17%	\$254,616
74	State Natl Ins Co Inc	0.16%	\$237,297
75	Guideone Mut Ins Co	0.15%	\$227,283
76	Benchmark Ins Co	0.14%	\$218,917
77	Firemans Fund Ins Co	0.14%	\$218,528
78	Travelers Ind Co Of CT	0.13%	\$200,062
79	National Liab & Fire Ins Co	0.12%	\$185,871
80	Insurance Co Of The State Of PA	0.12%	\$183,809
81	AXIS Reins Co	0.12%	\$182,652
82	American Natl Prop & Cas Co	0.12%	\$178,238
83	Liberty Ins Corp	0.11%	\$172,679
84	Safeco Ins Co Of Amer	0.11%	\$165,489
85	Safe Ins Co	0.11%	\$164,715
86	XL Ins Amer Inc	0.11%	\$163,893
87	Wausau Underwriters Ins Co	0.11%	\$161,962
88	Fidelity & Deposit Co Of MD	0.11%	\$161,411

**2006 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	Church Mut Ins Co	0.11%	\$160,989
90	Campmed Cas & Ind Co Inc MD	0.11%	\$160,352
91	USAA	0.10%	\$158,948
92	US Fidelity & Guaranty Co	0.10%	\$158,606
93	Great American Alliance Ins Co	0.10%	\$155,330
94	Great American Assur Co	0.10%	\$155,313
95	Camico Mut Ins Co	0.10%	\$155,159
96	Encompass Ins Co Of America	0.10%	\$151,171
97	Pennsylvania Ntl Mut Cas Ins Co	0.10%	\$150,655
98	Hartford Fire In Co	0.10%	\$149,574
99	Midwest Ins Group Inc RRG	0.10%	\$144,502
100	Colonial American Cas & Surety Co	0.09%	\$139,368
101	Transcontinental Ins Co	0.08%	\$127,045
102	Pennsylvania Lumbermens Mut Ins	0.08%	\$125,428
103	Hudson Ins Co	0.08%	\$120,601
104	Progressive Classic Ins Co	0.08%	\$114,362
105	Capital City Ins Co Inc	0.08%	\$113,871
106	Northland Ins Co	0.07%	\$112,171
107	Wausau Business Ins Co	0.07%	\$109,685
108	Tokio Marine & Nichido Fire Ins Co	0.07%	\$109,396
109	Redland Ins Co	0.07%	\$109,190
110	National Fire Ins Co Of Hartford	0.07%	\$108,152
111	Everest Natl Ins Co	0.07%	\$104,848
112	Charter Oak Fire Ins Co	0.07%	\$101,772
113	Ohio Farmers Ins Co	0.07%	\$101,175
114	Mitsui Sumitomo Ins Co of Amer	0.06%	\$93,996
115	Trumbull Ins Co	0.06%	\$92,216
116	Nationwide Agribusiness Ins Co	0.06%	\$92,142
117	Harco Natl Ins Co	0.06%	\$86,066
118	Fidelity & Guaranty Ins Co	0.06%	\$84,162
119	National Specialty Ins Co	0.05%	\$79,791
120	Horace Mann Ins Co	0.05%	\$77,498
121	Toyota Motor Ins Co	0.05%	\$76,107
122	Diamond State Ins Co	0.05%	\$73,323
123	Valley Forge Ins Co	0.05%	\$72,863
124	Crum & Forster Ind Co	0.05%	\$72,157
125	Darwin Natl Assur Co	0.05%	\$72,043
126	St Paul Protective Ins Co	0.05%	\$70,705
127	Amex Assur Co	0.05%	\$69,726
128	New York Marine & Gnrl Ins Co	0.04%	\$66,006
129	Illinois Natl Ins Co	0.04%	\$65,590
130	Southern States Ins Exch	0.04%	\$63,841
131	Lincoln General Ins Co	0.04%	\$62,094
132	Vanliner Ins Co	0.04%	\$61,740

**2006 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Farmers Mut Ins Co	0.04%	\$61,609
134	Encompass Ind Co	0.04%	\$59,846
135	Nationwide Prop & Cas Ins Co	0.04%	\$58,405
136	General Ins Co Of Amer	0.04%	\$57,996
137	Federated Service Ins Co	0.04%	\$57,636
138	New Hampshire Ins Co	0.04%	\$54,736
139	American Family Home Ins Co	0.04%	\$53,129
140	XL Specialty Ins Co	0.03%	\$51,969
141	United States Fire Ins Co	0.03%	\$51,109
142	Harleysville Mut Ins Co	0.03%	\$51,011
143	Genesis Ins Co	0.03%	\$48,818
144	Carolina Cas Ins Co	0.03%	\$48,428
145	Brotherhood Mut Ins Co	0.03%	\$48,348
146	Restoration RRG Inc	0.03%	\$48,286
147	Athena Assur Co	0.03%	\$47,854
148	Ullico Cas Co	0.03%	\$45,962
149	Rockwood Cas Ins Co	0.03%	\$45,242
150	Hartford Ins Co Of The Midwest	0.03%	\$44,955
151	Granite State Ins Co	0.03%	\$43,749
152	Amerisure Mut Ins Co	0.03%	\$43,430
153	American Intl South Ins Co	0.03%	\$42,759
154	First Natl Ins Co Of Amer	0.03%	\$40,396
155	Pan Handle Farmers Mut Ins Co Of WV	0.03%	\$39,367
156	Vigilant Ins Co	0.03%	\$38,421
157	Government Employees Ins Co	0.03%	\$38,101
158	Aetna Ins Co of CT	0.02%	\$37,722
159	Utica Mut Ins Co	0.02%	\$37,187
160	West Virginia Farmers Mut Ins Assoc	0.02%	\$36,072
161	American Bankers Ins Co Of FL	0.02%	\$33,892
162	First Colonial Ins Co	0.02%	\$33,333
163	Lititz Mut Ins Co	0.02%	\$32,804
164	Celina Mut Ins Co	0.02%	\$31,559
165	Travelers Cas & Surety Co	0.02%	\$31,527
166	American Motorists Ins Co	0.02%	\$28,945
167	National Ind Co	0.02%	\$28,093
168	Mitsui Sumitomo Ins USA Inc	0.02%	\$27,361
169	Federated Rural Electric Ins Exch	0.02%	\$27,144
170	Fidelity & Guaranty Ins Underwriters	0.02%	\$26,637
171	American Economy Ins Co	0.02%	\$25,576
172	American Hardware Mut Ins Co	0.02%	\$24,533
173	Amica Mut Ins Co	0.02%	\$24,194
174	Avemco Ins Co	0.02%	\$23,140
175	Foremost Ins Co	0.02%	\$23,108
176	Selective Ins Co Of Amer	0.01%	\$22,505

**2006 West Virginia Market Share Report  
Other Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Star Ins Co	0.01%	\$22,398
178	American Intl Ins Co	0.01%	\$22,066
179	Great Northern Ins Co	0.01%	\$21,866
180	Farmington Cas Co	0.01%	\$20,309
181	Sentry Ins A Mut Co	0.01%	\$19,975
182	Phoenix Ins Co	0.01%	\$19,914
183	Electric Ins Co	0.01%	\$19,892
184	Employers Mut Cas Co	0.01%	\$19,609
185	SUA Ins Co	0.01%	\$18,433
186	USAA Cas Ins Co	0.01%	\$17,859
187	Chicago Ins Co	0.01%	\$16,497
188	Security Ins Co Of Hartford	0.01%	\$16,049
189	Great American Ins Co of NY	0.01%	\$15,791
190	Spirit Mountain Ins Co RRG Inc	0.01%	\$15,425
191	Gerling Amer Ins Co	0.01%	\$14,636
192	Atlantic Specialty Ins Co	0.01%	\$13,511
193	Metropolitan Property & Cas Ins Co	0.01%	\$13,304
194	General Cas Co Of WI	0.01%	\$13,129
195	Hanover Ins Co	0.01%	\$12,390
196	Atlas RRG Inc	0.01%	\$12,312
197	Western Surety Co	0.01%	\$11,079
198	Birmingham Fire Ins Co Of PA	0.01%	\$11,043
199	Virginia Surety Co Inc	0.01%	\$10,817
200	Praetorian Ins Co	0.01%	\$10,594
201	Property & Cas Ins Co Of Hartford	0.01%	\$9,600
202	American Zurich Ins Co	0.01%	\$9,571
203	Mountaineer Freedom RRG Inc	0.01%	\$9,370
204	Pacific Ind Co	0.01%	\$8,925
205	Century Surety Co	0.01%	\$8,696
206	Automobile Ins Co Of Hartford CT	0.01%	\$8,550
207	Transguard Ins Co Of Amer Inc	0.01%	\$8,360
208	Armed Forces Ins Exchange	0.01%	\$8,059
209	Farmland Mut Ins Co	0.01%	\$7,878
210	Alea North America Ins Co	0.01%	\$7,757
211	Stonington Ins Co	0.00%	\$6,900
212	Regis Ins Co	0.00%	\$6,852
213	Seneca Ins Co Inc	0.00%	\$6,418
214	National Surety Corp	0.00%	\$6,375
215	American Fire & Cas Co	0.00%	\$6,301
216	Continental Ins Co	0.00%	\$5,962
217	United Natl Specialty Ins Co	0.00%	\$5,824
218	QBE Ins Corp	0.00%	\$5,810
219	West American Ins Co	0.00%	\$5,511
220	St Paul Guardian Ins Co	0.00%	\$5,394

**2006 West Virginia Market Share Report  
Other Liability**

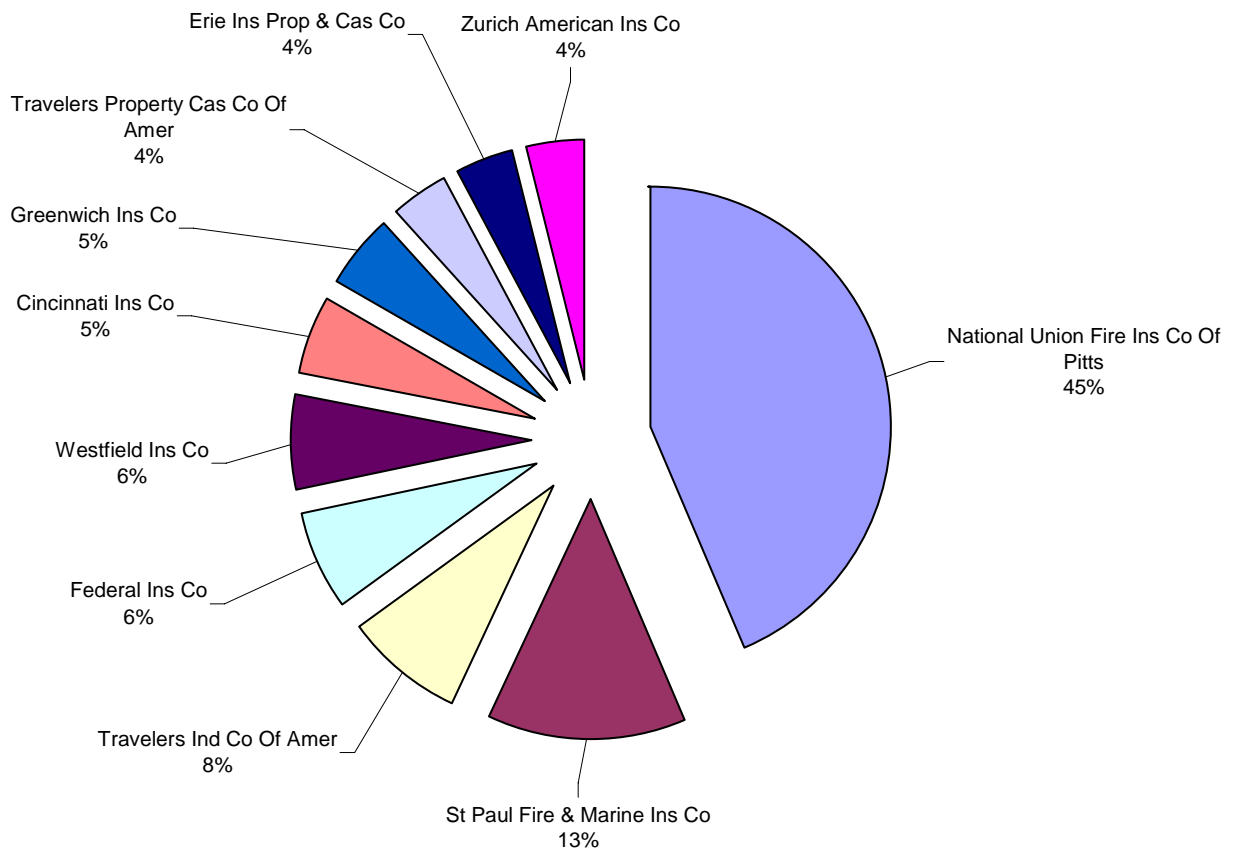
Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	North Pointe Ins Co	0.00%	\$5,185
222	National Interstate Ins Co	0.00%	\$4,950
223	Allstate Ind Co	0.00%	\$4,764
224	Employers Reins Corp	0.00%	\$4,202
225	Inland Mut Ins Co	0.00%	\$4,145
226	Platte River Ins Co.	0.00%	\$3,958
227	Wesco Ins Co	0.00%	\$3,944
228	Florists Mut Ins Co	0.00%	\$3,658
229	Pharmacists Mut Ins Co	0.00%	\$3,583
230	Navigators Ins Co	0.00%	\$3,540
231	Hartford Underwriters Ins Co	0.00%	\$3,447
232	Progressive Paloverde Ins Co	0.00%	\$2,869
233	National American Ins Co	0.00%	\$2,561
234	Indemnity Ins Co Of North Amer	0.00%	\$2,428
235	Argonaut Ins Co	0.00%	\$2,248
236	Nationweld RRG Inc	0.00%	\$2,096
237	Foremost Signature Ins Co	0.00%	\$1,991
238	Lyndon Property Ins Co	0.00%	\$1,570
239	MutualAid Exchange	0.00%	\$1,220
240	American Modern Select Ins Co	0.00%	\$1,210
241	Occidental Fire & Cas Co Of NC	0.00%	\$1,200
242	Podiatry Ins Co Of Amer A Mut Co	0.00%	\$1,107
243	American Southern Ins Co	0.00%	\$1,103
244	American Reliable Ins Co	0.00%	\$947
245	Insurance Co Of North Amer	0.00%	\$527
246	Guideone Specialty Mut Ins Co	0.00%	\$450
247	AIG Premier Ins Co	0.00%	\$417
248	Continental Western Ins Co	0.00%	\$412
249	DaimlerChrysler Ins Co	0.00%	\$354
250	AIG Centennial Ins Co	0.00%	\$317
251	United Fnc'l Cas Co	0.00%	\$237
252	American Select Ins Co	0.00%	\$178
253	Fidelity Nat'l Ins Co	0.00%	\$145
254	Starnet Ins Co	0.00%	\$105
255	Professionals Advocate Ins Co	0.00%	\$105
256	Garrison Property and Cas Ins Co	0.00%	\$56
257	OneBeacon America Ins Co	0.00%	\$27
258	Northern Ins Co Of NY	0.00%	\$23
259	Vehicular Service Ins Co RRG	0.00%	\$15
260	Associated Ind Corp	0.00%	\$4
261	Progressive Direct Ins Co	0.00%	\$2
262	LM Ins Corp	0.00%	(\$1)
263	Pacific Employers Ins Co	0.00%	(\$40)
264	Lumbermens Mut Cas Co	0.00%	(\$1,077)



## 2006 West Virginia Market Share Report Other Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	Pennsylvania Manufacturers Asn Ins C	0.00%	(\$1,398)
266	Zurich American Ins Co Of IL	0.00%	(\$1,871)
267	Hartford Accid & Ind Co	0.00%	(\$3,299)
268	Ace Prop & Cas Ins Co	0.00%	(\$4,478)
269	American Cas Co Of Reading PA	-0.01%	(\$10,608)
270	Standard Fire Ins Co	-0.02%	(\$28,452)
271	Employers Ins of Wausau	-0.30%	(\$455,235)
Total for Top 10 Insurers		52.00%	\$78,806,277
Total for All Other Insurers		48.00%	\$72,742,037
Total for All Insurers		100.00%	\$151,548,314

### Other Liability



**2006 West Virginia Market Share Report  
Private Passenger Auto**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Mut Auto Ins Co	26.37%	\$276,231,401
2	Nationwide Mut Ins Co	16.38%	\$171,610,931
3	Erie Ins Prop & Cas Co	10.01%	\$104,855,579
4	Allstate Ins Co	5.09%	\$53,331,786
5	Progressive Classic Ins Co	2.97%	\$31,067,759
6	Hartford Ins Co Of The Midwest	2.82%	\$29,552,027
7	Westfield Ins Co	2.51%	\$26,326,562
8	Nationwide Mut Fire Ins Co	2.51%	\$26,293,143
9	Nationwide Prop & Cas Ins Co	2.06%	\$21,584,815
10	Liberty Mut Fire Ins Co	1.79%	\$18,769,691
11	Safeco Ins Co Of Amer	1.51%	\$15,861,558
12	Dairyland Ins Co	1.49%	\$15,585,942
13	Property & Cas Ins Co Of Hartford	1.34%	\$14,081,534
14	Geico Ind Co	1.29%	\$13,541,843
15	Geico General Ins Co	1.27%	\$13,267,182
16	Encompass Ins Co Of America	1.26%	\$13,191,665
17	USAA	1.26%	\$13,161,848
18	State Farm Fire And Cas Co	1.23%	\$12,886,718
19	Encompass Ind Co	1.19%	\$12,450,335
20	State Auto Prop & Cas Ins Co	1.19%	\$12,429,171
21	Nationwide Assur Co	0.95%	\$9,979,522
22	American Home Assur Co	0.94%	\$9,841,389
23	Peak Prop & Cas Ins Corp	0.87%	\$9,071,057
24	Government Employees Ins Co	0.75%	\$7,845,650
25	American Natl Prop & Cas Co	0.68%	\$7,113,701
26	USAA Cas Ins Co	0.66%	\$6,949,087
27	Motorists Mut Ins Co	0.60%	\$6,246,094
28	West Virginia Natl Auto Ins Co	0.57%	\$6,004,326
29	Progressive Max Ins Co	0.55%	\$5,809,925
30	Teachers Ins Co	0.55%	\$5,808,635
31	First Natl Ins Co Of Amer	0.55%	\$5,714,116
32	Metropolitan Drt Prop & Cas Ins Co	0.51%	\$5,345,207
33	American Select Ins Co	0.48%	\$4,986,910
34	National General Assur Co	0.48%	\$4,982,775
35	Farm Family Cas Ins Co	0.46%	\$4,839,867
36	American Intl South Ins Co	0.41%	\$4,336,817
37	General Ins Co Of Amer	0.34%	\$3,532,278
38	State Auto Natl Ins Co	0.30%	\$3,126,736
39	Horace Mann Prop & Cas Ins Co	0.27%	\$2,805,292
40	Allstate Ind Co	0.24%	\$2,481,248
41	Security Ins Co Of Hartford	0.23%	\$2,401,993
42	Birmingham Fire Ins Co Of PA	0.23%	\$2,367,664
43	Horace Mann Ins Co	0.22%	\$2,287,152
44	Metropolitan Property & Cas Ins Co	0.19%	\$1,988,956

**2006 West Virginia Market Share Report  
Private Passenger Auto**

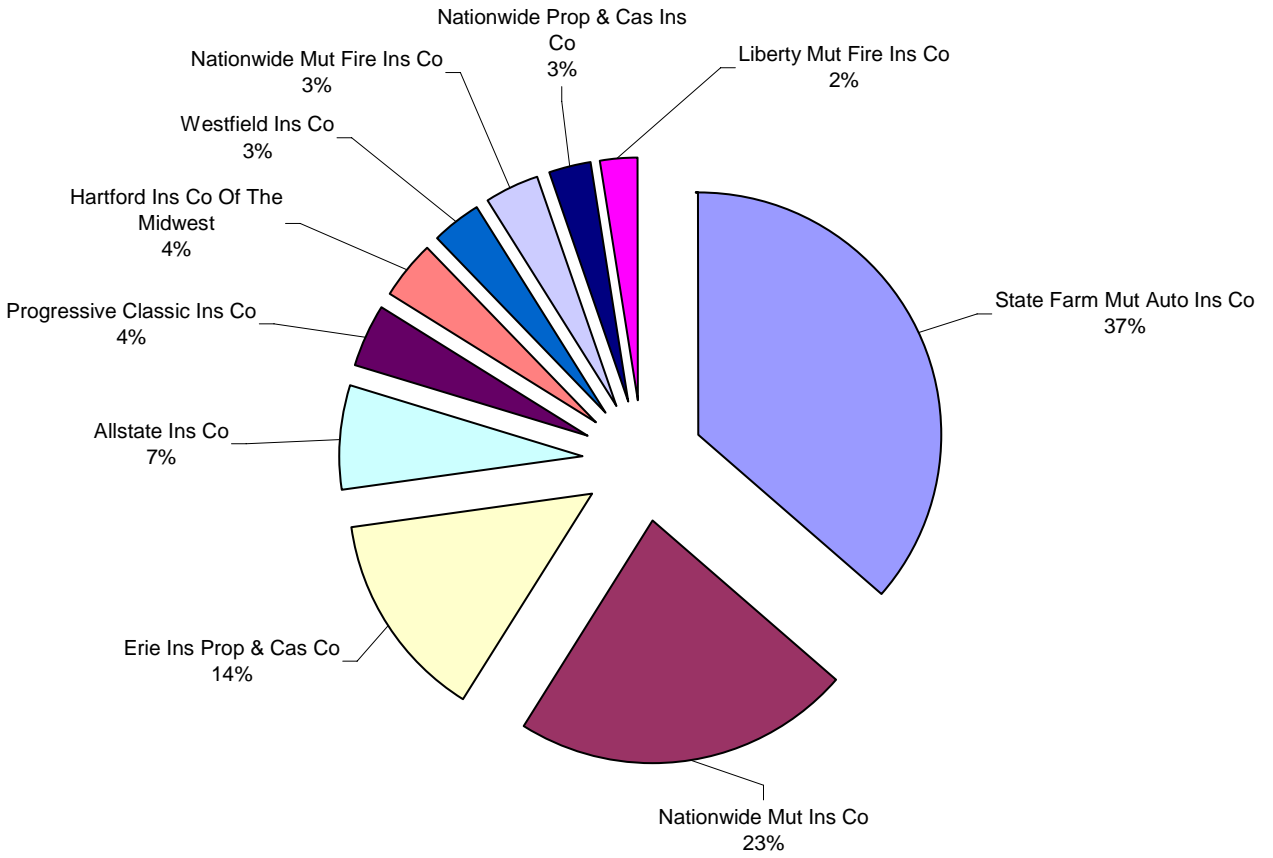
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	American Bankers Ins Co Of FL	0.19%	\$1,964,811
46	Allstate Prop & Cas Ins Co	0.17%	\$1,754,148
47	Liberty Ins Corp	0.14%	\$1,489,913
48	AIU Ins Co	0.14%	\$1,471,788
49	Amica Mut Ins Co	0.14%	\$1,455,833
50	American Intl Pacific Ins	0.13%	\$1,411,830
51	American Modern Home Ins Co	0.12%	\$1,278,855
52	Foremost Ins Co	0.12%	\$1,237,680
53	Metropolitan Cas Ins Co	0.10%	\$1,068,073
54	Farmers & Mechanics Fire & Cas Ins I	0.10%	\$1,066,923
55	National Union Fire Ins Co Of Pitts	0.09%	\$992,432
56	Economy Premier Assur Co	0.09%	\$907,179
57	USAA General Ind Co	0.07%	\$727,297
58	Peninsula Ins Co	0.07%	\$715,378
59	American Family Home Ins Co	0.07%	\$699,386
60	American Commerce Ins Co	0.07%	\$691,321
61	Celina Mut Ins Co	0.06%	\$654,236
62	Sentinel Ins Co Ltd	0.05%	\$571,862
63	Phoenix Ins Co	0.05%	\$508,107
64	American Natl General Ins Co	0.04%	\$455,763
65	National General Ins Co	0.04%	\$427,225
66	American Reliable Ins Co	0.04%	\$386,749
67	American Intl Ins Co	0.03%	\$337,640
68	Royal Ind Co	0.03%	\$321,111
69	Markel American Ins Co	0.03%	\$302,101
70	Federal Ins Co	0.03%	\$270,128
71	Response Worldwide Ins Co	0.02%	\$235,333
72	California Cas Ind Exch	0.02%	\$221,478
73	Progressive Paloverde Ins Co	0.02%	\$209,457
74	Mico Ins Co	0.02%	\$190,291
75	Travelers Ind Co	0.02%	\$186,054
76	First Liberty Ins Corp	0.02%	\$160,483
77	Merastar Ins Co	0.01%	\$149,649
78	Travelers Ind Co Of Amer	0.01%	\$136,463
79	Electric Ins Co	0.01%	\$132,242
80	Vigilant Ins Co	0.01%	\$114,907
81	OneBeacon Ins Co	0.01%	\$93,758
82	Sentry Ins A Mut Co	0.01%	\$88,542
83	Ohio Farmers Ins Co	0.01%	\$70,966
84	Autoone Ins Co	0.01%	\$68,076
85	Garrison Property and Cas Ins Co	0.00%	\$50,739
86	AIG Centennial Ins Co	0.00%	\$48,507
87	Infinity Ins Co	0.00%	\$43,653
88	Great American Ins Co of NY	0.00%	\$39,837

**2006 West Virginia Market Share Report  
Private Passenger Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Foremost Signature Ins Co	0.00%	\$35,932
90	Deerbrook Ins Co	0.00%	\$33,909
91	NGM Ins Co	0.00%	\$31,253
92	Great Northern Ins Co	0.00%	\$10,408
93	Hartford Underwriters Ins Co	0.00%	\$8,854
94	Harleysville Mut Ins Co	0.00%	\$7,873
95	Philadelphia Ind Ins Co	0.00%	\$7,105
96	Hartford Cas Ins Co	0.00%	\$4,670
97	Ohio Cas Ins Co	0.00%	\$4,281
98	Republic Mut Ins Co	0.00%	\$3,574
99	Tokio Marine & Nichido Fire Ins Co	0.00%	\$2,469
100	Aegis Security Ins Co	0.00%	\$2,357
101	Audubon Ins Co	0.00%	\$2,294
102	American Ins Co	0.00%	\$2,041
103	Clarendon Natl Ins Co	0.00%	\$1,350
104	Pacific Specialty Ins Co	0.00%	\$1,179
105	Universal Ins Co	0.00%	\$1,129
106	Ace American Ins Co	0.00%	\$1,084
107	American Security Ins Co	0.00%	\$1,001
108	Great American Spirit Ins Co	0.00%	\$485
109	Virginia Surety Co Inc	0.00%	\$427
110	Pennsylvania Ntl Mut Cas Ins Co	0.00%	\$372
111	Lincoln General Ins Co	0.00%	\$368
112	Cincinnati Ins Co	0.00%	\$309
113	Great American Ins Co	0.00%	\$240
114	Progressive Direct Ins Co	0.00%	\$96
115	Lyndon Property Ins Co	0.00%	\$15
116	Commerce & Industry Ins Co	0.00%	(\$1)
117	Granite State Ins Co	0.00%	(\$1)
118	Charter Oak Fire Ins Co	0.00%	(\$537)
119	Twin City Fire Ins Co	0.00%	(\$4,320)

Total for Top 10 Insurers	72.52%	\$759,623,694
Total for All Other Insurers	27.48%	\$287,892,613
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$1,047,516,307</b>

**Private Passenger Auto**



**2006 West Virginia Market Share Report  
Products Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Zurich American Ins Co	17.87%	\$1,506,208
2	American Guarantee & Liability Ins	6.88%	\$579,663
3	Nationwide Mut Ins Co	6.77%	\$570,923
4	Electric Ins Co	6.21%	\$523,771
5	State Auto Prop & Cas Ins Co	5.56%	\$469,019
6	Cincinnati Ins Co	4.84%	\$407,602
7	St Paul Fire & Marine Ins Co	3.84%	\$323,951
8	Wausau Underwriters Ins Co	3.76%	\$317,128
9	Sentry Select Ins Co	2.93%	\$247,245
10	Ace American Ins Co	2.54%	\$214,241
11	Federated Mut Ins Co	2.41%	\$202,908
12	Liberty Mut Fire Ins Co	2.27%	\$191,587
13	Empire Fire & Marine Ins Co	2.02%	\$170,220
14	American Ins Co	1.93%	\$162,981
15	State Automobile Mut Ins Co	1.59%	\$134,437
16	Universal Underwriters Ins Co	1.48%	\$124,974
17	North River Ins Co	1.47%	\$124,059
18	Twin City Fire Ins Co	1.47%	\$123,594
19	Nationwide Mut Fire Ins Co	1.36%	\$114,810
20	Liberty Mut Ins Co	1.34%	\$112,583
21	Travelers Property Cas Co Of Amer	1.31%	\$110,625
22	Erie Ins Prop & Cas Co	1.30%	\$109,654
23	Medmarc Cas Ins Co	1.22%	\$103,091
24	Federal Ins Co	1.20%	\$101,130
25	National Liab & Fire Ins Co	1.16%	\$97,419
26	Greenwich Ins Co	0.95%	\$79,883
27	Old Republic Ins Co	0.91%	\$77,052
28	Pennsylvania Lumbermens Mut Ins	0.87%	\$73,272
29	Travelers Ind Co Of Amer	0.85%	\$71,906
30	Motorists Mut Ins Co	0.84%	\$71,027
31	Valley Forge Ins Co	0.78%	\$65,737
32	Nationwide Prop & Cas Ins Co	0.70%	\$59,026
33	Arch Ins Co	0.54%	\$45,192
34	Southern States Ins Exch	0.51%	\$43,170
35	Westfield Ins Co	0.50%	\$42,078
36	Hartford Fire In Co	0.48%	\$40,540
37	Markel Ins Co	0.36%	\$30,512
38	Gerling Amer Ins Co	0.36%	\$30,042
39	US Fidelity & Guaranty Co	0.35%	\$29,605
40	Farm Family Cas Ins Co	0.35%	\$29,536
41	Hartford Cas Ins Co	0.35%	\$29,497
42	Transcontinental Ins Co	0.33%	\$27,945
43	Employers Ins of Wausau	0.33%	\$27,470
44	Ohio Cas Ins Co	0.32%	\$27,277

**2006 West Virginia Market Share Report  
Products Liability**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	St Paul Mercury Ins Co	0.31%	\$25,857
46	Granite State Ins Co	0.31%	\$25,772
47	Wausau Business Ins Co	0.28%	\$23,672
48	American Home Assur Co	0.26%	\$22,317
49	Star Ins Co	0.25%	\$20,739
50	Travelers Ind Co Of CT	0.22%	\$18,469
51	Transportation Ins Co	0.20%	\$16,927
52	Harleysville Mut Ins Co	0.20%	\$16,448
53	Allstate Ins Co	0.19%	\$15,663
54	Liberty Ins Corp	0.18%	\$15,270
55	Campmed Cas & Ind Co Inc MD	0.18%	\$15,098
56	National Ind Co	0.18%	\$15,092
57	Great Northern Ins Co	0.18%	\$14,913
58	Travelers Ind Co	0.17%	\$14,374
59	Northland Ins Co	0.17%	\$14,263
60	Pennsylvania Ntl Mut Cas Ins Co	0.13%	\$10,751
61	Federated Service Ins Co	0.10%	\$8,151
62	National Union Fire Ins Co Of Pitts	0.09%	\$7,993
63	Continental Cas Co	0.09%	\$7,701
64	Charter Oak Fire Ins Co	0.08%	\$7,114
65	Ace Prop & Cas Ins Co	0.08%	\$6,932
66	Mitsui Sumitomo Ins Co of Amer	0.08%	\$6,588
67	National Fire Ins Co Of Hartford	0.07%	\$6,313
68	Nationwide Agribusiness Ins Co	0.07%	\$5,830
69	Amerisure Mut Ins Co	0.07%	\$5,789
70	Zurich American Ins Co Of IL	0.06%	\$5,477
71	Virginia Surety Co Inc	0.06%	\$5,064
72	Atlantic Specialty Ins Co	0.06%	\$4,684
73	Westport Ins Corp	0.05%	\$4,350
74	American Fire & Cas Co	0.05%	\$3,898
75	American Economy Ins Co	0.04%	\$3,459
76	American States Ins Co	0.04%	\$3,261
77	Fidelity & Guaranty Ins Underwriters	0.04%	\$3,169
78	American Hardware Mut Ins Co	0.03%	\$2,866
79	Tokio Marine & Nichido Fire Ins Co	0.03%	\$2,847
80	National Surety Corp	0.03%	\$2,640
81	West American Ins Co	0.03%	\$2,261
82	Lititz Mut Ins Co	0.03%	\$2,130
83	Fidelity & Guaranty Ins Co	0.02%	\$1,936
84	Crum & Forster Ind Co	0.02%	\$1,881
85	Utica Mut Ins Co	0.02%	\$1,831
86	Employers Mut Cas Co	0.02%	\$1,637
87	Bituminous Cas Corp	0.02%	\$1,448
88	Continental Ins Co	0.02%	\$1,380

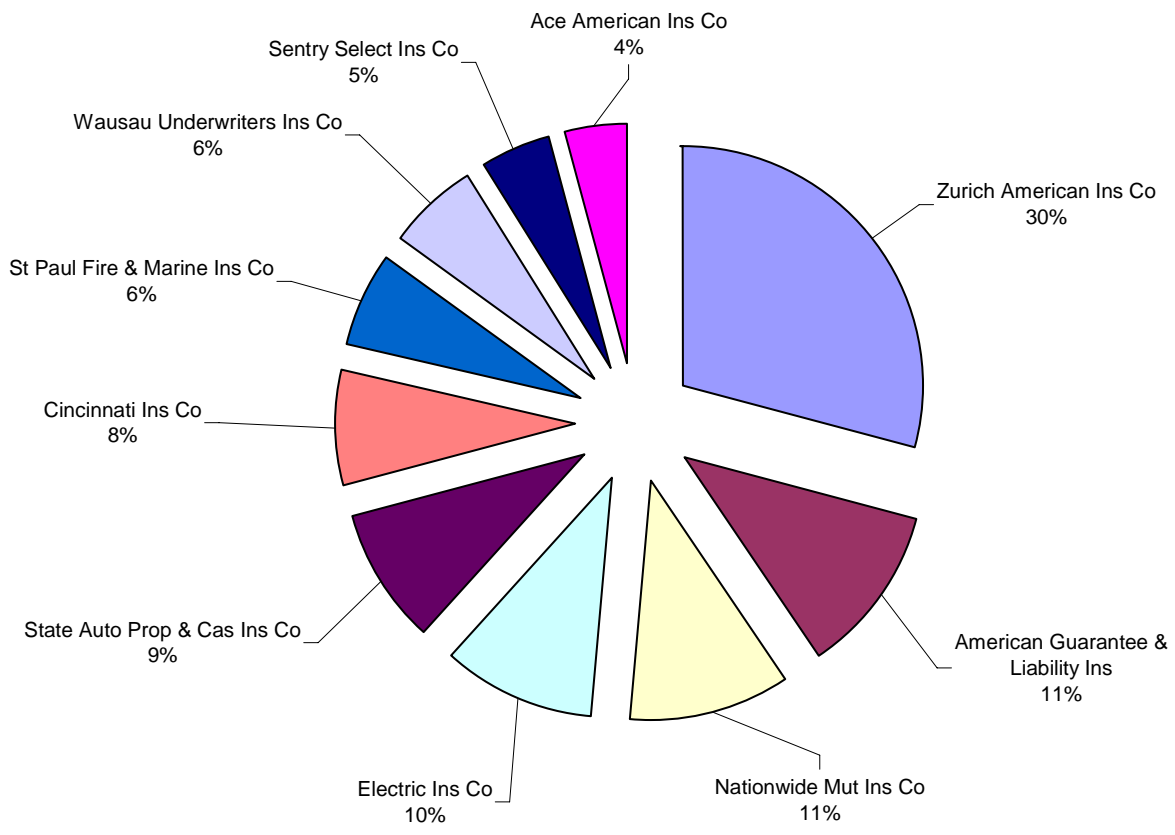
**2006 West Virginia Market Share Report  
Products Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	RLI Ins Co	0.01%	\$1,183
90	First Natl Ins Co Of Amer	0.01%	\$1,107
91	Commerce & Industry Ins Co	0.01%	\$960
92	Hartford Ins Co Of The Midwest	0.01%	\$820
93	Selective Ins Co Of Amer	0.01%	\$781
94	Sentry Ins A Mut Co	0.01%	\$639
95	St Paul Guardian Ins Co	0.01%	\$566
96	Diamond State Ins Co	0.01%	\$478
97	Lumbermens Mut Cas Co	0.01%	\$452
98	Wesco Ins Co	0.01%	\$436
99	General Ins Co Of Amer	0.00%	\$416
100	Phoenix Ins Co	0.00%	\$358
101	Firemans Fund Ins Co	0.00%	\$318
102	New Hampshire Ins Co	0.00%	\$310
103	Continental Western Ins Co	0.00%	\$246
104	American Intl South Ins Co	0.00%	\$199
105	Hanover Ins Co	0.00%	\$193
106	Great American Ins Co of NY	0.00%	\$192
107	Genesis Ins Co	0.00%	\$118
108	American Cas Co Of Reading PA	0.00%	\$114
109	Discover Prop & Cas Ins Co	0.00%	\$111
110	Vigilant Ins Co	0.00%	\$56
111	Farmland Mut Ins Co	0.00%	\$55
112	Ohio Farmers Ins Co	0.00%	\$50
113	Illinois Natl Ins Co	0.00%	\$26
114	Alea North America Ins Co	0.00%	\$18
115	Pacific Employers Ins Co	0.00%	\$1
116	American Zurich Ins Co	0.00%	(\$73)
117	Praetorian Ins Co	-0.01%	(\$818)
118	XL Ins Amer Inc	-0.35%	(\$29,197)



Total for Top 10 Insurers	61.21%	\$5,159,751
Total for All Other Insurers	38.79%	\$3,269,209
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$8,428,960</b>

**Products Liability**



**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Brickstreet Mut Ins Co	25.99%	\$765,349,055
2	State Farm Mut Auto Ins Co	10.06%	\$296,313,628
3	Nationwide Mut Ins Co	6.37%	\$187,705,635
4	Erie Ins Prop & Cas Co	6.30%	\$185,513,605
5	State Farm Fire And Cas Co	3.58%	\$105,418,743
6	Westfield Ins Co	2.88%	\$84,872,159
7	Nationwide Mut Fire Ins Co	2.86%	\$84,088,803
8	Allstate Ins Co	2.58%	\$76,087,322
9	West Virginia Mut Ins Co	1.78%	\$52,490,641
10	National Union Fire Ins Co Of Pitts	1.76%	\$51,848,927
11	Nationwide Prop & Cas Ins Co	1.23%	\$36,204,077
12	Progressive Classic Ins Co	1.07%	\$31,428,934
13	Hartford Ins Co Of The Midwest	1.06%	\$31,261,663
14	State Auto Prop & Cas Ins Co	1.03%	\$30,435,820
15	Liberty Mut Fire Ins Co	0.98%	\$28,757,161
16	Cincinnati Ins Co	0.85%	\$24,947,929
17	Federal Ins Co	0.84%	\$24,714,912
18	Travelers Property Cas Co Of Amer	0.77%	\$22,807,302
19	Safeco Ins Co Of Amer	0.71%	\$20,960,190
20	Encompass Ins Co Of America	0.70%	\$20,584,526
21	Farm Family Cas Ins Co	0.68%	\$19,973,333
22	Farmers Mech Mut Fire Ins Of WV	0.63%	\$18,544,986
23	St Paul Fire & Marine Ins Co	0.62%	\$18,362,010
24	USAA	0.60%	\$17,626,797
25	Encompass Ind Co	0.57%	\$16,924,845
26	Property & Cas Ins Co Of Hartford	0.57%	\$16,698,077
27	Dairyland Ins Co	0.53%	\$15,585,942
28	Motorists Mut Ins Co	0.52%	\$15,408,256
29	American Home Assur Co	0.52%	\$15,251,570
30	Geico Ind Co	0.46%	\$13,541,843
31	Geico General Ins Co	0.45%	\$13,267,182
32	W Va Ins Co	0.43%	\$12,634,695
33	Municipal Mut Ins Co	0.41%	\$12,103,445
34	Travelers Cas & Surety Co Of Amer	0.40%	\$11,783,095
35	Travelers Ind Co Of Amer	0.37%	\$11,005,931
36	Continental Cas Co	0.37%	\$10,842,956
37	Ace Prop & Cas Ins Co	0.36%	\$10,648,637
38	Ace American Ins Co	0.35%	\$10,358,720
39	Factory Mut Ins Co	0.35%	\$10,280,139
40	American Natl Prop & Cas Co	0.35%	\$10,229,569
41	Nationwide Assur Co	0.34%	\$9,979,522
42	Zurich American Ins Co	0.32%	\$9,373,165
43	Peak Prop & Cas Ins Corp	0.31%	\$9,071,057
44	USAA Cas Ins Co	0.30%	\$8,943,209

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Woodbrook Cas Ins Inc	0.29%	\$8,560,748
46	Voyager Property & Cas Ins Co	0.29%	\$8,479,490
47	National Cas Co	0.28%	\$8,354,086
48	Government Employees Ins Co	0.27%	\$7,885,102
49	Greenwich Ins Co	0.27%	\$7,824,938
50	National Liab & Fire Ins Co	0.27%	\$7,814,013
51	Teachers Ins Co	0.24%	\$6,971,057
52	Empire Fire & Marine Ins Co	0.23%	\$6,639,461
53	First Natl Ins Co Of Amer	0.22%	\$6,477,992
54	American Bankers Ins Co Of FL	0.21%	\$6,264,217
55	Foremost Ins Co	0.21%	\$6,218,521
56	West Virginia Natl Auto Ins Co	0.20%	\$6,004,326
57	American Modern Home Ins Co	0.20%	\$5,983,682
58	Sentry Select Ins Co	0.20%	\$5,829,380
59	Progressive Max Ins Co	0.20%	\$5,809,925
60	American Alt Ins Corp	0.19%	\$5,727,047
61	State Automobile Mut Ins Co	0.19%	\$5,535,780
62	Metropolitan Drt Prop & Cas Ins Co	0.18%	\$5,345,207
63	General Ins Co Of Amer	0.18%	\$5,291,841
64	Farmers Mut Ins Co	0.18%	\$5,213,702
65	Travelers Ind Co	0.17%	\$5,026,929
66	American Select Ins Co	0.17%	\$4,987,929
67	National General Assur Co	0.17%	\$4,982,775
68	American Security Ins Co	0.17%	\$4,969,486
69	Northland Ins Co	0.17%	\$4,908,924
70	Allstate Ind Co	0.16%	\$4,824,685
71	Travelers Ind Co Of CT	0.16%	\$4,792,615
72	American Guarantee & Liability Ins	0.16%	\$4,669,519
73	Charter Oak Fire Ins Co	0.16%	\$4,656,068
74	Mortgage Guaranty Ins Corp	0.16%	\$4,623,702
75	Church Mut Ins Co	0.16%	\$4,604,378
76	National Fire Ins Co Of Hartford	0.15%	\$4,485,628
77	American Intl South Ins Co	0.15%	\$4,381,134
78	Hartford Fire In Co	0.15%	\$4,354,900
79	Canal Ins Co	0.15%	\$4,322,568
80	Ohio Farmers Ins Co	0.15%	\$4,288,092
81	Health Care Ind Inc	0.14%	\$4,111,077
82	Arch Ins Co	0.14%	\$4,069,194
83	Philadelphia Ind Ins Co	0.13%	\$3,872,878
84	Federated Mut Ins Co	0.13%	\$3,839,522
85	West Virginia Farmers Mut Ins Assoc	0.13%	\$3,816,221
86	Westport Ins Corp	0.13%	\$3,709,826
87	Horace Mann Ins Co	0.12%	\$3,672,649
88	Liberty Mut Ins Co	0.12%	\$3,537,343

**2006 West Virginia Market Share Report  
Property Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	PMI Mortgage Ins Co	0.12%	\$3,453,285
90	Safe Ins Co	0.11%	\$3,386,507
91	Metropolitan Property & Cas Ins Co	0.11%	\$3,317,370
92	Westchester Fire Ins Co	0.11%	\$3,306,248
93	NCRIC Inc	0.11%	\$3,251,968
94	Hartford Cas Ins Co	0.11%	\$3,146,401
95	State Auto Natl Ins Co	0.11%	\$3,126,735
96	Birmingham Fire Ins Co Of PA	0.10%	\$2,929,424
97	Scottsdale Ind Co	0.10%	\$2,887,960
98	Horace Mann Prop & Cas Ins Co	0.10%	\$2,805,292
99	St Paul Mercury Ins Co	0.09%	\$2,758,013
100	Lincoln General Ins Co	0.09%	\$2,736,140
101	American States Ins Co	0.09%	\$2,710,443
102	Liberty Ins Corp	0.09%	\$2,696,432
103	Liberty Ins Underwriters Inc	0.09%	\$2,692,908
104	Firemans Fund Ins Co	0.09%	\$2,597,980
105	General Star Natl Ins Co	0.09%	\$2,565,116
106	Argonaut Great Central Ins Co	0.08%	\$2,487,011
107	Universal Underwriters Ins Co	0.08%	\$2,426,821
108	Security Ins Co Of Hartford	0.08%	\$2,420,382
109	Standard Fire Ins Co	0.08%	\$2,393,456
110	Nationwide Agribusiness Ins Co	0.08%	\$2,336,169
111	Pan Handle Farmers Mut Ins Co Of WV	0.08%	\$2,301,881
112	United Gty Residential Ins Co	0.08%	\$2,287,593
113	Cumis Ins Society Inc	0.08%	\$2,260,558
114	Fidelity & Deposit Co Of MD	0.08%	\$2,215,291
115	Clarendon Natl Ins Co	0.07%	\$2,196,935
116	Triton Ins Co	0.07%	\$2,096,957
117	Amica Mut Ins Co	0.07%	\$2,058,592
118	Great American Assur Co	0.07%	\$2,054,613
119	Commerce Protective Ins Co	0.07%	\$2,031,414
120	Maryland Cas Co	0.07%	\$2,019,135
121	Old Republic Ins Co	0.07%	\$2,012,678
122	Dorinco Rein Co	0.07%	\$1,991,063
123	American Economy Ins Co	0.07%	\$1,968,727
124	Transportation Ins Co	0.07%	\$1,962,081
125	Ambac Assur Corp	0.06%	\$1,860,311
126	RSUI Ind Co	0.06%	\$1,837,357
127	Genworth Mortgage Ins Corp	0.06%	\$1,835,240
128	Ohio Cas Ins Co	0.06%	\$1,817,596
129	American Cas Co Of Reading PA	0.06%	\$1,781,111
130	Markel Ins Co	0.06%	\$1,771,050
131	Allstate Prop & Cas Ins Co	0.06%	\$1,754,148
132	Radian Guaranty Inc	0.06%	\$1,754,054

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	American Reliable Ins Co	0.06%	\$1,729,451
134	Brotherhood Mut Ins Co	0.06%	\$1,692,013
135	Praetorian Ins Co	0.06%	\$1,684,082
136	Granite State Ins Co	0.06%	\$1,673,076
137	Republic Mortgage Ins Co	0.05%	\$1,601,937
138	Vigilant Ins Co	0.05%	\$1,597,414
139	Economy Premier Assur Co	0.05%	\$1,550,354
140	United States Fire Ins Co	0.05%	\$1,506,438
141	Twin City Fire Ins Co	0.05%	\$1,479,993
142	AIU Ins Co	0.05%	\$1,471,789
143	Discover Prop & Cas Ins Co	0.05%	\$1,457,945
144	American Intl Pacific Ins	0.05%	\$1,411,830
145	Great American Ins Co	0.05%	\$1,409,505
146	Lititz Mut Ins Co	0.05%	\$1,392,508
147	Bituminous Cas Corp	0.05%	\$1,371,992
148	Western Surety Co	0.05%	\$1,369,029
149	New Hampshire Ins Co	0.05%	\$1,325,928
150	US Fidelity & Guaranty Co	0.04%	\$1,323,476
151	Stonington Ins Co	0.04%	\$1,307,954
152	Wausau Underwriters Ins Co	0.04%	\$1,252,127
153	Redland Ins Co	0.04%	\$1,236,299
154	RLI Ins Co	0.04%	\$1,233,507
155	Lexon Ins Co	0.04%	\$1,227,143
156	Lancer Ins Co	0.04%	\$1,204,886
157	Foremost Property & Cas Ins Co	0.04%	\$1,195,431
158	Phoenix Ins Co	0.04%	\$1,194,270
159	Hartford Underwriters Ins Co	0.04%	\$1,189,890
160	Balboa Ins Co	0.04%	\$1,180,614
161	Lyndon Property Ins Co	0.04%	\$1,161,675
162	Allianz Global Risks US Ins Co	0.04%	\$1,149,928
163	AXIS Reins Co	0.04%	\$1,112,508
164	American Ins Co	0.04%	\$1,097,489
165	XL Specialty Ins Co	0.04%	\$1,093,988
166	Metropolitan Cas Ins Co	0.04%	\$1,068,073
167	Financial Security Assur Inc	0.04%	\$1,067,045
168	Farmers & Mechanics Fire & Cas Ins I	0.04%	\$1,066,923
169	Continental Ins Co	0.04%	\$1,056,103
170	Doctors Co An Interins Exchn	0.04%	\$1,053,033
171	United Fncl Cas Co	0.04%	\$1,045,055
172	Pennsylvania Lumbermens Mut Ins	0.04%	\$1,031,257
173	Fairmont Specialty Ins Co	0.03%	\$1,017,185
174	Executive Risk Ind Inc	0.03%	\$993,389
175	Stratford Ins Co	0.03%	\$990,457
176	Great Northern Ins Co	0.03%	\$959,124

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Guideone Mut Ins Co	0.03%	\$946,050
178	Markel American Ins Co	0.03%	\$907,356
179	Assurance Co Of Amer	0.03%	\$875,230
180	USAA General Ind Co	0.03%	\$836,845
181	American Family Home Ins Co	0.03%	\$836,563
182	MBIA Ins Corp	0.03%	\$823,312
183	Argonaut-Midwest Ins Co	0.03%	\$809,878
184	Electric Ins Co	0.03%	\$803,418
185	Stonebridge Casualty Ins Co	0.03%	\$787,856
186	Indemnity Ins Co Of North Amer	0.03%	\$786,898
187	Caterpillar Ins Co	0.03%	\$785,897
188	National Interstate Ins Co	0.03%	\$757,439
189	Quanta Ind Co	0.03%	\$742,391
190	Celina Mut Ins Co	0.02%	\$735,603
191	National Ind Co	0.02%	\$734,402
192	North River Ins Co	0.02%	\$732,399
193	Podiatry Ins Co Of Amer A Mut Co	0.02%	\$716,301
194	Peninsula Ins Co	0.02%	\$715,378
195	XL Ins Amer Inc	0.02%	\$710,685
196	American Commerce Ins Co	0.02%	\$705,834
197	Aegis Security Ins Co	0.02%	\$705,508
198	Insurance Co Of The State Of PA	0.02%	\$699,621
199	United States Surety Co	0.02%	\$699,402
200	Accredited Surety & Cas Co Inc	0.02%	\$688,208
201	Interstate Ind Co	0.02%	\$686,304
202	Hartford Steam Boil Inspec & Ins Co	0.02%	\$670,571
203	American Fire & Cas Co	0.02%	\$666,715
204	American Road Ins Co	0.02%	\$655,537
205	Great American Ins Co of NY	0.02%	\$654,352
206	Harleysville Mut Ins Co	0.02%	\$651,877
207	BCS Ins Co	0.02%	\$645,689
208	American Natl General Ins Co	0.02%	\$643,889
209	Progressive Cas Ins Co	0.02%	\$643,251
210	Transcontinental Ins Co	0.02%	\$603,134
211	Tokio Marine & Nichido Fire Ins Co	0.02%	\$595,382
212	Sentinel Ins Co Ltd	0.02%	\$589,672
213	Fidelity Natl Ins Co	0.02%	\$582,418
214	First Colonial Ins Co	0.02%	\$576,154
215	West American Ins Co	0.02%	\$569,699
216	US Specialty Ins Co	0.02%	\$564,950
217	Amex Assur Co	0.02%	\$562,732
218	Valley Forge Ins Co	0.02%	\$560,073
219	Occidental Fire & Cas Co Of NC	0.02%	\$554,951
220	Gerling Amer Ins Co	0.02%	\$548,911

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	American Intl Ins Co	0.02%	\$533,008
222	Guideone Specialty Mut Ins Co	0.02%	\$532,961
223	Alea North America Ins Co	0.02%	\$525,867
224	Carolina Cas Ins Co	0.02%	\$523,652
225	Commerce & Industry Ins Co	0.02%	\$522,759
226	Harco Natl Ins Co	0.02%	\$512,342
227	American Automobile Ins Co	0.02%	\$505,317
228	Bond Safeguard Ins Co	0.02%	\$502,756
229	Delos Ins Co	0.02%	\$489,198
230	Homesite Ins Co Of The Midwest	0.02%	\$486,571
231	National Surety Corp	0.02%	\$477,772
232	Southern States Ins Exch	0.02%	\$474,886
233	Mitsui Sumitomo Ins Co of Amer	0.02%	\$459,281
234	Fidelity Natl Prop and Cas Ins Co	0.02%	\$458,135
235	Lumbermens Underwriting Alliance	0.02%	\$457,809
236	Sompo Japan Ins Co of Amer	0.02%	\$456,502
237	SUA Ins Co	0.01%	\$439,326
238	Financial Guaranty Ins Co	0.01%	\$430,523
239	National General Ins Co	0.01%	\$427,225
240	Wesco Ins Co	0.01%	\$425,184
241	Selective Ins Co Of The Southeast	0.01%	\$418,589
242	DaimlerChrysler Ins Co	0.01%	\$407,876
243	Northern Assur Co Of Amer	0.01%	\$407,077
244	State Natl Ins Co Inc	0.01%	\$402,887
245	T.H.E. Ins Co	0.01%	\$396,326
246	Motors Ins Corp	0.01%	\$393,139
247	United States Liability Ins Co	0.01%	\$387,804
248	Central States Ind Co Of Omaha	0.01%	\$376,058
249	Star Ins Co	0.01%	\$344,757
250	Affiliated Fm Ins Co	0.01%	\$344,609
251	Wausau Business Ins Co	0.01%	\$344,479
252	Illinois Natl Ins Co	0.01%	\$341,133
253	NCMIC Ins Co	0.01%	\$330,239
254	Colonial American Cas & Surety Co	0.01%	\$328,045
255	Beazley Ins Co Inc	0.01%	\$317,209
256	Mountaineer Freedom RRG Inc	0.01%	\$312,327
257	Old Republic Surety Co	0.01%	\$294,446
258	Safety Natl Cas Corp	0.01%	\$293,645
259	New York Marine & Gnrl Ins Co	0.01%	\$293,574
260	National Specialty Ins Co	0.01%	\$286,886
261	Pennsylvania Ntl Mut Cas Ins Co	0.01%	\$282,097
262	American Southern Ins Co	0.01%	\$281,671
263	Starnet Ins Co	0.01%	\$279,765
264	Hanover Ins Co	0.01%	\$276,168

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
265	Midwest Employers Cas Co	0.01%	\$275,398
266	Chicago Ins Co	0.01%	\$272,653
267	International Fidelity Ins Co	0.01%	\$266,108
268	Diamond State Ins Co	0.01%	\$262,133
269	Professionals Advocate Ins Co	0.01%	\$258,151
270	Fidelity & Guaranty Ins Co	0.01%	\$251,431
271	Great American Alliance Ins Co	0.01%	\$248,830
272	Transguard Ins Co Of Amer Inc	0.01%	\$248,642
273	American Zurich Ins Co	0.01%	\$240,198
274	First Surety Corp	0.01%	\$238,547
275	Crum & Forster Ind Co	0.01%	\$237,331
276	Response Worldwide Ins Co	0.01%	\$235,333
277	California Cas Ind Exch	0.01%	\$234,967
278	Virginia Surety Co Inc	0.01%	\$233,634
279	Sentry Ins A Mut Co	0.01%	\$232,083
280	Intrepid Ins Co	0.01%	\$231,842
281	CMG Mortgage Ins Co	0.01%	\$226,426
282	Seneca Ins Co Inc	0.01%	\$226,031
283	Royal Ind Co	0.01%	\$219,976
284	Benchmark Ins Co	0.01%	\$218,917
285	Colonial Surety Co	0.01%	\$216,785
286	Progressive Paloverde Ins Co	0.01%	\$212,484
287	MutualAid Exchange	0.01%	\$211,571
288	Avemco Ins Co	0.01%	\$210,047
289	Seaboard Surety Co	0.01%	\$206,689
290	First Liberty Ins Corp	0.01%	\$201,558
291	Travelers Cas & Surety Co	0.01%	\$199,262
292	Platte River Ins Co.	0.01%	\$199,240
293	Triad Guaranty Ins Corp	0.01%	\$194,390
294	Independent Mut Fire Ins Co	0.01%	\$192,888
295	Mico Ins Co	0.01%	\$190,290
296	St Paul Protective Ins Co	0.01%	\$189,080
297	Commonwealth Ins Co Of Amer	0.01%	\$188,472
298	Armed Forces Ins Exchange	0.01%	\$187,223
299	Century Surety Co	0.01%	\$184,563
300	Vanliner Ins Co	0.01%	\$181,128
301	Federated Service Ins Co	0.01%	\$176,847
302	Campmed Cas & Ind Co Inc MD	0.01%	\$175,450
303	XL Capital Assurance Inc	0.01%	\$172,259
304	MIC Prop & Cas Ins Corp	0.01%	\$167,633
305	Yosemite Ins Co	0.01%	\$165,377
306	Jewelers Mut Ins Co	0.01%	\$160,198
307	American Contractors Ind Co	0.01%	\$158,956
308	Hudson Ins Co	0.01%	\$157,699



**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
309	North American Specialty Ins Co	0.01%	\$157,418
310	Merastar Ins Co	0.01%	\$156,601
311	Camico Mut Ins Co	0.01%	\$155,159
312	Pacific Ind Co	0.01%	\$154,916
313	Bancinsure Inc	0.00%	\$145,645
314	Midwest Ins Group Inc RRG	0.00%	\$144,502
315	Standard Guaranty Ins Co	0.00%	\$142,850
316	Utica Mut Ins Co	0.00%	\$138,064
317	Heritage Ind Co	0.00%	\$132,404
318	Selective Ins Co Of Amer	0.00%	\$130,591
319	First Guard Ins Co	0.00%	\$130,042
320	General Cas Co Of WI	0.00%	\$127,807
321	North Pointe Ins Co	0.00%	\$126,234
322	Companion Prop & Cas Ins Co	0.00%	\$124,722
323	Fidelity & Guaranty Ins Underwriters	0.00%	\$118,794
324	Capital City Ins Co Inc	0.00%	\$116,189
325	First Sealord Surety Inc	0.00%	\$112,464
326	Darwin Natl Assur Co	0.00%	\$109,789
327	Gateway Ins Co	0.00%	\$108,876
328	Everest Natl Ins Co	0.00%	\$107,741
329	Medmarc Cas Ins Co	0.00%	\$103,091
330	Amerisure Mut Ins Co	0.00%	\$101,954
331	OneBeacon Ins Co	0.00%	\$100,817
332	Pennsylvania Manufacturers Asn Ins C	0.00%	\$98,287
333	Ohio Ind Co	0.00%	\$98,085
334	American Hardware Mut Ins Co	0.00%	\$96,107
335	Merchants Bonding Co (Mutual)	0.00%	\$93,327
336	Developers Surety And Ind Co	0.00%	\$92,865
337	Trumbull Ins Co	0.00%	\$92,216
338	Atlantic Specialty Ins Co	0.00%	\$91,754
339	United Cas Ins Co Of Amer	0.00%	\$91,470
340	Automobile Ins Co Of Hartford CT	0.00%	\$84,056
341	Employers Mut Cas Co	0.00%	\$83,953
342	Regis Ins Co	0.00%	\$83,633
343	General Rein Corp	0.00%	\$82,252
344	Ace Fire Underwriters Ins Co	0.00%	\$81,586
345	Great West Cas Co	0.00%	\$80,523
346	Insurance Co Of North Amer	0.00%	\$76,642
347	Toyota Motor Ins Co	0.00%	\$76,107
348	Republic Western Ins Co	0.00%	\$75,884
349	Acstar Ins Co	0.00%	\$73,632
350	Genesis Ins Co	0.00%	\$71,758
351	QBE Ins Corp	0.00%	\$71,059
352	Aca Financial Guaranty Corp	0.00%	\$69,001

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
353	Autoone Ins Co	0.00%	\$68,076
354	Nipponkoa Ins Co Ltd U.S. Branch	0.00%	\$66,432
355	OneBeacon America Ins Co	0.00%	\$63,910
356	Allegheny Cas Co	0.00%	\$63,616
357	Mitsui Sumitomo Ins USA Inc	0.00%	\$59,905
358	Euler Hermes American Credit Ind Co	0.00%	\$58,421
359	Quadrant Ind Co	0.00%	\$57,528
360	Garrison Property and Cas Ins Co	0.00%	\$56,839
361	Navigators Ins Co	0.00%	\$56,656
362	Northern Ins Co Of NY	0.00%	\$54,909
363	American General Ind Co	0.00%	\$51,141
364	Florists Mut Ins Co	0.00%	\$49,088
365	AIG Centennial Ins Co	0.00%	\$48,824
366	Restoration RRG Inc	0.00%	\$48,286
367	Rockwood Cas Ins Co	0.00%	\$48,200
368	Athena Assur Co	0.00%	\$47,854
369	NGM Ins Co	0.00%	\$47,638
370	Federated Rural Electric Ins Exch	0.00%	\$47,370
371	Ullico Cas Co	0.00%	\$45,962
372	Infinity Ins Co	0.00%	\$43,653
373	AXA Ins Co	0.00%	\$41,029
374	Atradius Trade Credit Ins Co	0.00%	\$41,000
375	Lexington Natl Ins Corp	0.00%	\$40,935
376	American Live Stock Ins Co	0.00%	\$38,816
377	Pharmacists Mut Ins Co	0.00%	\$38,523
378	Foremost Signature Ins Co	0.00%	\$37,923
379	Aetna Ins Co of CT	0.00%	\$37,722
380	Contractors Bonding & Ins Co	0.00%	\$37,638
381	AIG Premier Ins Co	0.00%	\$37,271
382	Verlan Fire Ins Co MD	0.00%	\$34,700
383	American Motorists Ins Co	0.00%	\$34,668
384	Hartford Accid & Ind Co	0.00%	\$34,121
385	Deerbrook Ins Co	0.00%	\$33,909
386	Massachusetts Bay Ins Co	0.00%	\$31,523
387	Farmington Cas Co	0.00%	\$27,074
388	Guarantee Co Of North America USA	0.00%	\$26,135
389	Medical Protective Co	0.00%	\$25,843
390	American Agri Business Ins Co	0.00%	\$24,006
391	Great Midwest Ins Co	0.00%	\$23,177
392	American Sentinel Ins Co	0.00%	\$22,689
393	LM Ins Corp	0.00%	\$22,389
394	Employers Fire Ins Co	0.00%	\$20,628
395	Employers Ins of Wausau	0.00%	\$20,564
396	St Paul Guardian Ins Co	0.00%	\$20,044

**2006 West Virginia Market Share Report  
Property Totals**

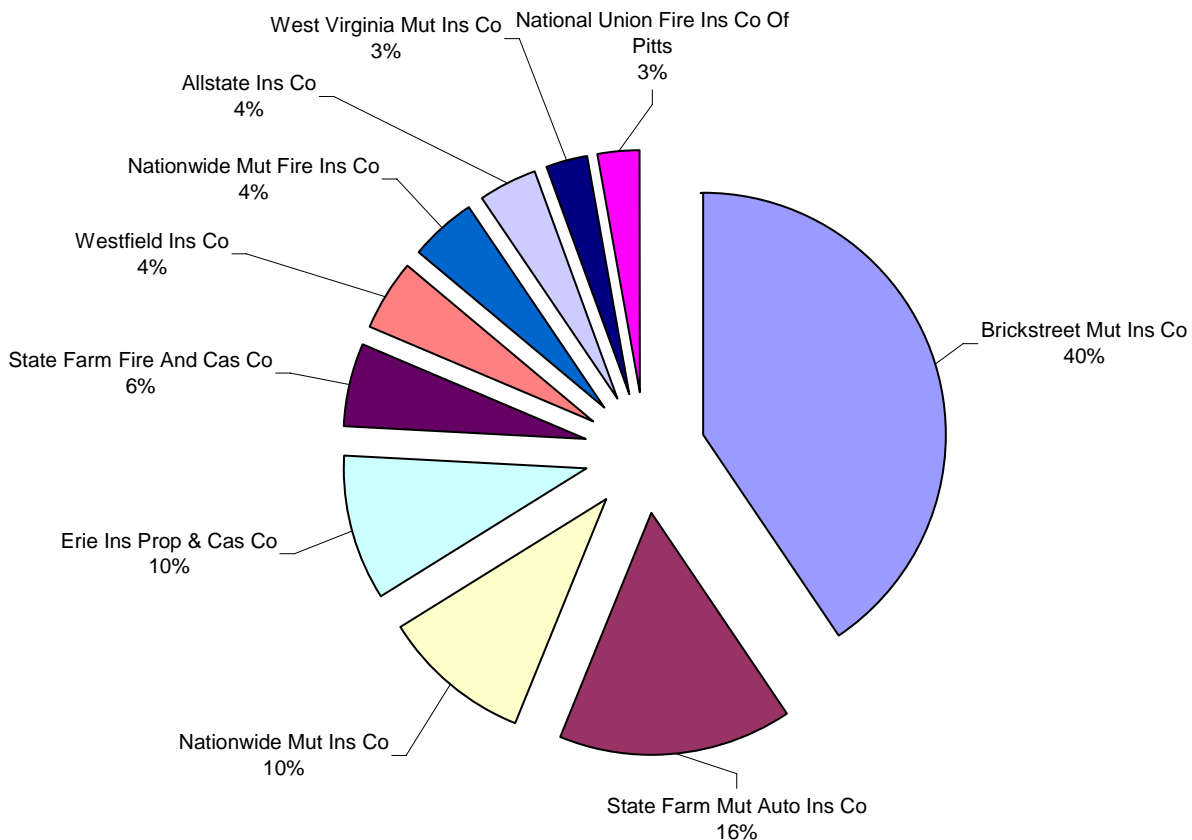
Rank	Company Name	Percent Of Market	Direct Premiums Earned
397	Phoenix Ind Ins Co	0.00%	\$19,463
398	Genworth Residential Mrt Ins Corp NC	0.00%	\$19,250
399	American Modern Select Ins Co	0.00%	\$18,961
400	Farmland Mut Ins Co	0.00%	\$17,931
401	Associated Ind Corp	0.00%	\$17,391
402	FFG Ins Co	0.00%	\$16,523
403	Regent Ins Co	0.00%	\$16,177
404	Argonaut Ins Co	0.00%	\$15,597
405	Spirit Mountain Ins Co RRG Inc	0.00%	\$15,425
406	Commercial Guaranty Cas Ins Co	0.00%	\$13,952
407	American Safety Cas Ins Co	0.00%	\$12,543
408	Audubon Ins Co	0.00%	\$12,458
409	Washington Intl Ins Co	0.00%	\$12,318
410	Atlas RRG Inc	0.00%	\$12,312
411	Radian Asset Assur Inc	0.00%	\$10,295
412	Fairmont Premier Ins Co	0.00%	\$10,150
413	Pacific Specialty Ins Co	0.00%	\$9,532
414	Zurich American Ins Co Of IL	0.00%	\$8,924
415	Care RRG Inc	0.00%	\$8,683
416	CIM Ins Corp	0.00%	\$7,218
417	AXA Art Ins Corp	0.00%	\$7,103
418	Old Republic General Ins Corp	0.00%	\$6,060
419	United Natl Specialty Ins Co	0.00%	\$5,824
420	Inland Mut Ins Co	0.00%	\$5,786
421	Protective Ins Co	0.00%	\$5,577
422	Employers Reins Corp	0.00%	\$5,093
423	Old United Cas Co	0.00%	\$4,969
424	Oriska Ins Co	0.00%	\$4,944
425	Church Ins Co	0.00%	\$4,436
426	Travelers Prop Cas Ins Co	0.00%	\$3,608
427	Republic Mut Ins Co	0.00%	\$3,574
428	Manufacturers Alliance Ins Co	0.00%	\$3,222
429	National Farmers Union Prop & Cas	0.00%	\$3,194
430	Indiana Lumbersmens Mut Ins Co	0.00%	\$3,097
431	Cumberland Cas & Surety Co	0.00%	\$3,000
432	Fortress Ins Co	0.00%	\$2,977
433	United Guaranty Mtg Indem Co	0.00%	\$2,929
434	National American Ins Co	0.00%	\$2,561
435	Universal Fire and Cas Ins Co	0.00%	\$2,148
436	Nationweld RRG Inc	0.00%	\$2,096
437	MGIC Ind Corp	0.00%	\$1,901
438	Insurance Co Of The West	0.00%	\$1,852
439	Chubb Ind Ins Co	0.00%	\$1,753
440	First American Prop & Cas Ins Co	0.00%	\$1,676

**2006 West Virginia Market Share Report  
Property Totals**

Rank	Company Name	Percent Of Market	Direct Premiums Earned
441	United Fire & Cas Co	0.00%	\$1,592
442	Westfield Natl Ins Co	0.00%	\$1,447
443	Berkley Regional Ins Co	0.00%	\$1,189
444	Universal Ins Co	0.00%	\$1,129
445	Pacific Employers Ins Co	0.00%	\$947
446	Continental Western Ins Co	0.00%	\$878
447	Gray Ins Co	0.00%	\$796
448	Pennsylvania Manufacturers Ind Co	0.00%	\$712
449	Great American Spirit Ins Co	0.00%	\$485
450	Capitol Ind Corp	0.00%	\$458
451	AIG Natl Ins Co Inc	0.00%	\$336
452	Converium Ins North Amer Inc	0.00%	\$273
453	Centennial Ins Co	0.00%	\$271
454	United Gty Residential Ins Co Of NC	0.00%	\$245
455	Chubb Natl Ins Co	0.00%	\$244
456	CMG Mortgage Assur Co	0.00%	\$224
457	Old Republic Security Assur Co	0.00%	\$189
458	Peerless Ins Co	0.00%	\$184
459	Independence Amer Ins Co	0.00%	\$165
460	American Manufacturers Mut Ins Co	0.00%	\$143
461	Courtesy Ins Co	0.00%	\$125
462	Progressive Direct Ins Co	0.00%	\$102
463	Verex Assure Inc	0.00%	\$92
464	Erie Ins Exch	0.00%	\$85
465	Central Natl Ins Co Of Omaha	0.00%	\$79
466	Pennsylvania General Ins Co	0.00%	\$52
467	Genworth Mortgage Ins Corp Of NC	0.00%	\$38
468	Agri General Ins Co	0.00%	\$17
469	Vehicular Service Ins Co RRG	0.00%	\$15
470	Cherokee Ins Co	0.00%	\$1
471	Valiant Ins Co	0.00%	(\$17)
472	Bankers Standard Ins Co	0.00%	(\$105)
473	The Bar Plan Mut Ins Co	0.00%	(\$131)
474	Northbrook Ind Co	0.00%	(\$703)
475	Atlantic Mut Ins Co	0.00%	(\$1,439)
476	LM Property and Casualty Ins. Co.	0.00%	(\$1,734)
477	Lumbermens Mut Cas Co	0.00%	(\$1,934)
478	Frontier Ins Co	0.00%	(\$55,536)

Total for Top 10 Insurers	64.16%	\$1,889,688,518
Total for All Other Insurers	35.84%	\$1,055,586,845
Total for All Insurers	100.00%	\$2,945,275,363

### Property Totals



## 2006 West Virginia Market Share Report Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Travelers Cas & Surety Co Of Amer	30.49%	\$9,724,159
2	Ohio Farmers Ins Co	7.55%	\$2,408,066
3	Liberty Mut Ins Co	4.35%	\$1,387,847
4	Fidelity & Deposit Co Of MD	4.35%	\$1,386,232
5	St Paul Fire & Marine Ins Co	4.23%	\$1,348,963
6	Western Surety Co	3.90%	\$1,242,589
7	Lexon Ins Co	3.85%	\$1,227,143
8	Lyndon Property Ins Co	3.38%	\$1,079,501
9	Federal Ins Co	3.17%	\$1,011,925
10	United States Surety Co	2.19%	\$699,402
11	Accredited Surety & Cas Co Inc	2.16%	\$688,208
12	Safeco Ins Co Of Amer	2.11%	\$673,122
13	Quanta Ind Co	2.06%	\$658,621
14	Hartford Fire In Co	1.64%	\$523,063
15	RLI Ins Co	1.61%	\$512,792
16	Bond Safeguard Ins Co	1.58%	\$502,756
17	Great American Ins Co	1.29%	\$411,750
18	Erie Ins Prop & Cas Co	1.23%	\$392,174
19	Westchester Fire Ins Co	0.97%	\$310,433
20	American Cas Co Of Reading PA	0.87%	\$275,942
21	International Fidelity Ins Co	0.83%	\$266,108
22	American Southern Ins Co	0.83%	\$263,567
23	Old Republic Surety Co	0.81%	\$259,740
24	Cincinnati Ins Co	0.77%	\$246,005
25	US Fidelity & Guaranty Co	0.76%	\$241,299
26	First Surety Corp	0.75%	\$238,547
27	National Fire Ins Co Of Hartford	0.69%	\$219,025
28	Colonial Surety Co	0.67%	\$213,058
29	Seaboard Surety Co	0.65%	\$206,689
30	First Natl Ins Co Of Amer	0.63%	\$200,999
31	Platte River Ins Co.	0.55%	\$174,737
32	Century Surety Co	0.50%	\$159,103
33	American Contractors Ind Co	0.50%	\$158,956
34	Ohio Cas Ins Co	0.48%	\$151,546
35	Westfield Ins Co	0.43%	\$136,665
36	Travelers Cas & Surety Co	0.42%	\$133,436
37	Companion Prop & Cas Ins Co	0.39%	\$124,722
38	Lincoln General Ins Co	0.36%	\$114,245
39	First Sealord Surety Inc	0.35%	\$112,464
40	Arch Ins Co	0.34%	\$107,583
41	American Home Assur Co	0.32%	\$102,827
42	Continental Cas Co	0.31%	\$97,921
43	Insurance Co Of The State Of PA	0.30%	\$96,817
44	Merchants Bonding Co (Mutual)	0.29%	\$93,327

## 2006 West Virginia Market Share Report Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Developers Surety And Ind Co	0.29%	\$92,865
46	XL Specialty Ins Co	0.28%	\$90,662
47	North American Specialty Ins Co	0.26%	\$81,748
48	Acstar Ins Co	0.23%	\$73,632
49	New York Marine & Gnrl Ins Co	0.20%	\$64,283
50	Allegheny Cas Co	0.20%	\$63,616
51	Pennsylvania Ntl Mut Cas Ins Co	0.17%	\$54,138
52	State Automobile Mut Ins Co	0.17%	\$53,887
53	State Farm Fire And Cas Co	0.17%	\$52,799
54	Fidelity & Guaranty Ins Co	0.16%	\$52,271
55	Safety Natl Cas Corp	0.16%	\$50,939
56	Utica Mut Ins Co	0.15%	\$48,080
57	Hanover Ins Co	0.14%	\$43,127
58	Lexington Natl Ins Corp	0.13%	\$40,935
59	Vigilant Ins Co	0.12%	\$38,463
60	Contractors Bonding & Ins Co	0.12%	\$37,638
61	American Fire & Cas Co	0.11%	\$36,181
62	Federated Mut Ins Co	0.10%	\$32,126
63	Greenwich Ins Co	0.10%	\$31,745
64	Guarantee Co Of North America USA	0.08%	\$26,102
65	Hartford Accid & Ind Co	0.08%	\$24,758
66	Seneca Ins Co Inc	0.07%	\$23,901
67	American Guarantee & Liability Ins	0.07%	\$23,450
68	Travelers Ind Co	0.07%	\$22,448
69	Hartford Cas Ins Co	0.06%	\$18,252
70	NGM Ins Co	0.05%	\$15,227
71	American States Ins Co	0.05%	\$15,063
72	National Union Fire Ins Co Of Pitts	0.04%	\$14,228
73	American Safety Cas Ins Co	0.04%	\$12,543
74	Washington Intl Ins Co	0.04%	\$12,318
75	General Ins Co Of Amer	0.03%	\$11,014
76	Selective Ins Co Of Amer	0.03%	\$10,754
77	Old Republic Ins Co	0.03%	\$9,138
78	Aegis Security Ins Co	0.02%	\$7,739
79	Employers Mut Cas Co	0.02%	\$7,061
80	Sentry Select Ins Co	0.02%	\$5,703
81	Protective Ins Co	0.02%	\$5,577
82	Farmington Cas Co	0.02%	\$5,565
83	OneBeacon Ins Co	0.02%	\$5,069
84	Oriska Ins Co	0.02%	\$4,944
85	Progressive Cas Ins Co	0.02%	\$4,937
86	Continental Ins Co	0.01%	\$4,055
87	Ohio Ind Co	0.01%	\$3,817
88	American Bankers Ins Co Of FL	0.01%	\$3,359

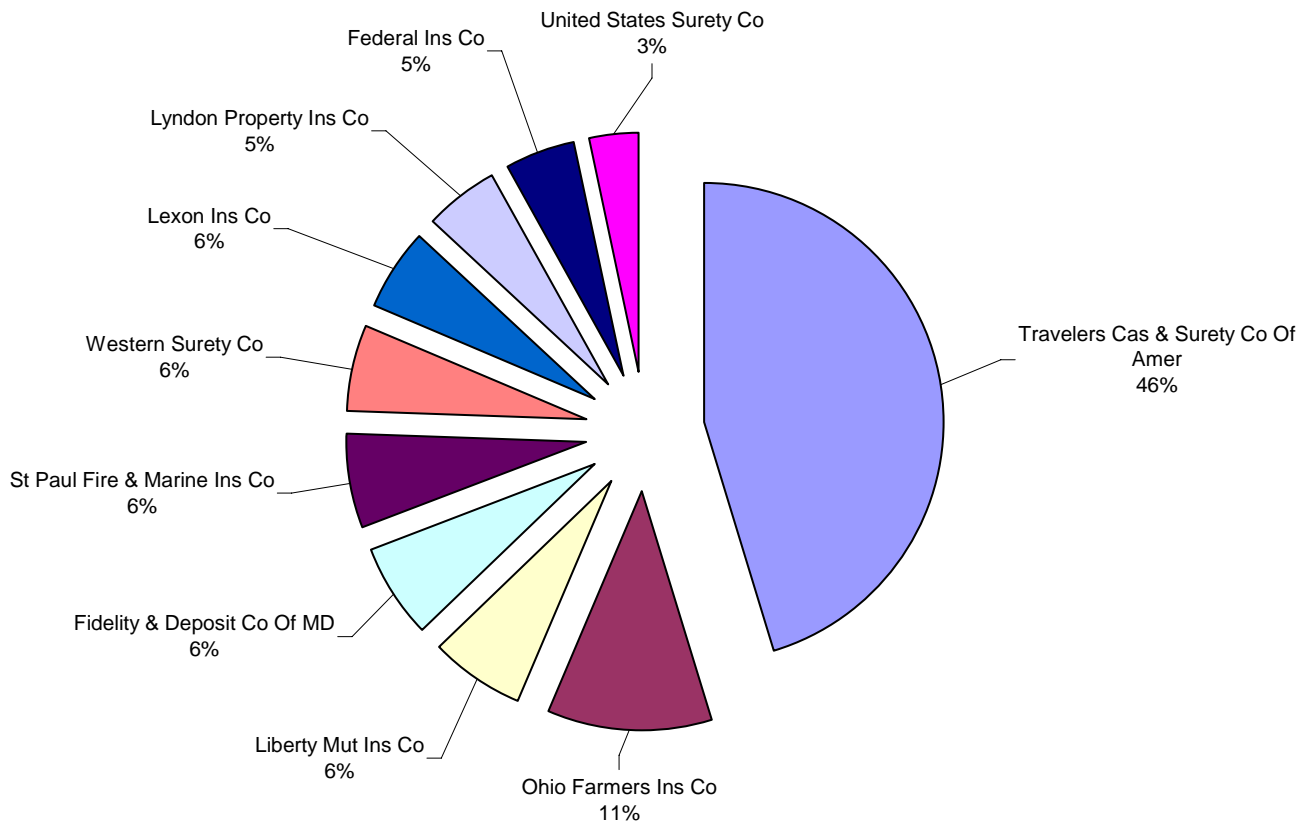
## 2006 West Virginia Market Share Report Surety

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	American Motorists Ins Co	0.01%	\$3,300
90	United States Fire Ins Co	0.01%	\$3,209
91	Insurance Co Of North Amer	0.01%	\$3,194
92	Carolina Cas Ins Co	0.01%	\$3,091
93	Cumberland Cas & Surety Co	0.01%	\$3,000
94	Universal Fire and Cas Ins Co	0.01%	\$2,148
95	Universal Underwriters Ins Co	0.01%	\$1,943
96	Indemnity Ins Co Of North Amer	0.01%	\$1,683
97	United Fire & Cas Co	0.00%	\$1,592
98	Harco Natl Ins Co	0.00%	\$1,591
99	Insurance Co Of The West	0.00%	\$1,552
100	American Ins Co	0.00%	\$1,544
101	Cumis Ins Society Inc	0.00%	\$1,418
102	Berkley Regional Ins Co	0.00%	\$1,189
103	Lumbermens Underwriting Alliance	0.00%	\$1,101
104	Radian Asset Assur Inc	0.00%	\$771
105	DaimlerChrysler Ins Co	0.00%	\$770
106	Navigators Ins Co	0.00%	\$626
107	Rockwood Cas Ins Co	0.00%	\$562
108	St Paul Guardian Ins Co	0.00%	\$531
109	Fairmont Specialty Ins Co	0.00%	\$431
110	T.H.E. Ins Co	0.00%	\$254
111	Southern States Ins Exch	0.00%	\$250
112	Employers Ins of Wausau	0.00%	\$240
113	Atlantic Mut Ins Co	0.00%	\$200
114	West American Ins Co	0.00%	\$200
115	Peerless Ins Co	0.00%	\$184
116	Pacific Employers Ins Co	0.00%	\$85
117	LM Ins Corp	0.00%	\$68
118	Fidelity Natl Prop and Cas Ins Co	0.00%	\$63
119	Great American Ins Co of NY	0.00%	\$63
120	Royal Ind Co	0.00%	\$56
121	Pennsylvania General Ins Co	0.00%	\$52
122	American Alt Ins Corp	0.00%	\$51
123	OneBeacon America Ins Co	0.00%	\$26
124	Republic Western Ins Co	0.00%	\$19
125	Empire Fire & Marine Ins Co	0.00%	\$6
126	Cherokee Ins Co	0.00%	\$1
127	The Bar Plan Mut Ins Co	0.00%	(\$131)
128	Lumbermens Mut Cas Co	0.00%	(\$1,159)
129	Harleysville Mut Ins Co	-0.01%	(\$3,040)
130	Frontier Ins Co	-0.17%	(\$55,536)



Total for Top 10 Insurers	67.45%	\$21,515,827
Total for All Other Insurers	32.55%	\$10,381,602
Total for All Insurers	100.00%	\$31,897,429

### Surety



## 2006 West Virginia Market Share Report Workers Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Brickstreet Mut Ins Co	99.14%	\$765,349,055
2	National Union Fire Ins Co Of Pitts	0.24%	\$1,890,068
3	American Home Assur Co	0.15%	\$1,174,774
4	Liberty Ins Corp	0.10%	\$757,243
5	Westfield Ins Co	0.09%	\$711,386
6	Federal Ins Co	0.07%	\$547,396
7	Zurich American Ins Co	0.03%	\$255,204
8	Old Republic Ins Co	0.03%	\$217,077
9	Mitsui Sumitomo Ins Co of Amer	0.02%	\$145,019
10	Ace American Ins Co	0.02%	\$138,902
11	Hartford Fire In Co	0.01%	\$106,697
12	American Zurich Ins Co	0.01%	\$103,217
13	Nationwide Mut Ins Co	0.01%	\$78,985
14	Sentry Select Ins Co	0.01%	\$68,932
15	United States Fire Ins Co	0.01%	\$59,769
16	Indemnity Ins Co Of North Amer	0.01%	\$51,450
17	Liberty Mut Ins Co	0.01%	\$43,490
18	Twin City Fire Ins Co	0.01%	\$41,154
19	Pennsylvania Manufacturers Asn Ins C	0.01%	\$40,193
20	Insurance Co Of The State Of PA	0.00%	\$38,296
21	St Paul Fire & Marine Ins Co	0.00%	\$37,383
22	Vigilant Ins Co	0.00%	\$23,455
23	Nationwide Mut Fire Ins Co	0.00%	\$23,059
24	Commerce & Industry Ins Co	0.00%	\$21,690
25	American Ins Co	0.00%	\$21,336
26	Hartford Cas Ins Co	0.00%	\$18,532
27	Ohio Cas Ins Co	0.00%	\$12,623
28	Argonaut Ins Co	0.00%	\$12,261
29	American Fire & Cas Co	0.00%	\$11,424
30	Wausau Underwriters Ins Co	0.00%	\$10,401
31	Fidelity & Guaranty Ins Co	0.00%	\$8,380
32	XL Specialty Ins Co	0.00%	\$7,251
33	New Hampshire Ins Co	0.00%	\$6,570
34	Great Northern Ins Co	0.00%	\$6,351
35	North River Ins Co	0.00%	\$6,310
36	Old Republic General Ins Corp	0.00%	\$6,060
37	Pacific Ind Co	0.00%	\$6,043
38	Fidelity & Deposit Co Of MD	0.00%	\$5,488
39	Zurich American Ins Co Of IL	0.00%	\$5,423
40	St Paul Mercury Ins Co	0.00%	\$5,311
41	National Surety Corp	0.00%	\$4,334
42	Hartford Ins Co Of The Midwest	0.00%	\$3,487
43	First Liberty Ins Corp	0.00%	\$3,330
44	Electric Ins Co	0.00%	\$3,256

**2006 West Virginia Market Share Report  
Workers Compensation**

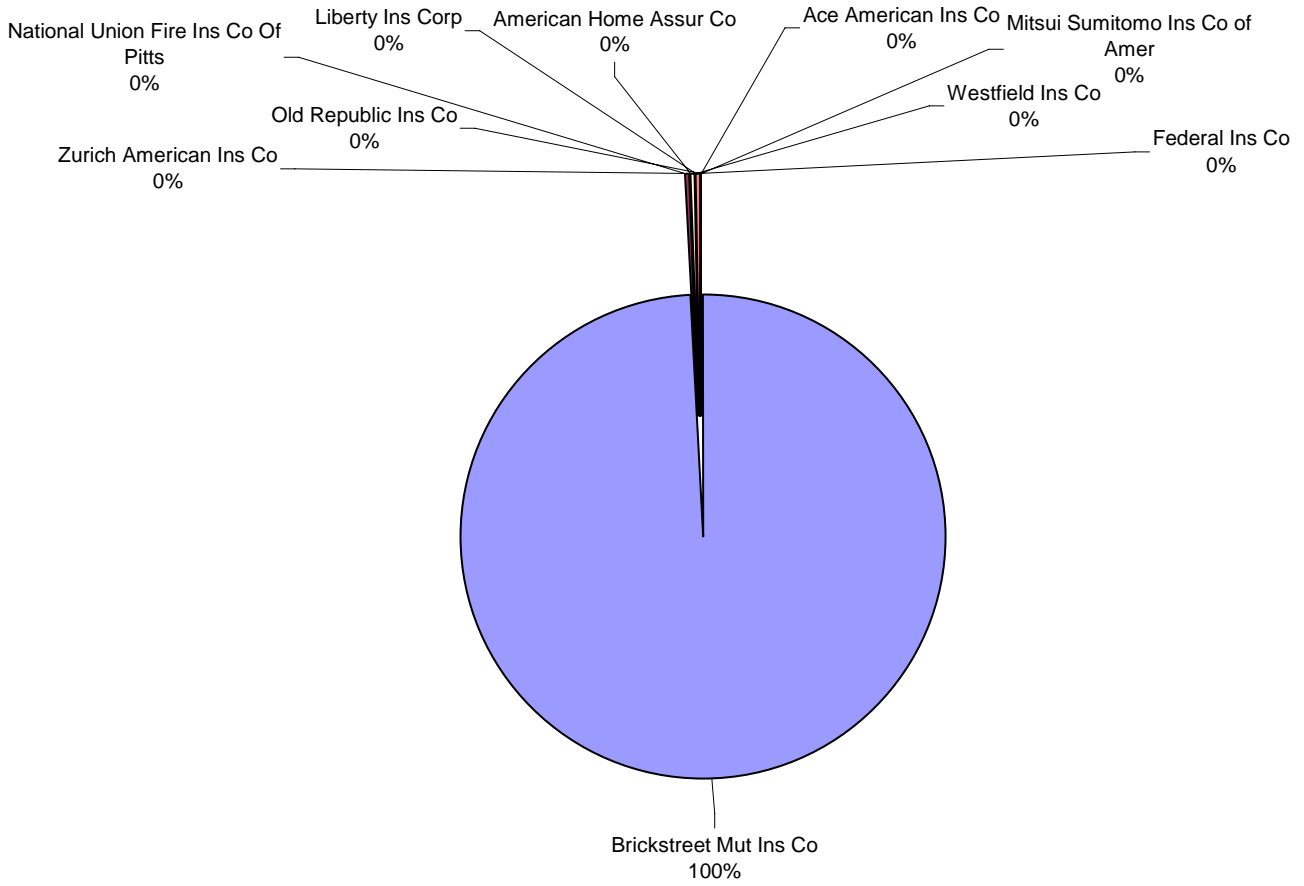
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Manufacturers Alliance Ins Co	0.00%	\$3,222
46	Associated Ind Corp	0.00%	\$2,904
47	Everest Natl Ins Co	0.00%	\$2,893
48	Nationwide Prop & Cas Ins Co	0.00%	\$2,267
49	Ace Fire Underwriters Ins Co	0.00%	\$2,238
50	American Automobile Ins Co	0.00%	\$2,131
51	West American Ins Co	0.00%	\$2,064
52	American Guarantee & Liability Ins	0.00%	\$1,997
53	Wausau Business Ins Co	0.00%	\$1,929
54	Hartford Underwriters Ins Co	0.00%	\$1,877
55	Chubb Ind Ins Co	0.00%	\$1,753
56	Amerisure Mut Ins Co	0.00%	\$1,665
57	Continental Cas Co	0.00%	\$1,607
58	LM Ins Corp	0.00%	\$1,394
59	Crum & Forster Ind Co	0.00%	\$756
60	Argonaut-Midwest Ins Co	0.00%	\$752
61	Pennsylvania Manufacturers Ind Co	0.00%	\$712
62	American Motorists Ins Co	0.00%	\$697
63	Pacific Employers Ins Co	0.00%	\$695
64	Firemans Fund Ins Co	0.00%	\$607
65	Transportation Ins Co	0.00%	\$593
66	St Paul Guardian Ins Co	0.00%	\$486
67	Lumbermens Mut Cas Co	0.00%	\$473
68	Alea North America Ins Co	0.00%	\$444
69	Employers Mut Cas Co	0.00%	\$397
70	Regent Ins Co	0.00%	\$368
71	American Cas Co Of Reading PA	0.00%	\$310
72	Harleysville Mut Ins Co	0.00%	\$280
73	National Fire Ins Co Of Hartford	0.00%	\$219
74	Insurance Co Of North Amer	0.00%	\$205
75	Transcontinental Ins Co	0.00%	\$202
76	General Cas Co Of WI	0.00%	\$190
77	Property & Cas Ins Co Of Hartford	0.00%	\$163
78	Mitsui Sumitomo Ins USA Inc	0.00%	\$153
79	American Manufacturers Mut Ins Co	0.00%	\$122
80	Birmingham Fire Ins Co Of PA	0.00%	\$121
81	Tokio Marine & Nichido Fire Ins Co	0.00%	\$98
82	Nationwide Agribusiness Ins Co	0.00%	\$48
83	Granite State Ins Co	0.00%	\$26
84	Ace Prop & Cas Ins Co	0.00%	\$24
85	Discover Prop & Cas Ins Co	0.00%	\$3
86	Travelers Property Cas Co Of Amer	0.00%	(\$1)
87	Continental Ins Co	0.00%	(\$12)
88	Bankers Standard Ins Co	0.00%	(\$105)

**2006 West Virginia Market Share Report  
Workers Compensation**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Travelers Ind Co	0.00%	(\$165)
90	Sentry Ins A Mut Co	0.00%	(\$238)
91	Employers Fire Ins Co	0.00%	(\$251)
92	Hartford Accid & Ind Co	0.00%	(\$672)
93	Atlantic Mut Ins Co	0.00%	(\$1,639)
94	Illinois Natl Ins Co	0.00%	(\$3,527)
95	Employers Ins of Wausau	0.00%	(\$6,597)
96	US Fidelity & Guaranty Co	0.00%	(\$6,794)
97	Liberty Mut Fire Ins Co	-0.01%	(\$104,925)

Total for Top 10 Insurers	99.89%	\$771,186,124
Total for All Other Insurers	0.11%	\$816,100
<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$772,002,224</b>

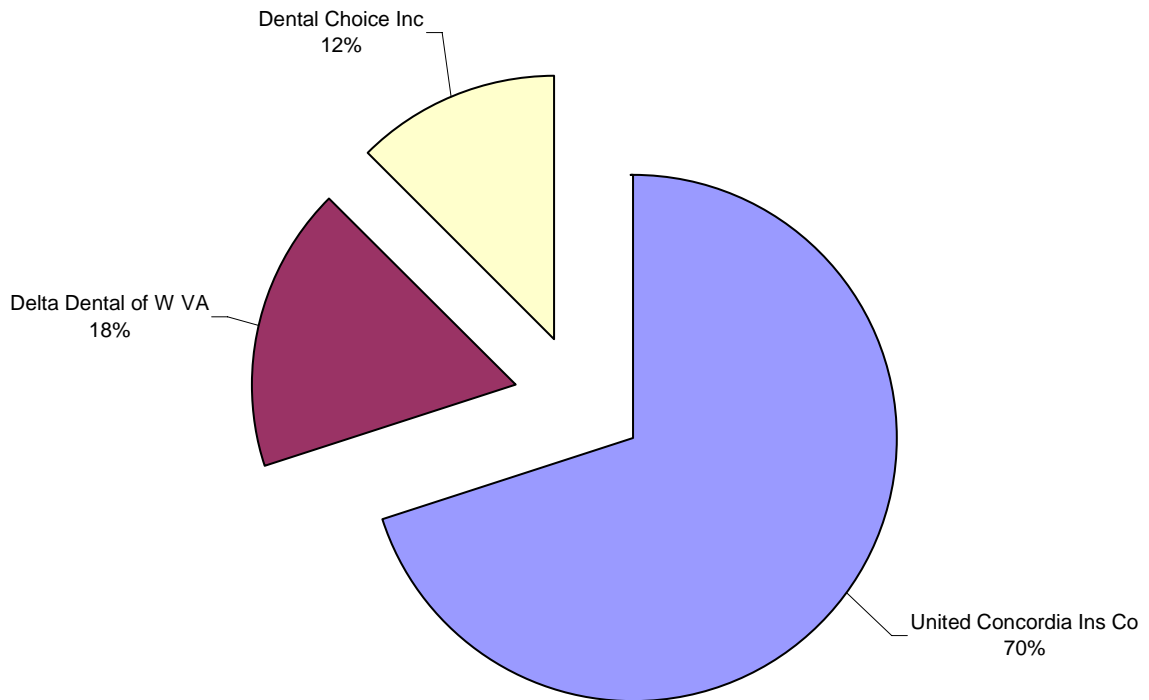
### Workers Compensation



**2006 West Virginia Market Share Report  
Health Insurers Reporting Dental Only**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	United Concordia Ins Co	70.05%	\$5,020,388
2	Delta Dental of W VA	17.53%	\$1,256,331
3	Dental Choice Inc	12.42%	\$889,920
Total for Top 10 Insurers		100.00%	\$7,166,639
Total for All Other Insurers			
Total for All Insurers		100.00%	\$7,166,639

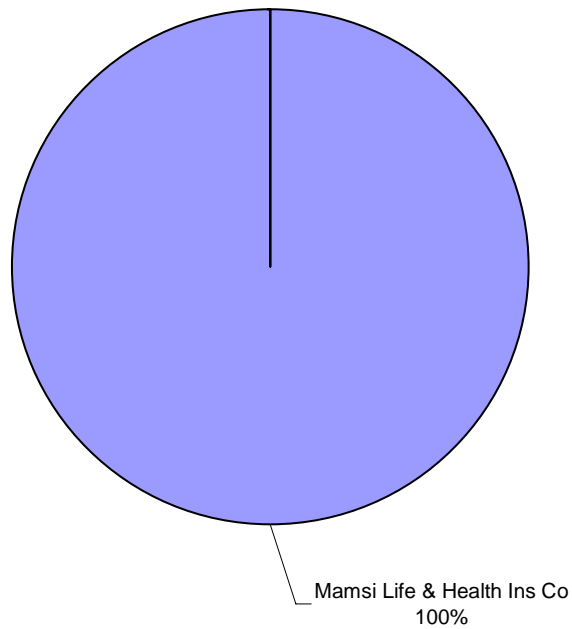
**Health Insurers Reporting Dental Only**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Disability Income**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mamsi Life And Health Ins Co	100.00%	\$64,747
	Total for Top 10 Insurers	100.00%	\$64,747
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$64,747

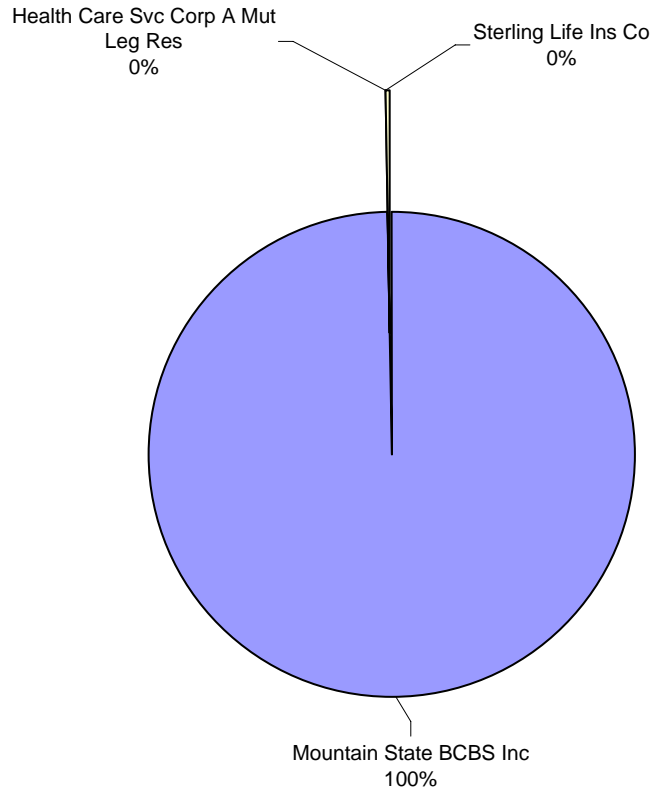
**Health Insurers Reporting Disability Income**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Medicare Supplement**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mountain State BCBS Inc	99.62%	\$33,545,904
2	Sterling Life Ins Co	0.23%	\$78,712
3	Health Care Svc Corp A Mut Leg Res	0.14%	\$48,012
Total for Top 10 Insurers		100.00%	\$33,672,628
Total for All Other Insurers			
Total for All Insurers		100.00%	\$33,672,628

**Health Insurers Reporting Medicare Supplement**

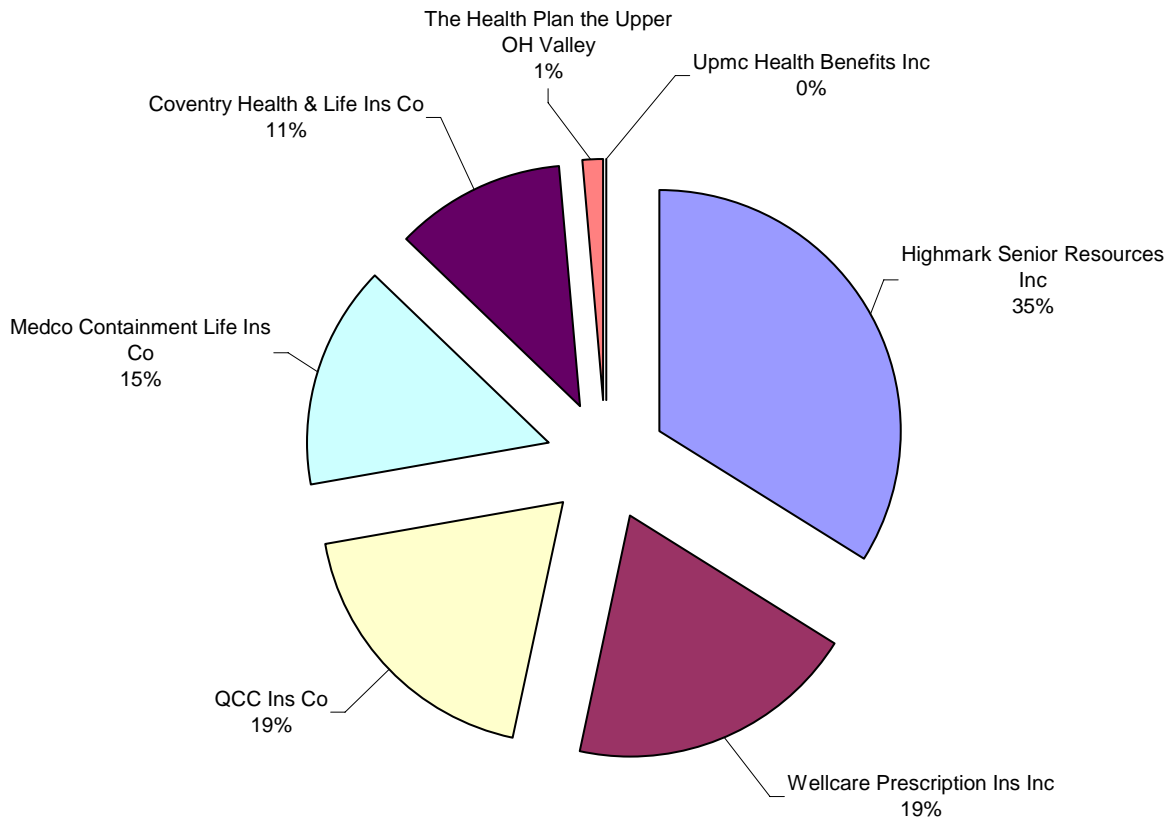




**2006 West Virginia Market Share Report  
Health Insurers Reporting Other**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Highmark Senior Resources Inc	33.94%	\$13,639,677
2	Wellcare Prescription Ins Inc	19.42%	\$7,802,351
3	QCC Ins Co	18.74%	\$7,529,466
4	Medco Containment Life Ins Co	15.12%	\$6,077,360
5	Coventry Health & Life Ins Co	11.39%	\$4,577,157
6	The Health Plan the Upper OH Valley	1.39%	\$560,011
7	Upmc Health Benefits Inc	0.00%	\$441
Total for Top 10 Insurers		100.00%	\$40,186,463
Total for All Other Insurers			
Total for All Insurers		100.00%	\$40,186,463

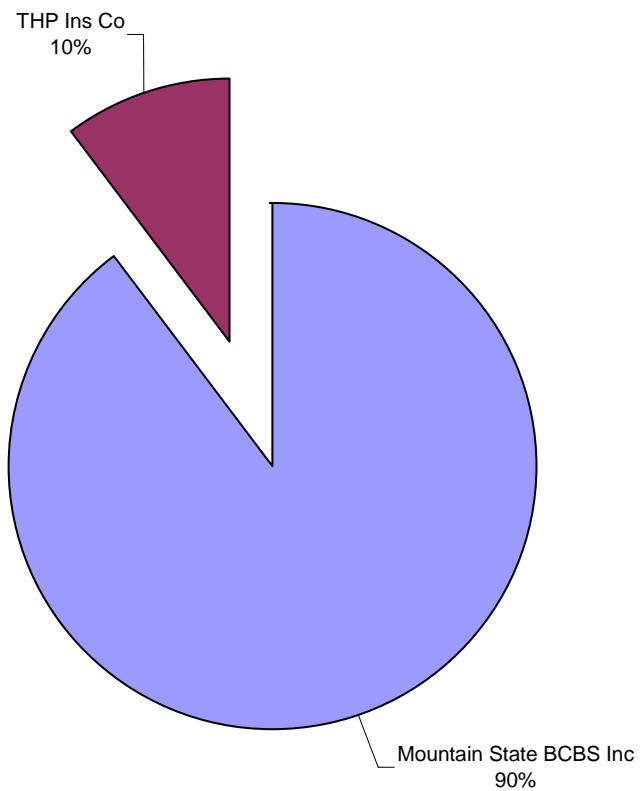
**Health Insurers Reporting Other**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Stop Loss**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mountain State BCBS Inc	89.75%	\$15,337,633
2	THP Ins Co	10.25%	\$1,751,007
	Total for Top 10 Insurers	100.00%	\$17,088,640
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$17,088,640

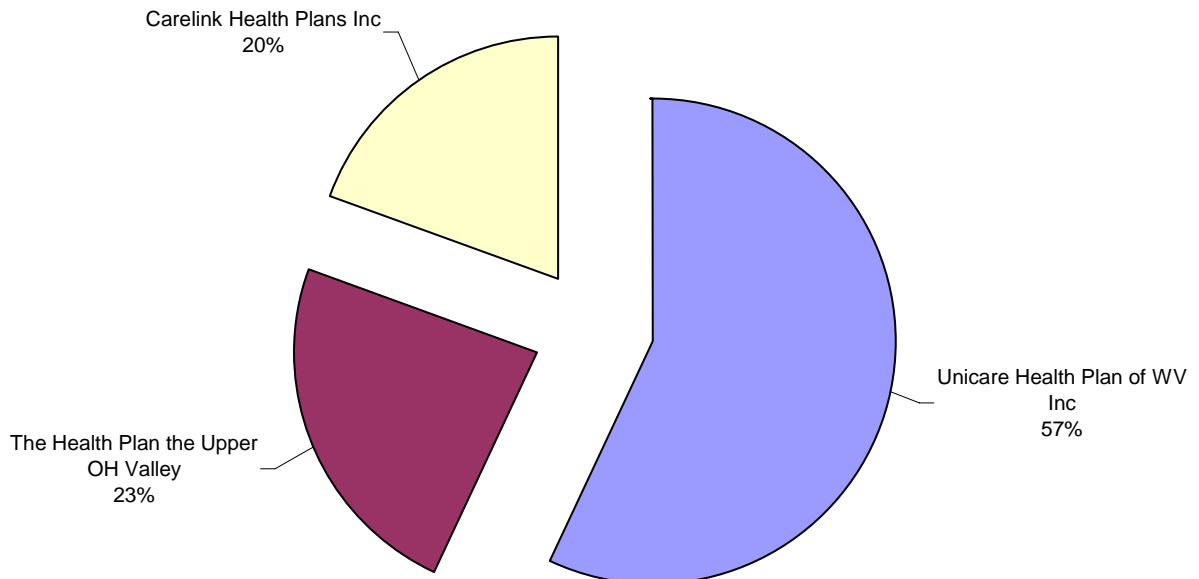
**Health Insurers Reporting Stop Loss**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Title XIX Medicaid**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Unicare Health Plan of WV Inc	57.07%	\$137,911,250
2	The Health Plan the Upper OH Valley	23.38%	\$56,494,475
3	Carelink Health Plans Inc	19.55%	\$47,253,995
	Total for Top 10 Insurers	100.00%	\$241,659,720
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$241,659,720

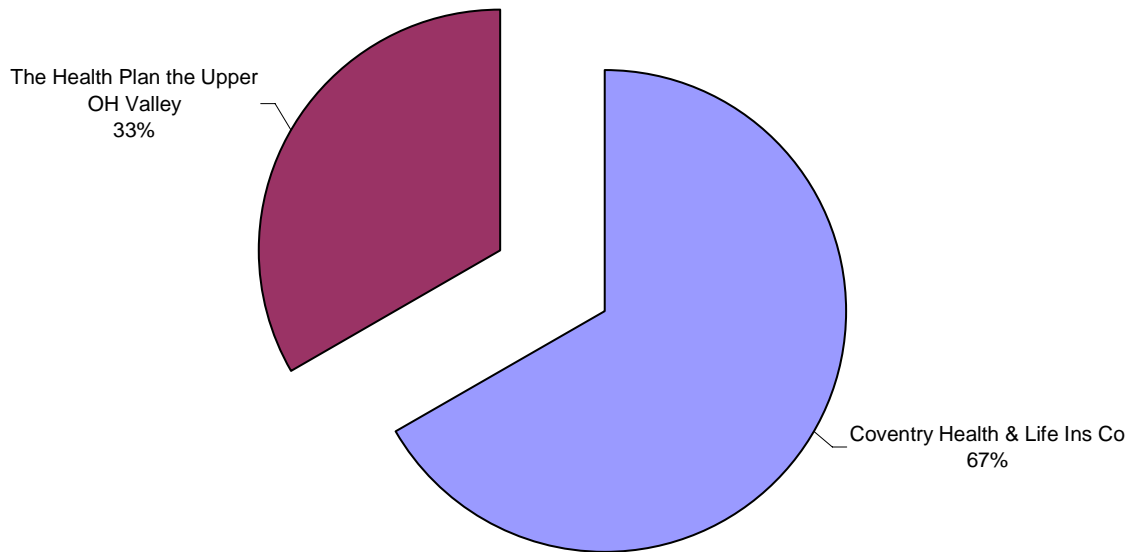
**Health Insurers Reporting Title XIX Medicaid**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Title XVIII Medicare**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Coventry Health & Life Ins Co	66.31%	\$85,099,196
2	The Health Plan the Upper OH Valley	33.08%	\$42,452,985
3	Sterling Life Ins Co	0.61%	\$784,559
	Total for Top 10 Insurers	100.00%	\$128,336,740
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$128,336,740

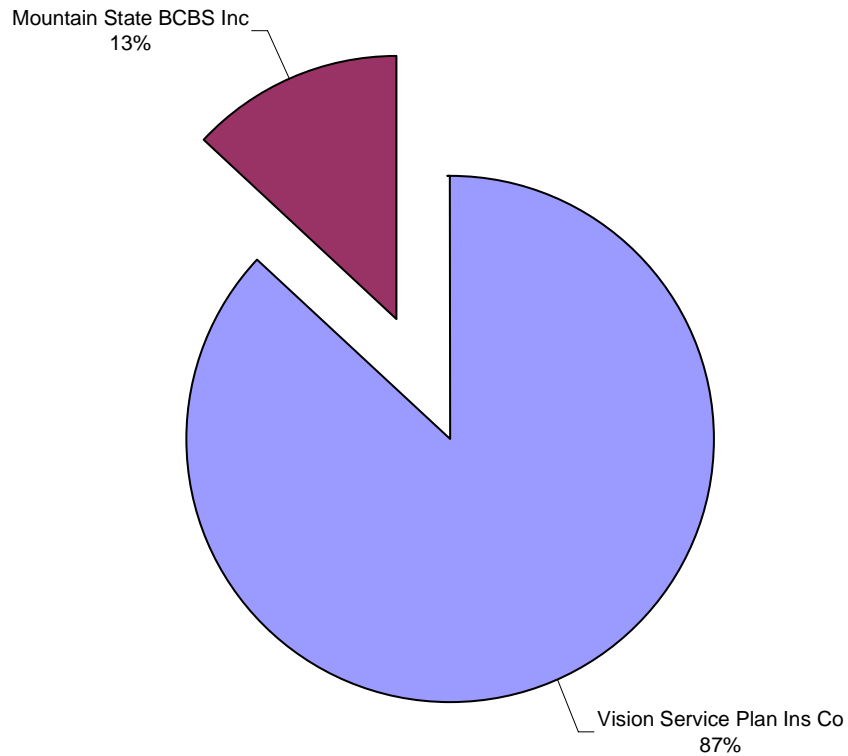
**Health Insurers Reporting Title XVIII Medicare**



**2006 West Virginia Market Share Report  
Health Insurers Reporting Vision Only**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Vision Service Plan Ins Co	81.47%	\$2,461,752
2	Mountain State BCBS Inc	12.18%	\$368,120
3	Vision Benefits of America Inc	6.35%	\$191,750
Total for Top 10 Insurers		100.00%	\$3,021,622
Total for All Other Insurers			
Total for All Insurers		100.00%	\$3,021,622

**Health Insurers Reporting Vision Only**



**SECTION 5**  
**LIFE & HEALTH INSURANCE COMPANIES**

**ADMITTED ASSETS**  
**LIABILITIES**  
**COMMON CAPITAL STOCK**  
**PREFERRED CAPITAL STOCK AND SURPLUS**

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Domestic Life Insurers**

<b>NAIC CODE</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Common Capital</b>	<b>Preferred Capital Stock</b>	<b>Surplus</b>
11962	Mid Atlantic Life Ins Co	WV	2,974,012	756,347	1,000,000	0	1,217,665
<b>Totals Domestic Life Insurer(s)</b>			<b>2,974,012</b>	<b>756,347</b>	<b>1,000,000</b>	<b>0</b>	<b>1,217,665</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
77879	5 Star Life Ins Co	LA	154,752,419	103,905,917	2,500,050	0	48,346,452
71854	AAA Life Ins Co	MI	284,692,427	228,867,808	2,500,000	0	53,324,619
60038	Acacia Life Ins Co	DC	1,651,393,151	1,353,271,275	3,000,000	20,000,000	275,121,876
60348	Ace Life Ins Co	CT	17,717,581	1,791,969	2,500,000	0	13,425,612
80055	Advanta Life Ins Co	AZ	8,555,845	1,014,414	2,500,000	0	5,041,431
78700	Aetna Health & Life Ins Co	CT	1,533,829,559	1,352,926,012	2,500,000	0	178,403,547
60054	Aetna Life Ins Co	CT	32,339,161,928	29,301,959,777	62,765,560	0	2,974,436,591
35963	AF&L Ins Co	PA	154,594,206	151,138,497	3,750,000	0	-294,290
60232	AGL Life Assur Co	PA	4,101,159,547	4,089,730,961	2,774,999	0	8,653,587
70432	AIG Annuity Ins Co	TX	53,107,957,389	48,896,036,294	2,500,000	0	4,209,421,095
66842	AIG Life Ins Co	DE	11,146,805,056	10,576,816,810	4,883,515	0	565,104,731
60941	AIG SunAmerica Life Assur Co	AZ	32,726,521,863	31,937,667,781	3,511,000	0	785,343,082
82406	All Savers Ins Co	IN	4,143,522	323,728	2,000,000	0	1,819,794
90611	Allianz Life Ins Co Of North Amer	MN	62,860,993,015	60,413,127,551	20,000,000	18,903,484	2,408,961,980
70866	Allstate Assur Co	IL	11,206,653	2,867,330	3,000,000	0	5,339,322
60186	Allstate Life Ins Co	IL	79,028,221,719	75,667,190,378	5,402,600	11,308,250	3,344,320,487
67369	Alta Health & Life Ins Co	IN	156,549,571	97,428,935	2,520,000	0	56,600,636
68594	American Amicable Life Ins Co Of TX	TX	307,761,204	260,682,780	3,158,420	0	43,920,004
60275	American Bankers Life Assur Co Of FL	FL	776,638,879	670,905,446	4,472,341	0	101,261,092
60291	American Capitol Ins Co	TX	71,922,526	62,979,740	2,500,000	0	6,442,786
60305	American Comm Mut Ins Co	MI	178,469,867	71,591,082	0	0	106,878,785
94439	American Creditors Life Ins Co	DE	16,459,615	4,213,746	1,774,000	168,000	10,303,869
92738	American Equity Invest Life Ins Co	IA	11,471,358,118	10,478,880,614	2,500,000	0	989,977,504
60380	American Family Life Asr Co Columbus	NE	50,298,815,355	46,112,516,890	3,879,605	0	4,182,418,860
60410	American Fidelity Assur Co	OK	2,959,824,615	2,759,377,166	2,500,000	0	197,947,449
60429	American Fidelity Life Ins Co	FL	474,966,844	397,419,368	2,500,000	0	75,047,476
69337	American Financial Security Life	MO	2,635,166	75,623	1,300,000	0	1,259,543
68373	American Gen Assur Co	IL	1,510,699,467	1,230,234,347	2,500,000	0	277,965,120
66672	American Gen Life & Acc Ins Co	TN	8,936,854,521	8,436,369,923	75,603,885	0	424,880,713
60488	American Gen Life Ins Co	TX	34,024,822,954	28,577,295,069	6,000,000	850,000	5,440,677,885
60518	American Health & Life Ins Co	TX	1,609,844,342	729,720,499	3,000,000	0	877,123,843
60534	American Heritage Life Ins Co	FL	1,326,649,820	1,115,550,711	3,311,316	0	207,787,792
60577	American Income Life Ins Co	IN	1,542,400,340	1,349,072,876	11,680,107	0	181,647,357
81949	American Ins Co Of TX	TX	4,818,453	2,767,020	700,000	0	1,351,433
60607	American Intl Life Assr Co NY	NY	7,820,788,161	7,214,662,349	3,225,000	0	602,900,812
60631	American Investors Life Ins Co	KS	8,829,218,073	8,406,302,099	2,500,581	0	420,415,392
89427	American Labor Life Ins Co	AZ	4,237,579	1,472,478	1,100,000	0	1,665,101
81213	American Maturity Life Ins Co	CT	67,110,363	27,352,329	2,500,000	0	37,258,034



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
81418	American Medical & Life Ins Co	NY	13,649,199	5,921,850	2,000,000	0	5,727,349
97179	American Medical Security Life Ins Co	WI	406,874,690	148,031,883	6,000,000	0	252,842,807
67989	American Memorial Life Ins Co	SD	1,549,858,200	1,467,789,596	2,500,000	0	79,568,604
65811	American Modern Life Ins Co	OH	58,061,045	36,908,049	2,500,000	0	18,652,996
60739	American Natl Ins Co	TX	13,239,606,798	11,131,497,316	30,832,449	0	2,077,277,033
71773	American Natl Life Ins Co Of TX	TX	145,558,128	102,558,255	3,000,000	0	39,999,873
81078	American Network Ins Co	PA	114,419,877	95,154,732	2,502,500	0	16,762,645
91785	American Phoenix Life & Reassur Co	CT	70,652,464	17,261,142	5,000,000	0	48,391,322
60763	American Pioneer Life Ins Co	FL	177,522,216	146,059,169	2,517,055	0	28,945,992
80624	American Progressive L&H Ins Of NY	NY	259,057,364	224,549,646	2,500,050	0	32,007,668
60801	American Public Life Ins Co	OK	72,347,582	56,986,563	2,642,200	0	12,718,819
67679	American Republic Corp Ins Co	NE	8,584,711	312,858	1,500,000	0	6,771,853
60836	American Republic Ins Co	IA	495,478,875	291,751,185	5,000,000	0	198,727,690
86630	American Skandia Life Assur Corp	CT	36,963,081,395	36,635,853,985	2,500,000	0	324,727,410
84697	American Specialty Hlth Ins Co	IL	7,847,838	1,025,802	3,000,000	0	3,822,036
92649	American Underwriters Life Ins Co	AZ	65,295,721	53,392,629	1,011,669	0	10,891,426
60895	American United Life Ins Co	IN	12,879,129,074	12,218,608,059	5,000,000	0	655,521,015
61999	Americo Financial Life Annuity Ins	TX	3,575,247,882	3,358,663,938	2,638,308	0	213,945,636
94471	Americom Life & Annuity Ins Co	TX	492,222,727	474,429,544	2,500,000	0	15,293,183
61301	Ameritas Life Ins Corp	NE	3,566,686,289	2,752,450,180	2,500,000	0	811,736,108
97977	Ameritas Variable Life Ins Co	NE	2,563,260,897	2,421,521,291	4,000,000	0	137,739,606
61689	Amerus Life Ins Co	IA	9,669,901,946	9,161,782,990	10,000,000	0	498,118,956
72222	Amica Life Ins Co	RI	891,439,131	743,989,080	5,000,000	0	142,450,051
62421	Annuity & Life Reassur Amer Inc	CT	12,326,880	665,325	2,500,004	0	9,161,550
93661	Annuity Investors Life Ins Co	OH	1,601,778,377	1,536,345,335	2,500,000	0	62,933,042
61069	Anthem Life Ins Co	IN	258,082,868	200,310,257	3,267,547	0	54,505,064
71439	Assurity Life Ins Co	NE	1,327,594,289	1,191,431,482	2,500,000	0	133,662,804
61182	Aurora Natl Life Assur Co	CA	3,292,062,376	3,006,514,703	3,000,000	0	282,547,673
62898	Aviva Life Ins Co	DE	6,656,753,040	6,238,048,514	2,834,900	0	415,869,626
68365	AXA Corp Solutions Life Reins Co	DE	770,302,822	294,787,449	3,269,000	0	472,246,373
62944	AXA Equitable Life Ins Co	NY	131,779,702,127	125,282,089,097	2,500,000	0	6,495,113,031
62880	AXA Life & Annuity Co	CO	541,688,094	444,069,272	2,500,000	0	95,118,822
68160	Balboa Life Ins Co	CA	38,916,509	16,526,014	2,500,000	0	19,890,495
61212	Baltimore Life Ins Co	MD	801,539,802	737,409,278	2,500,000	0	61,630,523
61239	Bankers Fidelity Life Ins Co	GA	115,187,349	80,720,781	2,500,000	0	31,966,568
61263	Bankers Life & Cas Co	IL	9,887,303,830	9,257,070,645	10,000,000	0	620,233,185
81043	Bankers Life Ins Co	FL	150,470,724	142,432,289	3,000,000	0	5,038,436
71013	Bankers Reserve Life Ins Co Of WI	WI	80,582,313	42,787,377	1,200,000	0	36,594,936

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
94250	Banner Life Ins Co	MD	1,226,386,041	1,043,189,907	2,500,000	47,000,000	133,696,134
80985	BCS Life Ins Co	IL	170,400,730	94,015,729	2,500,000	0	73,885,000
61395	Beneficial Life Ins Co	UT	3,678,738,286	3,399,645,797	2,500,000	0	276,592,489
62345	Berkshire Hathaway Life Ins Co NE	NE	3,757,507,411	2,895,523,176	3,000,000	0	858,984,235
71714	Berkshire Life Ins Co of Amer	MA	2,139,102,208	1,793,725,858	3,198,000	0	342,178,350
61476	Boston Mut Life Ins Co	MA	841,513,744	752,103,172	0	0	89,410,572
74900	Brokers Natl Life Assur Co	AR	23,701,084	10,478,040	2,500,000	0	10,723,044
81000	Cambridge Life Ins Co	MO	25,274,396	17,728,009	2,004,000	0	5,542,387
81060	Canada Life Ins Co Of Amer	MI	2,183,221,239	2,002,417,856	5,000,000	0	175,803,383
61581	Capitol Life Ins Co	TX	236,156,406	231,200,624	3,080,000	0	1,875,782
80799	Celtic Ins Co	IL	103,982,279	55,774,954	2,500,000	0	45,707,325
63541	Central Benefits Natl Life Ins Co	OH	9,452,121	896,653	3,000,000	0	5,555,468
61727	Central Reserve Life Ins Co	OH	38,702,517	13,733,937	2,500,000	0	22,468,580
61735	Central Security Life Ins Co	TX	85,124,959	77,558,543	2,000,000	0	5,566,419
61751	Central States H & L Co Of Omaha	NE	278,123,210	183,889,829	0	0	94,233,381
61883	Central United Life Ins Co	AR	350,237,790	317,958,886	2,500,000	200,000	29,578,904
80896	Centre Life Ins Co	MA	1,672,561,959	1,597,436,986	2,500,000	0	72,624,972
62383	Centurion Life Ins Co	MO	1,045,257,139	129,581,992	2,500,000	0	913,175,147
61808	Charter Natl Life Ins Co	IL	269,819,315	260,489,526	3,410,000	0	5,919,789
63207	Chase Ins Life and Annuity Co	IL	5,990,058,256	5,747,755,235	2,727,020	0	239,576,001
70661	Chase Ins Life Co	IL	329,920,908	270,564,233	2,660,000	0	56,696,675
61824	Cherokee Natl Life Ins Co	GA	36,189,271	25,619,187	1,500,000	0	9,070,084
61832	Chesapeake Life Ins Co	OK	99,501,298	54,680,368	2,668,000	0	42,152,930
61859	Christian Fidelity Life Ins Co	TX	77,488,036	56,447,778	2,520,000	0	18,520,258
61875	Church Life Ins Corp	NY	199,385,311	164,423,737	6,000,000	0	28,961,574
71463	CICA Life Ins Co of Amer	CO	341,923,423	299,074,402	3,150,000	0	39,699,021
76236	Cincinnati Life Ins Co	OH	2,521,354,119	2,042,592,907	3,000,000	0	475,761,209
61921	Citizens Security Life Ins Co	KY	109,896,092	98,599,318	1,500,724	2,725,000	7,071,050
93432	CM Life Ins Co	CT	9,123,635,604	8,620,653,044	2,500,000	0	500,482,560
62049	Colonial Life & Accident Ins Co	SC	1,773,900,271	1,403,449,139	15,076,209	0	355,374,922
62065	Colonial Penn Life Ins Co	PA	716,714,203	672,246,082	2,500,000	0	41,968,121
84786	Colorado Bankers Life Ins Co	CO	132,203,894	113,709,539	2,500,000	0	15,994,356
77720	Columbia Universal Life Ins Co	TX	9,080,525	195,711	2,500,000	0	6,384,814
76023	Columbian Life Ins Co	IL	239,025,617	224,159,850	2,512,125	0	12,353,642
62103	Columbian Mut Life Ins Co	NY	385,179,937	341,960,657	0	0	43,219,280
99937	Columbus Life Ins Co	OH	2,550,329,926	2,297,091,072	10,000,000	0	243,238,855
62146	Combined Ins Co Of Amer	IL	2,878,446,370	2,069,192,939	28,338,567	0	780,914,864
81426	Commercial Travelers Mut Ins Co	NY	35,551,054	23,634,198	0	0	11,916,856

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
84824	Commonwealth Ann & Life Ins Co	MA	10,556,864,114	10,187,927,155	2,526,000	0	366,410,960
77828	Companion Life Ins Co	SC	95,849,600	41,486,805	2,500,000	0	51,862,795
60984	Compbenefits Ins Co	TX	43,055,550	14,291,118	2,004,000	0	26,760,432
73504	Congress Life Ins Co	AZ	6,315,309	3,161	2,500,000	0	3,812,148
62308	Connecticut General Life Ins Co	CT	17,765,388,250	15,775,226,278	29,891,610	0	1,960,270,362
78174	Conseco Health Ins Co	AZ	2,187,859,114	2,082,708,062	2,500,000	0	102,651,052
60682	Conseco Ins Co	IL	4,011,740,186	3,697,664,236	3,000,000	0	311,075,950
65900	Conseco Life Ins Co	IN	3,983,168,849	3,822,276,339	4,178,222	0	156,714,288
76325	Conseco Senior Health Ins Co	PA	3,201,500,332	3,084,123,676	2,500,005	5,000,000	109,876,652
62359	Constitution Life Ins Co	TX	87,464,472	72,902,035	2,500,020	0	12,062,417
62375	Consumers Life Ins Co	OH	22,306,959	14,277,908	1,600,000	0	6,429,051
71730	Continental American Ins Co	SC	86,233,973	63,541,026	2,500,000	300,000	19,892,947
62413	Continental Assur Co	IL	4,481,613,662	3,794,974,111	21,830,865	0	664,808,686
71404	Continental General Ins Co	NE	308,445,953	244,867,589	4,196,559	0	59,381,805
68500	Continental Life Ins Co Brentwood	TN	147,696,583	93,515,697	1,500,177	0	52,680,709
94218	Country Investors Life Assur Co	IL	158,041,222	24,265,708	3,000,000	0	130,775,514
62553	Country Life Ins Co	IL	6,771,138,272	5,824,462,562	4,500,000	0	942,175,711
82880	CSI Life Ins Co	NE	19,171,411	4,926,213	3,000,000	0	11,245,198
62626	Cuna Mut Ins Society	WI	3,393,362,314	2,603,250,652	0	0	790,111,662
65749	Cuna Mut Life Ins Co	IA	8,188,092,089	7,912,916,198	0	0	275,175,891
62634	Delaware American Life Ins Co	DE	80,450,166	54,637,777	2,500,000	0	23,312,389
81396	Delta Dental Ins Co	DE	111,377,345	66,624,561	1,646,579	10,500,000	32,606,205
73474	Dentegra Ins Co	DE	28,491,252	14,969,154	2,600,000	0	10,922,098
97705	Direct General Life Ins Co	SC	19,947,571	9,926,066	2,500,000	0	7,521,504
62804	Eastern Life & Hlth Ins Co	PA	85,698,045	25,454,312	1,500,000	0	58,743,733
62928	EMC Natl Life Co	IA	679,905,064	627,943,884	11,666,700	0	40,294,478
88595	Empheysys Ins Co	TX	4,531,711	706,059	2,613,450	0	1,212,202
94285	Empire General Life Assur Corp	TN	362,008,286	300,883,638	2,500,000	0	58,624,648
84174	Employees Life Co Mut	IL	271,203,882	250,268,749	0	0	20,935,133
68276	Employers Reassur Corp	KS	7,644,238,062	7,223,123,232	2,550,000	0	418,564,829
64149	EPIC Life Ins Co	WI	40,375,112	18,065,371	2,000,000	0	20,309,741
62952	Equitable Life & Cas Ins Co	UT	190,574,063	153,359,955	2,500,000	0	34,714,108
62510	Equitrust Life Ins Co	IA	5,477,321,444	5,149,361,109	3,000,000	0	324,960,335
70769	Erie Family Life Ins Co	PA	1,558,305,871	1,390,238,489	3,780,400	0	164,286,982
77968	Family Heritage Life Ins Co Of Amer	OH	216,363,753	191,980,295	2,556,000	0	21,827,458
63053	Family Life Ins Co	TX	119,119,671	101,247,464	5,000,000	0	12,872,207
74004	Family Service Life Ins Co	TX	579,530,680	489,097,131	2,500,000	0	87,933,548
63126	Farm Family Life Ins Co	NY	1,016,436,649	890,687,262	3,000,550	0	122,748,837

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
63193	Farmers & Traders Life Ins Co	NY	473,361,408	441,531,306	0	0	31,830,102
63177	Farmers New World Life Ins Co	WA	6,966,390,093	6,297,838,287	6,599,833	0	661,951,973
67695	Federal Home Life Ins Co	VA	1,228,865,738	492,908,147	21,982,100	0	713,975,491
63223	Federal Life Ins Co	IL	238,478,748	203,279,765	0	0	35,198,983
63258	Federated Life Ins Co	MN	868,677,994	663,460,880	4,000,000	0	201,217,113
63274	Fidelity & Guaranty Life Ins Co	MD	19,015,444,198	18,385,873,450	3,000,000	0	626,570,748
93696	Fidelity Investments Life Ins Co	UT	13,590,036,749	12,985,539,475	3,000,000	0	601,497,274
63290	Fidelity Life Assn	IL	553,160,770	274,103,482	0	0	279,057,288
92908	Fidelity Life Ins Co	PA	9,290,975	105,927	3,000,000	0	6,185,048
71870	Fidelity Security Life Ins Co	MO	480,230,608	411,434,068	2,500,000	3,000,000	63,296,540
78093	Financial Assur Life Ins Co	TX	8,878,518	1,143,308	1,500,000	0	6,235,210
69140	First Allmerica Fin Life Ins Co	MA	2,375,919,685	2,224,088,501	5,000,010	0	146,831,174
63401	First Colony Life Ins Co	VA	9,578,813,910	9,022,302,910	4,000,000	0	552,511,000
90328	First Health Life & Health Ins Co	TX	350,106,342	307,025,723	2,500,000	0	40,580,619
63495	First Investors Life Ins Co	NY	1,339,037,855	1,236,233,879	2,538,162	0	100,265,814
67652	First Penn Pacific Life Ins Co	IN	1,898,175,433	1,622,966,575	2,500,000	0	272,708,858
79677	Forethought Life Assur Co	IN	3,029,212,870	2,902,633,271	2,600,000	0	123,979,599
91642	Forethought Life Ins Co	IN	462,268,473	352,540,008	2,500,000	0	107,228,465
71129	Fort Dearborn Life Ins Co	IL	2,105,495,206	1,662,133,926	5,004,000	0	438,357,280
62324	Freedom Life Ins Co Of Amer	TX	35,221,920	25,165,441	1,761,816	0	8,294,663
99775	Funeral Directors Life Ins Co	TX	453,382,597	407,953,844	2,500,000	0	42,928,754
63657	Garden State Life Ins Co	TX	90,660,732	72,160,441	2,500,000	0	16,000,291
63665	General American Life Ins Co	MO	14,482,980,324	12,341,304,980	3,000,000	0	2,138,675,344
93521	General Fidelity Life Ins Co	SC	251,963,974	106,267,562	5,000,000	0	140,696,412
86258	General Re Life Corp	CT	2,382,835,074	1,990,444,032	3,750,000	249,000,000	139,641,042
65536	Genworth Life & Annuity Ins Co	VA	18,729,318,177	18,141,539,841	25,651,000	110,000,000	452,127,335
80926	Genworth Life & Health Ins Co	CT	868,136,992	614,011,063	3,000,000	0	251,125,929
70025	Genworth Life Ins Co	DE	34,770,582,027	31,773,651,854	4,561,258	300,000	2,992,068,915
70939	Gerber Life Ins Co	NY	1,242,846,712	1,052,078,786	148,500,000	0	42,267,926
91472	Globe Life & Accident Ins Co	DE	2,403,843,248	2,065,735,603	6,027,899	300,000	331,779,746
62286	Golden Rule Ins Co	IN	596,607,461	304,872,958	3,262,704	0	288,471,799
63967	Government Personnel Mut Life Ins Co	TX	775,380,172	690,857,382	0	0	84,522,790
62200	Great American Life Assur Co	OH	22,188,650	13,863,823	2,500,000	0	5,824,827
63312	Great American Life Ins Co	OH	8,703,723,928	8,059,907,979	2,512,500	0	641,303,449
90212	Great Southern Life Ins Co	TX	303,635,839	273,638,583	2,500,000	0	27,497,256
68322	Great West Life & Annuity Ins Co	CO	37,320,218,977	35,457,881,082	7,032,000	0	1,855,305,895
80705	Great West Life Assur Co	MI	145,948,718	110,965,760	0	0	34,982,958
71480	Great Western Ins Co	UT	433,846,865	395,933,531	2,500,000	0	35,413,334

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
64211	Guarantee Trust Life Ins Co	IL	193,584,128	158,083,316	0	0	35,500,813
78778	Guardian Ins & Annuity Co Inc	DE	10,291,227,382	10,062,647,967	2,500,000	0	226,079,415
64246	Guardian Life Ins Co Of Amer	NY	26,706,999,118	23,216,791,649	0	0	3,490,207,469
64327	Harleysville Life Ins Co	PA	372,676,660	349,021,476	1,530,000	0	22,125,184
70815	Hartford Life & Accident Ins Co	CT	12,966,229,749	8,233,237,257	2,500,000	0	4,730,492,492
71153	Hartford Life & Annuity Ins Co	CT	83,086,138,310	81,418,459,482	2,500,000	0	1,665,178,828
88072	Hartford Life Ins Co	CT	146,277,717,289	143,002,145,578	5,690,000	0	3,269,881,711
92711	HCC Life Ins Co	IN	549,103,758	280,326,712	2,500,000	0	266,277,046
66141	Health Net Life Ins Co	CA	400,410,984	196,911,260	2,500,000	0	200,999,724
78972	Healthy Alliance Life Ins Co	MO	529,918,359	307,119,959	2,500,000	0	220,298,400
64394	Heritage Life Ins Co	AZ	95,825,881	47,118,219	2,500,000	0	46,207,662
71768	HM Health Insurance Company	PA	12,616,819	2,156,927	2,500,000	0	7,959,892
93440	HM Life Ins Co	PA	284,766,826	146,092,551	3,000,000	0	135,674,274
64505	Homesteaders Life Co	IA	1,337,913,641	1,270,135,433	0	0	67,778,209
64513	Horace Mann Life Ins Co	IL	5,102,515,194	4,851,284,409	2,500,000	0	248,730,785
93777	Household Life Ins Co	MI	1,043,802,238	534,721,357	2,500,000	0	506,580,881
73288	Humana Ins Co	WI	3,250,206,661	2,075,625,920	8,833,336	0	1,165,747,405
70580	Humanadental Ins Co	WI	90,382,454	26,482,664	2,600,000	0	61,299,790
97764	Idealife Ins Co	CT	20,105,690	7,361,089	2,500,000	0	10,244,601
64580	Illinois Mut Life Ins Co	IL	1,234,962,062	1,087,724,035	0	0	147,238,027
64602	Independence Life & Annuity Co	RI	171,919,732	120,661,804	2,541,722	0	48,716,206
64645	Indianapolis Life Ins Co	IN	3,485,020,582	3,288,756,319	9,300,000	0	186,964,263
81779	Individual Assur Co Life Hlth & Acc	MO	44,983,125	33,673,166	2,500,000	0	8,809,959
84514	Industrial Alliance Pacific Life Ins	WA	343,701,710	320,155,035	0	0	23,546,681
86509	Ing Life Ins & Annuity Co	CT	63,590,646,950	62,155,790,252	2,750,000	0	1,432,106,698
80942	ING USA Annuity and Life Ins Co	IA	61,524,347,886	59,863,600,579	2,500,000	0	1,658,247,307
74780	Integrity Life Ins Co	OH	4,648,997,281	4,310,624,307	3,000,000	0	335,372,974
85189	Investors Consolidated Ins Co	NH	15,367,006	9,259,959	2,500,000	0	3,607,047
64890	Investors Guaranty Life Ins Co	CA	7,824,692	192,468	2,500,002	0	5,132,222
64904	Investors Heritage Life Ins Co	KY	336,726,971	318,247,862	1,500,000	0	16,979,108
64939	Investors Ins Corp	DE	248,015,862	225,694,241	2,550,000	0	19,771,621
63487	Investors Life Ins Co North Amer	TX	988,927,675	945,513,353	2,550,000	0	40,864,322
65056	Jackson Natl Life Ins Co	MI	66,835,657,480	63,158,760,994	13,800,000	0	3,663,096,486
64017	Jefferson Natl Life Ins Co	TX	1,675,872,493	1,634,807,849	5,009,112	0	36,055,532
70254	Jefferson Pilot Financial Ins Co	NE	12,689,403,147	11,617,850,926	3,000,000	0	1,068,552,221
67865	Jefferson Pilot Life Ins Co	NC	17,744,020,413	16,971,152,705	5,000,000	0	767,867,708
62057	Jefferson Pilot Lifeamerica Ins Co	NJ	1,416,096,857	1,347,270,535	2,640,000	0	66,186,322
94072	Jefferson Standard Life Ins Co	NC	9,457,543	666,301	1,500,000	0	7,291,242

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
89958	JMIC Life Ins Co	FL	239,019,154	158,514,609	2,500,000	0	78,004,545
65080	John Alden Life Ins Co	WI	540,572,637	437,971,370	2,600,000	0	100,001,266
65099	John Hancock Life Ins Co	MA	71,776,172,713	68,183,900,359	10,000,000	0	3,582,272,354
65838	John Hancock Life Ins Co (USA)	MI	108,335,351,818	106,908,885,203	4,728,935	100,000	1,421,637,680
90204	John Hancock Variable Life Ins Co	MA	15,050,988,875	14,374,507,435	2,500,000	0	673,981,440
65110	Kanawha Ins Co	SC	608,840,427	536,556,652	4,624,469	0	67,659,306
65129	Kansas City Life Ins Co	MO	3,314,089,339	2,942,323,165	23,120,850	0	348,645,324
90557	Kemper Investors Life Ins Co	IL	16,589,795,875	16,367,339,203	2,500,000	0	219,956,672
90344	Keystone State Life Ins Co	PA	55,824,918	39,048,820	2,500,135	0	14,275,963
65242	Lafayette Life Ins Co	IN	1,806,949,888	1,689,526,526	2,500,000	0	114,923,362
68543	Liberty Bankers Life Ins Co	OK	419,468,329	387,988,670	2,500,000	0	28,979,659
65315	Liberty Life Assur Co Of Boston	MA	10,457,191,093	10,007,868,435	2,500,000	0	446,822,658
61492	Liberty Life Ins Co	SC	3,770,945,564	3,502,441,939	9,920,000	0	258,583,625
65331	Liberty Natl Life Ins Co	AL	4,926,694,788	4,248,907,370	41,060,708	1,330,000	635,396,710
66753	Liberty Union Life Assur Co	MI	11,068,192	6,766,976	1,045,000	0	3,256,216
65498	Life Ins Co Of North Amer	PA	5,776,606,869	5,161,124,439	2,500,000	0	612,982,430
65528	Life Ins Co Of The Southwest	TX	5,352,826,044	5,059,922,425	3,000,000	0	289,903,618
64130	Life Investors Ins Co Of Amer	IA	10,306,216,547	9,672,324,738	1,685,910	1,250,000	630,955,899
97691	Life Of The South Ins Co	GA	53,190,560	35,988,140	2,500,000	0	14,702,420
65595	Lincoln Benefit Life Co	NE	3,448,631,175	3,174,219,510	2,500,000	0	271,911,664
65927	Lincoln Heritage Life Ins Co	IL	549,255,803	459,917,613	2,500,000	0	86,838,190
69833	Lincoln Memorial Life Ins Co	TX	132,400,483	120,269,707	2,500,000	0	9,630,776
65676	Lincoln Natl Life Ins Co	IN	106,799,101,564	103,763,759,803	25,000,000	0	3,010,341,761
76694	London Life Reins Co	PA	1,558,651,245	1,487,271,333	14,000,000	0	57,379,912
65722	Loyal American Life Ins Co	OH	434,856,076	389,501,878	5,640,000	0	39,714,198
65781	Madison Natl Life Ins Co Inc	WI	755,051,104	628,636,764	3,600,000	0	122,814,340
65870	Manhattan Life Ins Co	NY	362,538,757	327,773,222	6,683,248	0	28,082,288
67083	Manhattan Natl Life Ins Co	IL	254,980,275	222,784,181	2,500,000	0	29,696,094
93610	Manulife Ins Co	DE	545,707,687	427,065,935	4,000,000	0	114,641,752
71072	Marquette Natl Life Ins Co	TX	17,657,673	11,833,222	2,500,000	0	3,324,451
65935	Massachusetts Mut Life Ins Co	MA	109,220,586,803	102,193,744,751	0	0	7,026,842,052
87750	Mayflower Natl Life Ins Co	IN	347,639,121	291,439,896	2,500,000	0	53,699,225
69515	Medamerica Ins Co	PA	367,739,816	334,548,402	4,963,032	0	28,228,384
74322	Medical Benefits Mut Life Ins Co	OH	18,903,742	6,227,513	0	0	12,676,229
31119	Medico Ins Co	NE	308,119,162	276,878,010	5,000,000	0	26,241,153
71471	Medico Life Ins Co	NE	135,876,336	117,453,443	2,500,000	0	15,922,893
97055	Mega Life & Health Ins Co The	OK	1,112,324,672	750,132,259	2,500,000	0	359,692,413
86126	Members Life Ins Co	WI	780,096,605	750,585,928	5,000,000	0	24,510,677

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
65951	Merit Life Ins Co	IN	1,042,442,825	380,135,924	2,500,000	0	659,806,901
79022	Merrill Lynch Life Ins Co	AR	14,297,372,147	13,879,272,479	2,500,000	0	415,599,668
87726	Metlife Ins Co of CT	CT	66,375,626,759	62,285,937,825	86,488,292	0	4,003,200,642
93513	MetLife Investors Ins Co	MO	11,341,828,955	11,057,867,450	5,798,892	0	278,162,613
61050	MetLife Investors USA Ins Co	DE	24,029,259,139	23,454,210,358	2,300,000	200,000	572,548,781
80950	Metlife Life & Annuity Co of CT	CT	19,454,674,070	18,714,603,501	3,000,000	0	737,070,569
65978	Metropolitan Life Ins Co	NY	280,557,488,204	271,359,949,377	4,944,667	0	9,192,594,160
97136	Metropolitan Tower Life Ins Co	DE	7,261,999,014	6,219,166,236	2,500,000	0	1,040,332,778
66087	Mid West Natl Life Ins Co Of TN	TX	409,610,244	267,299,088	2,500,000	0	139,811,156
66044	Midland Natl Life Ins Co	IA	21,661,560,459	20,641,557,843	2,549,439	0	1,017,453,176
66109	Midwestern United Life Ins Co	IN	251,988,728	157,284,653	2,500,000	0	92,204,075
66168	Minnesota Life Ins Co	MN	22,151,123,999	20,440,240,211	5,000,000	0	1,705,883,788
70416	MML Bay State Life Ins Co	CT	4,549,928,237	4,338,348,552	2,500,200	0	209,079,485
69647	Molina Healthcare Ins Co	OH	8,569,505	547,729	2,727,274	0	5,294,502
66265	Monarch Life Ins Co	MA	968,404,458	957,132,744	6,007,730	0	5,263,984
81442	Monitor Life Ins Co Of NY	NY	9,467,991	3,781,562	1,000,000	0	4,686,430
66281	Monumental Life Ins Co	MD	19,898,104,945	19,022,125,261	7,685,250	0	868,294,434
66370	Mony Life Ins Co	NY	10,270,270,039	9,200,722,642	2,500,000	0	1,067,047,397
78077	Mony Life Ins Co Of Amer	AZ	6,004,780,385	5,723,528,695	2,500,000	0	278,751,690
66311	Motorists Life Ins Co	OH	322,527,469	272,583,932	1,200,000	0	48,743,538
66427	MTL Ins Co	IL	1,256,787,813	1,150,057,601	2,500,000	0	104,230,212
66346	Munich American Reassur Co	GA	4,527,185,285	3,982,911,779	6,000,000	0	538,273,506
88668	Mutual Of Amer Life Ins Co	NY	12,437,899,386	11,625,961,132	0	0	811,938,254
71412	Mutual Of Omaha Ins Co	NE	4,752,902,232	2,611,995,602	0	0	2,140,906,630
66419	Mutual Service Life Ins Co	MN	346,065,269	290,086,471	2,000,000	0	53,978,798
61409	National Benefit Life Ins Co	NY	834,142,451	504,623,753	2,500,000	0	327,018,698
66583	National Guardian Life Ins Co	WI	1,393,703,565	1,236,299,010	0	0	157,404,554
82538	National Health Ins Co	TX	34,908,997	26,885,889	4,677,963	2,300,000	1,045,145
66680	National Life Ins Co	VT	8,164,720,977	7,456,731,849	2,500,000	0	705,489,127
75744	National Safety Life Ins Co	PA	5,169,106	2,600,466	1,500,000	0	1,068,639
60593	National States Ins Co	MO	77,990,450	62,261,148	7,000,000	0	8,729,303
87963	National Teachers Assoc Life Ins Co	TX	166,316,328	141,920,588	2,500,000	0	21,895,740
66850	National Western Life Ins Co	CO	5,962,809,887	5,289,548,165	3,620,824	0	669,640,898
70750	Nationwide Life & Ann Co of Amer	DE	909,864,018	835,802,043	2,500,000	0	71,561,975
92657	Nationwide Life And Annuity Ins Co	OH	6,481,679,102	6,323,083,179	2,640,000	0	155,955,923
66869	Nationwide Life Ins Co	OH	97,060,333,421	94,378,026,232	3,814,779	0	2,678,492,410
68225	Nationwide Life Ins Co of Amer	PA	6,648,451,780	5,994,170,689	10,000,000	0	644,281,091
91626	New England Life Ins Co	MA	12,015,453,145	11,580,640,674	2,500,000	0	432,312,471

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
78743	New Era Life Ins Co	TX	265,488,873	225,819,113	2,500,000	0	37,169,760
91596	New York Life Ins & Annuity Corp	DE	66,967,144,959	64,643,277,207	25,000,000	0	2,298,867,752
66915	New York Life Ins Co	NY	113,703,802,057	102,403,529,292	0	0	11,300,272,765
81264	Nippon Life Ins Co Of Amer	IA	168,670,554	51,959,989	3,600,000	0	113,110,565
66974	North American Co Life & Hlth Ins	IL	5,451,981,239	5,052,321,968	2,500,000	0	397,159,271
69000	Northwestern Long Term Care Ins Co	WI	217,060,584	158,753,649	2,500,000	0	55,806,935
67091	Northwestern Mut Life Ins Co	WI	144,961,941,781	133,277,565,922	0	0	11,684,375,859
63444	Nutmeg Life Ins Co	IA	9,849,228	17,541	2,500,000	0	7,331,687
81353	NYLife Ins Co Of AZ	AZ	155,488,504	124,192,368	2,500,000	0	28,796,136
67148	Occidental Life Ins Co Of NC	TX	250,053,607	226,309,866	2,500,000	0	21,243,741
89206	Ohio Natl Life Assur Corp	OH	2,475,117,413	2,305,702,597	9,600,005	0	159,814,811
67172	Ohio Natl Life Ins Co	OH	11,246,637,680	10,455,333,732	10,000,000	0	781,303,948
67180	Ohio State Life Ins Co	TX	9,492,975	2,611,827	2,500,000	0	4,381,148
67199	Old American Ins Co	MO	243,671,534	219,941,878	3,036,850	963,150	19,729,658
67261	Old Republic Life Ins Co	IL	149,306,142	114,831,833	2,500,000	0	31,974,309
76007	Old United Life Ins Co	AZ	68,792,892	34,246,617	2,500,000	0	32,046,275
76112	Oxford Life Ins Co	AZ	576,319,819	463,321,545	2,500,000	0	110,498,274
97268	Pacific Life & Annuity Co	AZ	1,851,759,296	1,487,226,803	2,900,000	0	361,632,494
67466	Pacific Life Ins Co	NE	86,141,888,885	82,923,958,898	30,000,000	0	3,187,929,988
70785	Pacificare Life & Health Ins Co	IN	1,077,260,604	742,986,823	3,000,000	0	331,273,792
93459	Pan American Assur Co	LA	24,113,104	8,623,437	2,500,000	0	12,989,667
67539	Pan American Life Ins Co	LA	1,673,576,823	1,384,556,715	0	0	289,020,109
60003	Park Avenue Life Ins Co	DE	444,535,795	292,364,697	2,500,000	0	149,671,097
71099	Parker Centennial Assur Co	WI	54,379,830	15,752,611	2,500,000	0	36,127,217
67598	Paul Revere Life Ins Co	MA	5,286,377,997	4,251,768,900	9,800,000	0	1,024,809,097
67601	Paul Revere Variable Annuity Ins Co	MA	145,719,933	36,239,965	2,500,000	0	106,979,968
67636	Peninsular Life Ins Co	FL	6,004,042	117,142	2,719,348	0	3,167,552
93262	Penn Ins & Annuity Co	DE	1,142,981,987	1,036,530,810	2,500,000	0	103,951,177
67644	Penn Mut Life Ins Co	PA	9,972,863,314	8,677,221,652	0	0	1,295,641,662
67660	Pennsylvania Life Ins Co	PA	964,047,044	851,637,295	4,594,600	0	107,815,149
66605	Peoples Benefit Life Ins Co	IA	15,496,598,790	14,663,394,987	12,595,000	25,190,000	795,418,803
85561	Perico Life Ins Co	DE	45,424,885	17,880,768	2,500,000	0	25,044,117
90247	Pharmacists Life Ins Co	IA	35,549,219	28,554,695	2,500,000	0	4,494,524
67784	Philadelphia American Life Ins Co	TX	159,970,421	143,506,998	3,000,000	0	13,463,423
67792	Philadelphia-United Life Ins Co	PA	43,118,503	34,584,249	1,105,313	0	7,428,941
93548	PHL Variable Ins Co	CT	5,133,820,079	4,913,477,854	2,500,000	0	217,842,225
93734	Phoenix Life & Annuity Co	CT	60,119,378	42,521,405	2,500,000	0	15,097,973
67814	Phoenix Life Ins Co	NY	16,753,006,363	15,820,557,219	10,000,000	0	922,449,144



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
72125	Physicians Life Ins Co	NE	1,333,763,356	1,252,815,634	2,505,000	0	78,442,722
80578	Physicians Mut Ins Co	NE	1,301,478,635	549,525,322	0	0	751,953,313
67873	Pioneer American Ins Co	TX	43,816,335	33,316,843	2,500,000	0	7,999,492
67911	Pioneer Mut Life Ins Co	ND	467,337,354	434,722,873	3,000,000	0	29,614,481
67946	Pioneer Security Life Ins Co	TX	78,905,527	19,159,534	2,500,000	0	57,245,993
68039	Presidential Life Ins Co	NY	4,277,307,476	3,947,203,464	2,500,875	0	327,603,137
65919	Primerica Life Ins Co	MA	5,549,726,496	3,884,658,212	2,500,000	0	1,662,568,284
71161	Principal Hlth Ins Co	IA	11,313,276	176,842	2,500,000	0	8,636,434
61271	Principal Life Ins Co	IA	125,532,324,846	121,933,701,318	2,500,000	0	3,596,123,528
68047	Professional Ins Co	TX	76,631,857	57,439,924	2,500,000	0	16,691,934
68136	Protective Life Ins Co	TN	19,047,009,656	17,658,584,480	5,000,000	0	1,383,425,175
67903	Provident Amer Life & Hlth Ins Co	OH	8,990,896	2,439,730	2,500,000	0	4,051,166
68195	Provident Life & Accident Ins Co	TN	7,872,145,652	6,750,381,249	43,501,205	0	1,078,263,198
79227	Pruco Life Ins Co	AZ	25,360,117,797	24,339,815,486	2,500,000	0	1,017,802,311
68241	Prudential Ins Co Of Amer	NJ	245,816,674,570	239,844,165,485	2,500,000	0	5,970,009,085
93629	Prudential Retirement Ins & Annuity Co	CT	59,441,285,976	58,399,815,470	2,500,000	0	1,038,970,506
65765	Reassure America Life Ins Co	IL	11,440,522,179	11,102,288,927	2,500,000	0	335,733,252
68357	Reliable Life Ins Co	MO	713,744,292	657,813,217	4,000,000	0	51,931,075
72613	Reliance Life Ins Co	DE	8,847,100	37,231	2,500,000	0	6,309,869
68381	Reliance Standard Life Ins Co	IL	2,939,388,901	2,523,136,035	6,003,113	30,000,000	380,249,753
67105	Reliastar Life Ins Co	MN	22,050,607,611	19,727,148,282	2,500,000	100,000	2,320,859,329
61360	Reliastar Life Ins Co Of NY	NY	2,999,326,251	2,721,114,704	2,755,726	0	275,455,821
61700	Renaissance L & H Ins Co of Amer	DE	14,042,803	3,803,769	2,500,000	0	7,739,034
61506	Resource Life Ins Co	IL	125,311,705	94,965,658	2,500,000	0	27,846,047
92673	Revios Reins Canada Ltd	CA	37,878,650	17,878,650	0	0	20,000,000
87017	Revios Reins US Inc	CA	361,700,201	309,080,703	5,002,500	0	47,616,998
93572	RGA Reins Co	MO	11,061,594,533	10,010,748,526	2,500,000	0	1,048,346,007
65005	RiverSource Life Ins Co	MN	74,682,920,418	71,424,862,770	3,000,000	0	3,255,057,648
60183	S USA Life Ins Co Inc	AZ	17,399,297	3,623,317	3,511,000	0	10,264,980
60445	Sagicor Life Ins Co	TX	479,441,089	445,534,902	2,500,000	0	31,406,187
68446	Scor Life Ins Co	TX	52,264,131	15,735,485	2,792,306	0	33,736,340
64688	SCOR Life US Re Ins Co	TX	1,958,736,415	1,832,405,138	2,677,500	0	123,653,776
69914	Sears Life Ins Co	TX	75,742,846	21,591,969	2,500,000	0	51,650,877
93742	Securian Life Ins Co	MN	122,363,603	5,928,849	2,500,000	0	113,934,754
68675	Security Benefit Life Ins Co	KS	12,169,856,810	11,595,137,844	7,000,130	0	567,718,836
68764	Security Financial Life Ins Co	NE	831,397,404	739,782,555	5,000,000	0	86,614,849
68721	Security Life Ins Co Of Amer	MN	79,092,842	64,235,225	2,500,000	0	12,357,618
68713	Security Life Of Denver Ins Co	CO	23,761,828,797	22,166,484,495	2,880,000	0	1,592,464,302

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
68772	Security Mut Life Ins Co Of NY	NY	2,041,281,483	1,934,453,086	0	0	106,828,397
68810	Sentry Life Ins Co	WI	3,096,614,850	2,846,793,768	3,161,780	0	246,659,306
97241	Settlers Life Ins Co	WI	373,479,054	326,481,484	30,835,800	0	16,161,772
68845	Shenandoah Life Ins Co	VA	1,583,908,602	1,463,048,012	0	0	120,860,590
71420	Sierra Health & Life Ins Co Inc	CA	152,841,259	89,088,814	3,600,000	0	60,152,445
69019	Standard Ins Co	OR	12,148,124,273	11,211,376,810	423,838,694	0	512,908,769
86355	Standard Life & Accident Ins Co	OK	528,742,530	317,174,457	3,000,000	0	208,568,073
69051	Standard Life Ins Co Of IN	IN	1,643,066,036	1,550,600,327	2,853,534	0	89,612,175
69078	Standard Security Life Ins Co Of NY	NY	344,282,872	236,364,785	2,586,845	0	105,331,242
68985	Starmount Life Ins Co	LA	20,571,216	10,751,821	3,000,000	0	6,819,395
94498	State Farm Annuity & Life Ins Co	IL	8,106,986	57,854	2,500,000	0	5,549,132
69108	State Farm Life Ins Co	IL	42,209,001,818	37,147,123,798	3,000,000	0	5,058,878,020
69116	State Life Ins Co	IN	2,386,102,556	2,254,451,822	3,000,000	0	128,650,734
69132	State Mut Ins Co	GA	370,548,472	341,473,073	0	0	29,075,399
65021	Stonebridge Life Ins Co	VT	1,885,014,104	1,759,024,460	2,500,000	0	123,489,644
79065	Sun Life Assur Co Of Canada US	DE	42,552,001,902	41,125,527,907	6,437,000	0	1,420,036,995
69256	Sunamerica Life Ins Co	AZ	46,889,646,418	42,427,077,950	5,636,400	0	4,456,932,068
69272	Sunset Life Ins Co Of Amer	MO	456,697,001	418,938,826	5,320,000	0	32,438,177
69310	Surety Life Ins Co	NE	13,326,012	1,088,102	2,500,000	0	9,737,910
82627	Swiss Re Life & Health Amer Inc	CT	11,973,008,192	9,832,945,746	4,000,000	0	2,136,062,446
68608	Symetra Life Ins Co	WA	18,364,578,031	17,098,356,071	5,000,000	0	1,261,221,960
90581	Symetra Natl Life Ins Co	WA	16,175,307	5,952,739	2,500,000	0	7,722,568
69345	Teachers Ins & Ann Assoc Of Amer	NY	183,697,731,614	168,415,566,624	2,500,000	0	15,279,664,990
69353	Teachers Protective Mut Life Ins Co	PA	54,099,169	46,776,834	0	0	7,322,335
69604	Templeton Funds Annuity Co	MN	21,544,764	10,264,146	2,500,000	0	8,780,617
69396	Texas Life Ins Co	TX	1,910,465,484	1,870,769,400	3,177,360	0	36,518,724
70435	The Savings Bank Life Ins Co Of MA	MA	1,934,276,549	1,738,880,188	2,700,708	0	192,695,653
97721	Thrivent Life Ins Co	MN	3,731,230,823	3,563,693,972	5,000,000	0	162,536,851
60142	TIAA Cref Life Ins Co	NY	3,208,373,412	2,867,820,497	2,500,000	0	338,052,915
69477	Time Ins Co	WI	820,779,019	582,215,630	2,500,000	0	236,063,390
69566	Trans World Assur Co	CA	323,901,093	257,307,918	2,500,002	0	64,093,173
70688	Transamerica Financial Life Ins Co	NY	16,802,679,275	15,914,602,280	2,058,250	441,750	885,576,995
86231	Transamerica Life Ins Co	IA	73,929,534,848	71,886,756,678	3,169,550	1,302,550	2,038,306,070
67121	Transamerica Occidental Life Ins Co	IA	30,344,061,307	27,451,913,244	13,801,463	13,793,325	2,864,553,275
93270	Triangle Life Ins Co	NC	4,558,323	934,197	1,200,000	0	2,424,126
61425	Trustmark Ins Co	IL	1,282,004,018	1,042,196,456	2,500,000	0	237,307,562
62863	Trustmark Life Ins Co	IL	564,631,467	424,185,468	2,500,000	0	137,945,999
67423	UBS Life Ins Co USA	CA	45,535,384	12,039,005	2,500,000	0	30,996,379

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital	Preferred Capital Stock	Surplus
86371	Ullico Life Ins Co	TX	12,957,847	3,036,683	5,682,300	0	4,238,864
80314	Unicare Life & Health Ins Co	IN	1,491,396,476	1,213,294,784	3,000,000	0	275,101,692
11121	Unified Life Ins Co	TX	75,284,816	63,689,905	1,750,000	750,000	9,094,911
91529	Unimerica Ins Co	WI	94,297,787	56,131,327	2,600,000	0	35,566,460
69701	Union Bankers Ins Co	TX	99,578,413	86,507,136	2,668,002	0	10,403,277
80837	Union Central Life Ins Co	OH	7,093,697,509	6,766,614,335	2,500,000	0	324,583,174
62596	Union Fidelity Life Ins Co	IL	18,253,645,474	17,480,849,856	2,903,775	0	769,891,844
69744	Union Labor Life Ins Co	MD	3,496,021,007	3,356,664,699	3,578,700	0	135,777,608
70408	Union Security Ins Co	IA	7,494,681,143	6,979,575,808	5,000,000	0	510,105,335
92916	United American Ins Co	DE	1,192,630,072	1,014,458,383	3,000,000	0	175,171,689
65269	United Benefit Life Ins Co	OH	3,177,016	116,328	2,500,000	0	560,688
91693	United Family Life Ins Co	GA	84,423,450	58,882,372	2,840,000	0	22,701,078
87645	United Fidelity Life Ins Co	TX	611,953,803	399,413,952	4,000,000	0	208,539,851
79413	United Healthcare Ins Co	CT	10,260,186,346	7,795,920,740	3,000,000	0	2,461,265,606
69922	United Home Life Ins Co	IN	48,849,582	38,884,560	2,503,247	0	7,461,775
69930	United Ins Co Of Amer	IL	2,032,677,846	1,823,873,595	10,152,088	0	198,652,163
94099	United Investors Life Ins Co	MO	3,046,829,441	2,660,095,592	3,000,000	0	383,733,849
82694	United Liberty Life Ins Co	KY	28,166,100	25,884,626	1,000,000	0	1,281,474
92703	United Natl Life Ins Co Of Amer	IL	7,374,444	4,521,307	1,000,000	0	1,853,136
69868	United Of Omaha Life Ins Co	NE	12,866,252,859	11,646,350,802	9,000,000	0	1,210,902,057
70106	United States Life Ins Co In NYC	NY	4,251,949,618	3,861,887,560	3,961,316	0	386,100,742
63479	United Teacher Assoc Ins Co	TX	488,096,307	417,912,246	2,500,005	0	67,684,056
72850	United World Life Ins Co	NE	79,650,354	59,660,998	2,530,000	0	17,459,356
63819	Unity Financial Life Ins Co	PA	45,709,487	39,671,294	2,524,502	0	3,513,691
70114	Unity Mut Life Ins Co	NY	333,443,629	316,392,696	0	0	17,050,933
70130	Universal Guaranty Life Ins Co	OH	262,745,027	231,535,093	2,000,000	0	29,209,934
70173	Universal Underwriters Life Ins Co	KS	387,156,602	344,726,123	2,500,000	0	39,930,479
62235	Unum Life Ins Co Of Amer	ME	16,025,916,619	14,445,772,556	5,000,000	0	1,575,144,063
80802	US Branch SunLife Assur Co Of Canada	MI	13,566,226,303	13,105,372,423	0	0	460,853,880
80675	US Bus of Crown Life Ins Co	MI	375,017,886	325,122,571	0	0	49,895,315
80659	US Bus of the Canada Life Assur Co	MI	1,672,487,593	1,532,646,738	0	0	139,840,855
84530	US Financial Life Ins Co	OH	503,890,389	464,088,722	4,050,000	0	35,751,668
69663	USAA Life Ins Co	TX	10,177,338,295	9,252,025,699	2,500,000	80,000,000	842,812,596
94358	USABLE Life	AR	204,996,793	107,271,972	2,500,000	0	95,224,821
70211	Valley Forge Life Ins Co	IN	4,464,294,037	4,003,091,443	2,500,000	0	458,702,593
68632	Vantislife Ins Co	CT	684,449,028	617,580,814	2,500,100	0	64,368,114
70238	Variable Annuity Life Ins Co	TX	61,980,055,161	58,851,281,983	3,575,000	0	3,125,198,178
81027	Veterans Life Ins Co	IL	291,075,389	236,810,831	2,504,000	0	51,760,558

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006  
Non-Domestic Life Insurers**

<b>NAIC CODE</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Common Capital</b>	<b>Preferred Capital Stock</b>	<b>Surplus</b>
70319	Washington Natl Ins Co	IL	2,609,704,584	2,023,937,819	25,036,850	0	560,729,915
64467	Wellcare Hlth Ins of IL Inc	IL	5,766,367	126,848	2,500,000	0	3,139,519
83607	Wellmark Comm Ins Inc	IA	21,167,595	4,324,278	2,750,000	0	14,093,317
70335	West Coast Life Ins Co	NE	3,004,311,465	2,666,318,009	5,000,000	0	332,993,455
70483	Western & Southern Life Ins Co	OH	9,097,602,226	5,582,590,221	1,000,000	0	3,514,012,006
91413	Western Reserve Life Assur Co of OH	OH	11,528,514,436	11,061,416,832	2,500,000	0	464,597,604
92622	Western Southern Life Assur Co	OH	8,732,436,173	8,101,016,504	2,500,000	0	628,919,669
66133	Wilton Reassurance Company	MN	333,669,817	131,292,958	2,500,000	0	199,876,859
60704	Wilton Reassurance Life Co of NY	NY	1,208,438,021	1,124,405,757	2,502,500	0	81,529,785
79987	World Corp Ins Co	NE	23,694,539	1,355,432	5,446,696	0	16,892,411
70629	World Ins Co	NE	228,911,193	120,568,744	2,500,000	0	105,842,449
88080	XL Life Ins and Annuity Co	IL	810,809,518	718,484,274	5,000,000	0	87,325,244
80586	XL Re Life Amer Inc	DE	58,955,541	3,762,508	2,500,000	0	52,693,033
71323	Zale Life Ins Co	AZ	12,345,273	2,756,582	2,500,000	0	7,088,691
<b>Totals Non-Domestic Life Insurer(s)</b>			<b>4,549,639,667,968</b>	<b>4,273,570,661,134</b>	<b>2,617,236,432</b>	<b>637,275,509</b>	<b>272,814,494,932</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2006**  
**Grand Totals of All Life Insurers**

Totals for Domestic Life Insurers	1	2,974,012	756,347	1,000,000	0	1,217,665
Totals for Non-Domestic Life Insurers	470	4,549,639,667,968	4,273,570,661,134	2,617,236,432	637,275,509	272,814,494,932
<b>Grand Totals for All Life Insurers</b>	<b>471</b>	<b>4,549,642,641,980</b>	<b>4,273,571,417,481</b>	<b>2,618,236,432</b>	<b>637,275,509</b>	<b>272,815,712,597</b>

**SECTION 6**

**PROPERTY & CASUALTY  
INSURANCE COMPANIES**

**ADMITTED ASSETS**

**LIABILITIES**

**COMMON CAPITAL STOCK**

**PREFERRED CAPITAL STOCK**

**CAPITAL AND SURPLUS**

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
12372	Brickstreet Mut Ins Co	WV	985,610,327	717,503,969	0	0	268,106,358
12611	Farmers & Mechanics Fire & Cas Ins I	WV	3,585,352	1,216,291	1,000,000	0	2,369,061
15342	Farmers Home Fire Insurance Company	WV	4,097,919	20,272	0	0	4,077,648
36315	Farmers Mech Mut Fire Ins Of WV	WV	31,763,066	14,553,848	0	0	17,209,218
40070	Farmers Mut Ins Co	WV	7,579,134	3,601,021	0	0	3,978,113
38504	First Surety Corp	WV	3,862,544	292,565	1,000,000	0	3,569,979
14281	Inland Mut Ins Co	WV	5,782,442	552,197	0	0	5,230,245
12779	Mountaineer Freedom RRG Inc	WV	12,337,197	10,151,754	0	0	2,185,443
14656	Municipal Mut Ins Co	WV	22,799,929	8,542,605	0	0	14,257,324
11057	Mutual Protective Association of WV	WV	1,451,018	135,694	0	0	1,315,324
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	3,384,976	1,655,186	0	0	1,729,790
11056	Patrons Mutual Fire Insurance Company	WV	602,101	466	0	0	601,635
11055	Peoples Mutual Fire Insurance Company	WV	899,412	147,893	0	0	751,518
15415	Safe Ins Co	WV	5,875,339	2,285,590	0	0	3,589,748
15431	West Virginia Farmers Mut Ins Assoc	WV	4,160,667	1,074,678	0	0	3,085,989
11972	West Virginia Mut Ins Co	WV	155,367,608	87,439,627	0	0	67,927,981
10911	West Virginia Natl Auto Ins Co	WV	9,096,565	4,439,691	1,001,000	0	4,656,874
11003	W Va Ins Co	WV	31,322,866	9,130,043	0	0	22,192,823
<b>Totals Domestic Property &amp; Casualty Insurer(s)</b>			<b>1,289,578,462</b>	<b>862,743,390</b>	<b>3,001,000</b>	<b>0</b>	<b>426,835,071</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
36404	21st Century Cas Co	CA	11,104,051	284,541	3,300,000	0	10,819,510
12963	21st Century Ins Co	CA	1,625,097,104	868,336,683	3,000,000	0	756,760,421
22896	Aca Financial Guaranty Corp	MD	640,900,479	367,256,722	15,000,000	0	273,643,757
10921	ACA Ins Co	AK	37,072,359	22,195,486	3,415,965	0	14,876,873
10349	Acceptance Cas Ins Co	NE	50,557,825	18,895,322	3,000,000	0	31,662,503
26379	Accredited Surety & Cas Co Inc	FL	33,338,824	11,946,477	3,060,000	0	21,392,347
22667	Ace American Ins Co	PA	7,309,316,755	5,621,249,819	5,000,000	0	1,688,066,936
20702	Ace Fire Underwriters Ins Co	PA	79,778,334	24,128,017	4,250,000	0	55,650,317
10030	Ace Ind Ins Co	PA	30,328,422	17,648,231	3,500,000	0	12,680,191
20699	Ace Prop & Cas Ins Co	PA	5,925,245,954	4,395,818,119	10,000,000	0	1,529,427,835
19984	ACIG Ins Co	IL	266,760,699	193,261,252	4,000,000	0	73,499,432
22950	Acstar Ins Co	IL	94,885,793	63,206,101	3,500,000	0	31,679,692
14184	Acuity A Mut Ins Co	WI	1,706,368,621	1,072,989,343	0	0	633,379,278
44318	Admiral Ind Co	DE	61,159,326	32,254,107	3,506,250	0	28,905,219
33987	Advanta Ins Co	AZ	15,315,125	455,377	5,000,000	0	14,859,748
40517	Advantage Workers Comp Ins Co	IN	77,879,370	38,692,978	3,000,000	0	39,186,392
33898	Aegis Security Ins Co	PA	75,909,981	39,619,942	3,000,000	0	36,290,039
36153	Aetna Ins Co of CT	CT	27,207,744	2,204,197	3,000,000	0	25,003,547
10014	Affiliated Fm Ins Co	RI	1,275,125,439	703,133,042	4,000,000	7,250,000	571,992,397
42609	Affirmative Ins Co	IL	367,208,671	233,799,724	2,500,000	0	133,408,947
42757	Agri General Ins Co	IA	431,259,132	97,331,678	16,837,870	0	333,927,454
34789	AIG Centennial Ins Co	PA	614,108,527	293,235,609	4,200,000	0	320,872,918
36587	AIG Natl Ins Co Inc	NY	55,727,337	38,151,075	6,000,000	0	17,576,262
20796	AIG Premier Ins Co	PA	360,431,755	210,922,662	4,200,000	0	149,509,093
19399	AIU Ins Co	NY	3,268,183,694	2,045,754,753	8,000,000	0	1,222,428,941
10957	Alamance Ins Co	IL	374,918,864	158,400,069	3,500,000	0	216,518,795
24899	Alea North America Ins Co	NY	579,221,103	400,150,545	8,425,518	0	179,070,558
13285	Allegheny Cas Co	PA	21,794,269	6,761,589	1,500,000	3,200,000	15,032,680
20273	Alliance Assur Co Of Amer	NY	6,905,290	0	3,000,000	0	6,905,290
10023	Alliance Of Nonprofits For Ins RRG	VT	29,921,859	17,067,966	0	0	12,853,893
35300	Allianz Global Risks US Ins Co	CA	4,713,840,624	1,082,322,217	10,000,000	191,489	3,631,518,407
41840	Allmerica Financial Benefit Ins Co	MI	15,112,277	12,354	4,200,000	0	15,099,923
10212	Allmerica Fncl Alliance Ins Co	NH	14,513,430	13,354	5,000,000	0	14,500,076
29688	Allstate Fire and Cas Ins Co	IL	16,143,378	237,606	7,000,000	0	15,905,772
19240	Allstate Ind Co	IL	138,344,895	6,814,598	4,200,000	0	131,530,297
19232	Allstate Ins Co	IL	47,679,723,129	28,550,562,952	4,200,000	0	19,129,160,177
17230	Allstate Prop & Cas Ins Co	IL	80,184,344	1,089,105	4,200,000	0	79,095,239
18708	Ambac Assur Corp	WI	10,014,555,633	6,317,679,209	82,000,000	0	3,696,876,424



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
25402	Amcomp Assur Corp	FL	248,049,992	163,233,247	1,800,000	0	84,816,745
12548	American Agri Business Ins Co	TX	226,557,124	220,123,962	2,000,000	0	6,433,162
19720	American Alt Ins Corp	DE	458,302,732	318,837,248	5,120,000	0	139,465,484
21849	American Automobile Ins Co	MO	402,789,826	240,866,865	3,500,000	0	161,922,961
10111	American Bankers Ins Co Of FL	FL	1,240,094,177	903,693,146	5,083,164	0	336,401,031
12631	American Builders Ins Co RRG Inc	MT	1,191,783	254,395	1,000,000	0	937,388
20427	American Cas Co Of Reading PA	PA	114,347,913	17,451	4,200,000	0	114,330,461
10391	American Centennial Ins Co	DE	39,432,625	13,194,200	6,000,000	0	26,238,425
37915	American Central Ins Co	MO	38,928,983	176,949	2,500,000	0	38,752,034
10807	American Century Cas Co	TX	104,956,619	67,813,287	5,150,000	0	37,143,332
19941	American Commerce Ins Co	OH	343,937,928	212,411,128	3,226,140	0	131,526,800
10216	American Contractors Ind Co	CA	227,295,252	176,387,303	2,100,000	0	50,907,949
19690	American Economy Ins Co	IN	1,634,750,860	1,105,961,426	5,000,000	0	528,789,434
37990	American Empire Ins Co	OH	65,530,908	31,030,262	3,100,000	0	34,500,646
20613	American Employers Ins Co	MA	35,375,438	165,348	4,500,000	0	35,210,090
10819	American Equity Specialty Ins Co	CA	46,746,594	24,438,037	3,500,000	0	22,308,557
23450	American Family Home Ins Co	FL	429,360,825	292,061,562	4,200,000	0	137,299,264
24066	American Fire & Cas Co	OH	38,961,733	1,138,819	3,374,043	0	37,822,913
24376	American General Ind Co	IL	74,470,562	35,830,623	3,000,000	0	38,639,939
31208	American General Property Ins Co	TN	65,270,522	13,798,810	17,574,100	0	51,471,712
26247	American Guarantee & Liability Ins	NY	259,667,514	113,695,494	5,000,027	0	145,972,021
43494	American Hallmark Ins Co Of TX	TX	201,805,307	128,043,177	4,000,000	0	73,762,130
13331	American Hardware Mut Ins Co	OH	319,832,901	200,705,138	0	0	119,127,764
39152	American Healthcare Ind Co	DE	98,509,583	59,006,165	5,000,000	0	39,503,418
19380	American Home Assur Co	NY	28,409,595,587	22,197,742,541	25,425,810	0	6,211,853,046
21857	American Ins Co	NE	1,566,036,408	1,001,469,985	10,501,770	0	564,566,423
32220	American Intl Ins Co	NY	1,175,349,277	817,257,943	5,000,000	0	358,091,334
23795	American Intl Pacific Ins	CO	32,724,035	1,114,602	3,000,000	0	31,609,433
40258	American Intl South Ins Co	PA	35,527,654	220,756	3,000,000	0	35,306,898
10200	American Live Stock Ins Co	IL	68,483,057	14,645,004	2,500,000	0	53,838,053
30562	American Manufacturers Mut Ins Co	IL	10,558,305	75,229	0	0	10,483,076
15911	American Mining Ins Co Inc	AL	103,176,822	73,466,955	600,000	1,150,000	29,709,867
23469	American Modern Home Ins Co	OH	824,293,912	551,059,565	5,000,000	0	273,234,347
38652	American Modern Select Ins Co	OH	63,512,602	43,480,855	3,000,000	0	20,031,747
22918	American Motorists Ins Co	IL	26,900,732	1,054,655	6,449,529	0	25,846,077
39942	American Natl General Ins Co	MO	100,633,356	36,654,149	2,500,000	0	63,979,207
28401	American Natl Prop & Cas Co	MO	1,128,700,205	685,995,608	4,200,000	0	442,704,597
33006	American Physicians Assur Corp	MI	892,836,929	658,903,096	2,500,000	0	233,933,833

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
19615	American Reliable Ins Co	AZ	365,749,355	278,187,227	4,200,000	0	87,562,128
19631	American Road Ins Co	MI	719,002,703	319,480,750	3,000,000	0	399,521,953
39969	American Safety Cas Ins Co	DE	157,884,369	87,400,099	3,500,000	0	70,484,270
42978	American Security Ins Co	DE	1,085,100,574	653,621,645	5,052,500	0	431,478,929
19992	American Select Ins Co	OH	161,035,658	104,046,567	2,500,000	0	56,989,091
17965	American Sentinel Ins Co	PA	21,660,376	11,341,946	3,000,000	0	10,318,430
42897	American Service Ins Co Inc	IL	91,112,494	54,857,631	3,000,004	0	36,254,863
10235	American Southern Ins Co	KS	104,526,001	69,588,154	3,000,000	0	34,937,846
19704	American States Ins Co	IN	2,337,821,031	1,567,111,446	5,000,000	0	770,709,585
37214	American States Preferred Ins Co	IN	238,059,026	158,716,072	5,000,000	0	79,342,954
31380	American Surety Co	IN	13,804,652	2,481,066	2,000,000	0	11,323,586
40142	American Zurich Ins Co	IL	221,187,781	12,328,016	5,000,000	0	208,859,765
30872	Amerin Guaranty Corp	IL	233,913,432	31,779,221	5,307,456	0	202,134,211
12504	Ameriprise Ins Co	WI	47,156,189	-14,761	8,000,000	0	47,170,950
23396	Amerisure Mut Ins Co	MI	1,632,574,355	1,086,687,214	0	0	545,887,141
27928	Amex Assur Co	IL	142,582,687	24,747,363	4,597,875	0	117,835,324
19976	Amica Mut Ins Co	RI	3,890,071,095	1,799,575,410	0	0	2,090,495,685
10984	Ansur America Ins	MI	24,892,066	15,899,687	5,000,000	0	8,992,379
11150	Arch Ins Co	MO	1,187,699,401	668,775,498	5,000,000	0	518,923,903
10348	Arch Reins Co	NE	1,076,174,896	384,458,340	5,000,000	0	691,716,556
19860	Argonaut Great Central Ins Co	IL	313,141,457	221,348,029	4,318,130	0	91,793,428
19801	Argonaut Ins Co	IL	1,280,263,409	814,446,996	4,500,000	0	465,816,413
19828	Argonaut-Midwest Ins Co	IL	105,946,962	61,181,475	3,750,000	0	44,765,487
41459	Armed Forces Ins Exchange	KS	148,272,466	78,672,676	0	0	69,599,790
21865	Associated Ind Corp	CA	169,314,247	103,882,994	3,500,000	0	65,431,253
11240	Association Ins Co	GA	75,083,434	55,535,701	1,800,000	0	19,547,733
19305	Assurance Co Of Amer	NY	56,771,478	36,196,870	5,000,000	0	20,574,608
11558	AssuranceAmerica Ins Co	SC	43,950,559	34,197,054	1,500,000	0	9,753,505
30180	Assured Guaranty Corp	MD	1,248,270,663	962,316,898	15,000,480	0	285,953,765
41769	Athena Assur Co	MN	190,457,055	136,499,731	3,500,000	0	53,957,324
20931	Atlanta Intl Ins Co	NY	49,509,594	33,644,756	2,560,932	0	15,864,838
22209	Atlantic Ins Co	TX	34,226,683	775,784	3,000,000	0	33,450,899
19895	Atlantic Mut Ins Co	NY	584,544,133	462,960,126	0	0	121,584,007
27154	Atlantic Specialty Ins Co	NY	66,652,323	18,495,766	9,000,000	0	48,156,557
11064	Atlas RRG Inc	DC	1,352,647	470,019	250,000	0	882,628
25422	Atradius Trade Credit Ins Co	MD	89,864,921	47,050,331	6,000,000	0	42,814,590
19933	Audubon Ins Co	LA	86,879,726	52,054,282	2,000,000	0	34,825,444
19062	Automobile Ins Co Of Hartford CT	CT	928,690,153	644,837,952	6,000,000	0	283,852,201

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
34460	Autoone Ins Co	NY	75,904,056	30,566,786	3,000,000	0	45,337,270
10367	Avemco Ins Co	MD	122,331,917	56,523,718	3,003,000	0	65,808,199
29530	AXA Art Ins Corp	NY	66,870,651	32,326,867	3,000,000	0	34,543,784
33022	AXA Ins Co	NY	170,142,379	78,580,079	5,000,000	0	91,562,300
11835	AXA Re Amer Ins Co	DE	56,757,572	6,821,556	3,000,000	0	49,936,016
16187	AXA Re Prop & Cas Ins Co	DE	59,613,289	33,272,507	4,046,965	0	26,340,782
37273	Axis Ins Co	IL	107,198,813	298,893	4,968,600	0	106,899,920
20370	AXIS Reins Co	NY	1,831,970,659	1,281,077,712	5,000,000	0	550,892,947
24813	Balboa Ins Co	CA	1,533,166,926	877,126,701	4,250,000	0	656,040,225
18538	Bancinsure Inc	OK	102,442,150	60,994,466	3,500,000	0	41,447,684
33162	Bankers Ins Co	FL	110,779,062	67,140,854	4,500,000	0	43,638,209
18279	Bankers Standard Ins Co	PA	271,851,923	185,467,056	3,500,000	0	86,384,867
38245	BCS Ins Co	OH	227,983,948	91,316,010	3,000,000	0	136,667,938
37540	Beazley Ins Co Inc	CT	78,181,323	18,031,891	4,200,000	0	60,149,432
41394	Benchmark Ins Co	KS	113,533,453	76,518,599	5,005,000	0	37,014,854
32603	Berkley Ins Co	DE	6,796,348,696	4,617,626,251	4,300,000	10,000	2,178,722,445
29580	Berkley Regional Ins Co	DE	2,402,315,783	1,737,349,593	4,000,000	0	664,966,190
19402	Birmingham Fire Ins Co Of PA	PA	4,146,017,133	2,812,055,608	5,000,000	0	1,333,961,525
20095	Bituminous Cas Corp	IL	759,269,836	497,890,988	8,000,000	0	261,378,848
20109	Bituminous Fire & Marine Ins Co	IL	492,386,961	378,934,324	5,000,000	0	113,452,637
27081	Bond Safeguard Ins Co	IL	37,178,127	20,214,305	2,000,000	0	16,963,822
19658	Bristol West Ins Co	OH	118,905,827	82,173,123	3,000,000	0	36,732,704
13528	Brotherhood Mut Ins Co	IN	293,366,803	173,870,608	0	0	119,496,194
20117	California Cas Ind Exch	CA	534,544,900	228,816,693	0	0	305,728,207
21946	Camden Fire Ins Assoc	NJ	78,972,108	5,317,551	4,200,000	0	73,654,557
36340	Camico Mut Ins Co	CA	157,959,811	107,784,042	0	0	50,175,769
12260	Campmed Cas & Ind Co Inc MD	MD	31,321,821	22,255,717	1,500,000	0	9,066,104
10464	Canal Ins Co	SC	1,324,256,744	738,476,056	15,000,000	0	585,780,688
30589	Capital City Ins Co Inc	SC	139,255,429	102,662,591	3,324,000	0	36,592,838
20877	Capital Markets Assr Corp	NY	87,717,512	1,352,525	17,460,000	0	86,364,987
10472	Capitol Ind Corp	WI	445,537,797	264,229,666	4,201,416	0	181,308,131
11825	Care RRG Inc	DC	33,873,967	30,253,253	1,000,000	0	3,620,714
10510	Carolina Cas Ins Co	FL	881,704,551	620,977,507	3,686,551	0	260,727,044
26697	Casualty Underwriters Ins Co	UT	4,544,321	847,988	1,000,000	0	3,696,333
11255	Caterpillar Ins Co	MO	154,633,905	120,000,571	3,500,000	0	34,633,334
19518	Catlin Ins Co	TX	101,022,050	2,822,919	4,000,000	0	98,199,131
20176	Celina Mut Ins Co	OH	48,498,092	30,909,034	0	0	17,589,058
10891	CEM Ins Co	IL	3,558,156	978,995	1,000,000	0	2,579,161

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
19909	Centennial Ins Co	NY	227,431,064	157,961,637	7,980,000	0	69,469,427
20249	Central Natl Ins Co Of Omaha	NE	35,867,641	25,190,627	2,500,000	0	10,677,014
34274	Central States Ind Co Of Omaha	NE	260,853,018	53,342,757	2,600,002	0	207,510,261
34649	Centre Ins Co	DE	554,529,190	419,940,093	5,000,000	0	134,589,097
42765	Centurion Cas Co	IA	321,991,551	19,195,327	2,600,000	0	302,796,224
20710	Century Ind Co	PA	882,569,407	857,569,407	4,250,000	0	25,000,000
36951	Century Surety Co	OH	498,988,843	361,474,218	3,000,000	0	137,514,625
25615	Charter Oak Fire Ins Co	CT	805,685,829	606,716,939	4,200,000	0	198,968,889
10642	Cherokee Ins Co	MI	224,683,563	146,460,606	3,000,000	0	78,222,957
22810	Chicago Ins Co	IL	272,636,728	152,702,820	3,600,000	0	119,933,908
12777	Chubb Ind Ins Co	NY	212,135,299	158,209,288	3,500,000	0	53,926,011
10052	Chubb Natl Ins Co	IN	177,177,805	123,435,298	4,500,000	0	53,742,507
10669	Church Ins Co	NY	57,658,410	38,230,770	15,000,000	0	19,427,640
18767	Church Mut Ins Co	WI	1,066,334,980	737,781,334	0	0	328,553,646
25771	CIFG Assurance NA Inc	NY	191,381,402	87,561,335	19,700,000	0	103,820,067
22004	CIM Ins Corp	MI	20,999,696	6,500,807	2,500,000	0	14,498,889
28665	Cincinnati Cas Co	OH	349,578,661	68,115,634	3,750,000	0	281,463,027
10677	Cincinnati Ins Co	OH	10,917,879,475	6,167,674,403	3,586,355	0	4,750,205,072
20532	Clarendon Natl Ins Co	NJ	1,430,872,998	934,847,596	4,800,000	0	496,025,403
25070	Clearwater Ins Co	DE	1,308,348,733	647,951,974	7,500,000	0	660,396,759
10019	Clearwater Select Ins Co	DE	108,851,522	27,566,566	5,000,000	0	81,284,956
29114	CMG Mortgage Assur Co	WI	9,307,681	1,262,853	2,000,000	0	8,044,828
40266	CMG Mortgage Ins Co	WI	323,103,861	219,404,481	2,750,000	0	103,699,380
30112	CNL Ins Amer Inc	GA	26,826,564	7,708,086	2,219,424	0	19,118,478
31887	Coface North Amer Ins Co	MA	60,133,726	36,659,708	2,600,000	0	23,474,018
34347	Colonial American Cas & Surety Co	MD	31,934,629	8,695,538	5,000,000	0	23,239,091
10758	Colonial Surety Co	PA	22,131,781	13,401,417	3,000,000	0	8,730,361
40371	Columbia Mut Ins Co	MO	325,472,942	158,531,534	0	0	166,941,408
19410	Commerce & Industry Ins Co	NY	7,355,794,061	5,547,094,927	5,022,500	0	1,808,699,134
43958	Commerce Protective Ins Co	PA	6,150,592	3,785,764	1,200,000	0	2,364,828
21296	Commercial Guaranty Cas Ins Co	IN	139,355,403	21,164,753	9,000,000	0	118,190,651
18732	Commercial Loan Ins Corp	WI	10,919,819	502,612	2,000,000	0	10,417,207
10220	Commonwealth Ins Co Of Amer	WA	51,506,904	29,288,614	3,000,000	0	22,218,290
10794	Companion Commercial Ins Co	SC	10,832,005	2,648,130	3,000,000	0	8,183,875
12157	Companion Prop & Cas Ins Co	SC	384,592,992	272,151,542	4,200,000	0	112,441,450
21989	Compass Ins Co	NY	13,255,898	1,986,488	1,253,480	0	11,269,410
24961	Connie Lee Ins Co	WI	160,946,897	22,329,716	15,000,000	0	138,617,181
32190	Constitution Ins Co	NY	46,777,773	8,124,815	4,200,000	0	38,652,958

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
20443	Continental Cas Co	IL	38,198,350,519	30,258,931,766	39,282,790	0	7,939,418,752
28258	Continental Ind Co	IA	24,792,481	11,764,391	4,000,002	0	13,028,091
35289	Continental Ins Co	PA	4,057,425,582	2,132,067,669	53,566,360	0	1,925,357,913
10804	Continental Western Ins Co	IA	264,743,868	182,277,516	3,000,000	0	82,466,352
37206	Contractors Bonding & Ins Co	WA	190,670,367	118,144,439	2,500,000	0	72,525,928
22730	Converium Ins North Amer Inc	NJ	73,248,379	9,099,730	5,000,000	0	64,148,649
39136	Converium Reins North Amer Inc	CT	1,450,361,071	1,072,862,429	3,500,000	0	377,498,642
21318	Coregis Ins Co	IN	388,095,420	155,037,416	4,230,000	0	233,058,004
26492	Courtesy Ins Co	FL	373,185,884	262,002,898	3,000,000	0	111,182,987
31348	Crum & Forster Ind Co	DE	36,132,032	24,625,657	3,500,000	0	11,506,375
24660	Cumberland Cas & Surety Co	FL	6,911,798	10,927,462	2,000,000	0	-4,015,664
10847	Cumis Ins Society Inc	WI	1,172,959,823	712,067,910	5,831,488	0	460,891,913
10499	DaimlerChrysler Ins Co	MI	347,816,886	163,171,447	5,000,000	0	184,645,439
21164	Dairyland Ins Co	WI	1,238,205,402	818,308,439	4,012,000	0	419,896,963
16624	Darwin Natl Assur Co	DE	442,010,386	258,089,125	3,500,000	0	183,921,261
16705	Dealers Assur Co	OH	52,185,600	26,573,500	3,029,000	0	25,612,100
37907	Deerbrook Ins Co	IL	35,063,935	204,493	4,375,000	0	34,859,442
37184	Deerfield Ins Co	IL	85,753,188	43,634,241	3,500,000	0	42,118,947
35408	Delos Ins Co	DE	370,444,382	166,600,510	4,200,000	0	203,843,872
40975	Dentists Ins Co	CA	225,320,515	90,407,010	5,000,000	0	134,913,505
12718	Developers Surety And Ind Co	IA	117,721,937	64,601,271	2,500,000	0	53,120,666
42048	Diamond State Ins Co	IN	170,527,895	57,533,946	5,000,000	0	112,993,949
23736	Direct Natl Ins Co	AR	11,577,496	5,366,294	2,500,000	0	6,211,202
36463	Discover Prop & Cas Ins Co	IL	108,639,935	68,061,723	6,300,000	0	40,578,212
34495	Doctors Co An Interins Exchn	CA	1,939,549,138	1,283,589,638	0	0	655,959,500
33499	Dorinco Rein Co	MI	1,910,651,347	1,345,115,351	5,000,000	0	565,535,996
22926	Economy Fire & Cas Co	IL	344,937,873	13,870,258	3,000,000	0	331,067,614
38067	Economy Preferred Ins Co	IL	7,982,724	25,473	3,000,000	0	7,957,251
40649	Economy Premier Assur Co	IL	33,100,245	75,710	3,000,000	0	33,024,537
21261	Electric Ins Co	MA	1,200,095,381	868,295,545	3,500,000	0	331,799,834
10125	Elite Transportation RRG Inc	AZ	5,432,759	3,924,177	1,152	0	1,508,582
21326	Empire Fire & Marine Ins Co	NE	252,469,400	121,429,070	4,000,000	0	131,040,331
20648	Employers Fire Ins Co	MA	107,472,222	46,198,139	4,500,000	0	61,274,083
21458	Employers Ins of Wausau	WI	5,295,626,509	4,087,255,690	5,000,000	0	1,208,370,819
21415	Employers Mut Cas Co	IA	1,976,772,516	1,185,686,301	0	0	791,086,215
39845	Employers Reins Corp	MO	15,488,044,200	11,881,740,663	6,345,000	27,500,000	3,606,303,537
15130	Encompass Ind Co	IL	24,406,647	4,150,182	3,021,700	0	20,256,465
10358	Encompass Ins Co	IL	26,238,484	13,539,674	5,000,000	0	12,698,811

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
10071	Encompass Ins Co Of America	IL	23,227,413	1,070,267	10,000,000	0	22,157,146
10641	Endurance Amer Ins Co	DE	141,560,101	1,701,331	6,000,000	0	139,858,770
11551	Endurance Reins Corp of Amer	NY	1,572,805,557	1,001,452,349	5,000,000	0	571,353,208
26263	Erie Ins Co	PA	602,935,224	416,651,090	2,350,000	0	186,284,134
26271	Erie Ins Exch	PA	9,516,144,257	5,429,048,578	0	0	4,087,095,680
26830	Erie Ins Prop & Cas Co	PA	61,496,781	52,232,997	2,350,000	0	9,263,784
25712	Esurance Ins Co	WI	328,929,140	260,120,018	3,000,000	500,000	68,809,121
30210	Esurance Prop and Cas Ins Co	CA	71,689,146	56,930,765	2,600,000	0	14,758,381
20516	Euler Hermes American Credit Ind Co	MD	325,368,561	165,265,205	2,500,000	0	160,103,356
10120	Everest Natl Ins Co	DE	574,664,698	409,707,001	5,000,000	0	164,957,698
26921	Everest Reins Co	DE	9,731,935,336	7,027,814,464	10,000,000	0	2,704,120,872
13722	Excess Rein Co	DE	37,095,861	10,558,597	3,732,920	0	26,537,264
35181	Executive Risk Ind Inc	DE	2,633,694,022	1,823,547,765	5,000,000	0	810,146,257
21482	Factory Mut Ins Co	RI	9,152,614,118	4,135,909,170	0	0	5,016,704,948
44784	Fairfield Ins Co	CT	27,878,289	8,160,749	5,000,000	0	19,717,540
18864	Fairmont Ins Co	CA	54,439,553	33,594,855	8,340,000	0	20,844,698
25518	Fairmont Premier Ins Co	CA	185,587,832	46,179,258	3,808,000	0	139,408,574
24384	Fairmont Specialty Ins Co	DE	236,977,919	139,375,873	3,100,000	0	97,602,046
13803	Farm Family Cas Ins Co	NY	913,167,593	669,998,361	3,606,205	0	243,169,232
41483	Farmington Cas Co	CT	941,936,097	701,222,079	6,000,000	0	240,714,018
13838	Farmland Mut Ins Co	IA	332,320,535	191,404,989	0	0	140,915,546
20281	Federal Ins Co	IN	28,363,071,383	17,086,324,021	20,980,068	0	11,276,747,362
13935	Federated Mut Ins Co	MN	3,722,360,925	2,131,456,727	0	0	1,590,904,198
11118	Federated Rural Electric Ins Exch	KS	279,457,700	194,226,071	0	0	85,231,629
28304	Federated Service Ins Co	MN	339,482,510	232,858,438	3,000,000	0	106,624,072
43460	FFG Ins Co	TX	283,549,831	236,203,467	2,500,000	0	47,346,364
39306	Fidelity & Deposit Co Of MD	MD	263,243,635	68,487,376	5,000,000	0	194,756,260
35386	Fidelity & Guaranty Ins Co	IA	18,717,718	-859,793	5,000,000	0	19,577,511
25879	Fidelity & Guaranty Ins Underwriters	WI	31,793,092	395,655	5,000,000	0	31,397,437
25180	Fidelity Natl Ins Co	CA	284,729,734	164,923,001	3,250,000	0	119,806,733
16578	Fidelity Natl Prop and Cas Ins Co	NY	94,202,664	32,406,128	3,465,564	0	61,796,536
35009	Financial Cas & Surety Inc	TX	9,719,587	1,877,428	2,600,000	0	7,842,159
12815	Financial Guaranty Ins Co	NY	3,894,109,763	2,763,330,350	15,000,000	0	1,130,779,413
18287	Financial Security Assur Inc	NY	3,953,513,669	2,387,278,743	15,000,000	0	1,566,234,926
21873	Firemans Fund Ins Co	CA	10,066,490,771	7,033,859,818	4,200,000	0	3,032,630,953
21784	Firemens Ins Co Of Washington DC	DE	120,601,351	86,927,499	3,500,000	0	33,673,852
10336	First Acceptance Ins Co Inc	TX	221,132,773	126,430,453	3,000,000	0	94,702,320
37710	First American Prop & Cas Ins Co	CA	85,044,464	38,157,389	5,000,000	0	46,887,075

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
29980	First Colonial Ins Co	FL	350,517,409	243,452,845	2,500,000	0	107,064,563
11177	First Financial Ins Co	IL	510,365,766	258,463,357	2,500,000	0	251,902,409
10676	First Guard Ins Co	AZ	9,110,396	662,618	1,500,000	0	8,447,778
33588	First Liberty Ins Corp	IA	45,620,600	24,607,092	3,600,000	0	21,013,508
24724	First Natl Ins Co Of Amer	WA	253,514,190	175,928,221	5,000,000	0	77,585,969
33383	First Professionals Ins Co	FL	753,144,928	552,700,447	5,000,000	0	200,444,482
28519	First Sealord Surety Inc	PA	11,635,813	1,358,727	2,022,300	0	10,277,086
13978	Florists Mut Ins Co	IL	168,995,892	117,857,842	0	0	51,138,050
11185	Foremost Ins Co	MI	1,812,960,024	1,225,971,133	4,800,000	0	586,988,891
11800	Foremost Property & Cas Ins Co	MI	39,348,050	24,435,451	3,525,000	0	14,912,599
41513	Foremost Signature Ins Co	MI	57,727,120	40,486,641	3,600,000	0	17,240,479
10801	Fortress Ins Co	IL	39,660,339	24,243,251	6,546,430	0	15,417,088
10985	Fortuity Ins Co	MI	12,661,816	75,993	5,000,000	0	12,585,823
14249	Founders Ins Co	IL	182,021,719	117,929,248	5,000,000	0	64,092,470
13986	Frankenmuth Mut Ins Co	MI	868,005,743	546,260,299	0	0	321,745,444
34266	Frontier Ins Co	NY	153,474,491	252,518,723	5,000,000	0	-99,044,232
21253	Garrison Property and Cas Ins Co	TX	33,535,393	22,116,558	3,500,000	0	11,418,835
28339	Gateway Ins Co	MO	38,455,679	23,378,617	3,815,000	0	15,077,062
22969	Ge Reins Corp	IL	3,175,224,263	2,328,152,132	5,000,000	0	847,072,131
35882	Geico General Ins Co	MD	151,061,741	80,362,396	3,080,000	0	70,699,344
22055	Geico Ind Co	MD	4,288,406,091	2,463,985,229	3,000,000	0	1,824,420,862
24414	General Cas Co Of WI	WI	1,512,185,615	770,772,029	3,000,000	0	741,413,586
30007	General Fidelity Ins Co	SC	598,641,278	195,595,177	2,500,000	0	403,046,101
24732	General Ins Co Of Amer	WA	2,702,742,949	1,826,146,338	5,000,000	0	876,596,611
22039	General Rein Corp	DE	15,457,707,255	6,765,528,794	11,000,000	0	8,692,178,461
39322	General Security Natl Ins Co	NY	404,843,468	336,843,108	5,000,000	0	68,000,360
11967	General Star Natl Ins Co	OH	518,758,131	316,606,367	4,000,000	0	202,151,764
11231	Generali Us Branch	NY	73,399,364	38,460,986	0	0	34,938,380
38962	Genesis Ins Co	CT	219,773,948	116,068,140	3,500,000	0	103,705,808
41432	Genworth Home Equity Ins Corp	NC	6,138,637	274,393	2,000,000	0	5,864,244
38458	Genworth Mortgage Ins Corp	NC	2,790,366,705	2,545,615,943	2,500,000	0	244,750,762
16675	Genworth Mortgage Ins Corp Of NC	NC	189,614,401	158,967,870	2,000,000	0	30,646,531
29823	Genworth Residential Mrt Ins Corp NC	NC	61,952,428	52,694,885	3,000,000	0	9,257,543
10799	Geovera Ins Co	MD	113,060,005	65,599,489	5,000,000	0	47,460,516
41343	Gerling Amer Ins Co	NY	134,741,309	45,513,613	5,000,000	0	89,227,696
11282	Germantown Ins Co	PA	60,238,942	34,341,770	3,600,000	0	25,897,172
21032	Global Reins Corp Of America	NY	650,500,795	534,417,005	4,200,000	0	116,083,790
11266	Global Reins Corp US Branch	NY	274,728,571	232,799,624	0	0	41,928,947

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
11054	GMAC Direct Ins Co	MO	8,873,677	118,864	4,000,000	0	8,754,813
11044	GMAC Ins Co Online Inc	MO	11,867,090	776,431	4,000,000	0	11,090,659
22063	Government Employees Ins Co	MD	12,268,573,470	7,561,882,044	33,436,758	0	4,706,691,426
43265	Gramercy Ins Co	TX	40,251,666	26,030,818	3,750,000	0	14,220,848
23809	Granite State Ins Co	PA	42,526,702	10,354,660	5,000,000	0	32,172,042
36307	Gray Ins Co	LA	315,622,094	219,077,483	5,000,000	0	96,544,612
26832	Great American Alliance Ins Co	OH	25,791,230	18,435	3,501,000	0	25,772,795
26344	Great American Assur Co	OH	15,999,743	6,348	3,510,000	0	15,993,395
16691	Great American Ins Co	OH	5,461,795,679	3,859,159,520	15,440,600	0	1,602,636,159
22136	Great American Ins Co of NY	NY	55,324,688	319,762	3,800,000	0	55,004,926
31135	Great American Security Ins Co	OH	16,580,425	25,933	3,504,000	0	16,554,492
33723	Great American Spirit Ins Co	IN	18,155,473	16,828	3,504,000	0	18,138,645
25224	Great Divide Ins Co	ND	131,640,294	68,882,706	6,000,000	0	62,757,588
18694	Great Midwest Ins Co	MI	28,313,420	14,772,261	3,050,000	0	13,541,159
20303	Great Northern Ins Co	MN	1,508,865,573	1,157,592,205	4,166,675	0	351,273,368
11371	Great West Cas Co	NE	1,564,427,492	1,125,091,276	2,000,000	0	439,336,216
22187	Greater NY Mut Ins Co	NY	769,355,163	477,211,271	0	0	292,143,892
22322	Greenwich Ins Co	DE	785,875,859	430,292,764	3,558,100	0	355,583,095
36650	Guarantee Co Of North America USA	MI	64,990,130	10,366,170	4,000,000	0	54,623,960
11398	Guarantee Ins Co	FL	74,834,226	65,078,496	3,600,120	0	9,755,730
15032	Guideone Mut Ins Co	IA	950,709,904	652,356,461	0	0	298,353,443
14559	Guideone Specialty Mut Ins Co	IA	215,737,166	161,237,879	0	0	54,499,287
36064	Hanover Amer Ins Co	NH	14,887,148	13,591	5,000,000	0	14,873,557
22292	Hanover Ins Co	NH	4,027,098,266	2,563,464,936	5,000,000	0	1,463,633,330
26433	Harco Natl Ins Co	IL	464,599,972	272,802,192	3,500,004	0	191,797,780
14141	Harford Mut Ins Co	MD	269,511,830	161,188,215	0	0	108,323,615
23582	Harleysville Ins Co	PA	105,397,994	75,034,855	2,612,500	0	30,363,139
14168	Harleysville Mut Ins Co	PA	1,506,301,850	839,836,108	0	0	666,465,742
35696	Harleysville Preferred Ins Co	PA	670,562,890	486,383,875	4,230,000	0	184,179,015
22357	Hartford Accid & Ind Co	CT	11,193,585,525	7,415,598,044	40,000,000	0	3,777,987,481
29424	Hartford Cas Ins Co	IN	2,115,393,752	1,210,198,672	4,800,000	0	905,195,080
19682	Hartford Fire In Co	CT	24,589,860,907	11,568,997,535	55,320,000	0	13,020,863,372
37478	Hartford Ins Co Of The Midwest	IN	297,358,935	107,429,107	4,200,000	0	189,929,828
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,203,282,364	585,694,828	10,000,000	0	617,587,536
29890	Hartford Steam Boil Inspec Ins Co CT	CT	87,367,271	46,769,234	3,000,000	0	40,598,037
30104	Hartford Underwriters Ins Co	CT	1,506,231,742	859,597,558	6,504,000	0	646,634,183
31550	Haulers Ins Co Inc	TN	46,325,662	20,054,947	2,170,000	0	26,270,715
36781	HCC Ins Co	IN	32,272,816	5,018,540	2,660,000	0	27,254,276



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

<b>NAIC CODE</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Common Capital Stock</b>	<b>Preferred Capital Stock</b>	<b>Capital and Surplus</b>
35904	Health Care Ind Inc	CO	2,174,905,701	1,652,979,156	1,000,500	250,000	521,926,545
32077	Heritage Casualty Ins Co	IL	112,693,722	61,728,104	3,000,000	0	50,965,618
39527	Heritage Ind Co	CA	198,384,540	95,331,680	3,025,000	0	103,052,860
35599	Highmark Cas Ins Co	PA	191,448,564	116,230,001	2,500,000	0	75,218,563
17221	Homesite Ins Co	CT	90,271,594	47,677,731	4,540,000	0	42,593,863
13927	Homesite Ins Co Of The Midwest	ND	107,653,094	61,256,653	3,010,000	0	46,396,441
22578	Horace Mann Ins Co	IL	413,335,551	259,318,940	3,582,010	0	154,016,611
22756	Horace Mann Prop & Cas Ins Co	CA	126,078,572	71,849,125	3,000,000	0	54,229,447
10069	Housing Authority Prop A Mut Co	VT	138,790,525	71,383,958	0	0	67,406,567
38849	Houston General Ins Co	TX	43,767,551	22,992,415	10,000,000	0	20,775,136
28657	HSBC Ins Co of DE	DE	480,437,008	128,917,682	4,200,000	0	351,519,326
25054	Hudson Ins Co	DE	371,337,988	255,921,807	7,500,000	0	115,416,181
40223	ICM Ins Co	NY	10,782,873	2,289,138	5,000,000	0	8,493,736
29068	IDS Prop Cas Ins Co	WI	1,091,657,301	568,719,859	5,000,000	0	522,937,442
23817	Illinois Natl Ins Co	IL	55,270,711	382,635	5,000,000	0	54,888,076
11487	Imperial Cas & Ind Co	OK	23,333,420	12,468,912	3,000,000	0	10,864,508
43575	Indemnity Ins Co Of North Amer	PA	325,950,819	232,029,326	4,501,500	0	93,921,493
26581	Independence Amer Ins Co	DE	62,840,390	22,062,630	3,000,000	0	40,777,760
29831	Independent Mut Fire Ins Co	IL	30,325,883	4,530,998	0	0	25,794,885
14265	Indiana Lumbermens Mut Ins Co	IN	123,270,828	81,046,721	0	0	42,224,108
22268	Infinity Ins Co	IN	1,596,370,374	1,103,514,087	2,500,000	0	492,856,287
38806	Insura Prop & Cas Ins Co	IL	41,217,740	16,645,384	2,500,000	0	24,572,355
22713	Insurance Co Of North Amer	PA	628,630,387	453,657,133	11,357,109	0	174,973,254
19429	Insurance Co Of The State Of PA	PA	4,343,795,678	2,822,005,326	5,005,500	0	1,521,790,352
27847	Insurance Co Of The West	CA	845,856,930	392,553,343	4,200,000	0	453,303,587
18341	Insurance Corp Of NY	NY	101,000,702	190,386,290	3,900,000	0	-89,385,588
22772	Integon Ind Corp	NC	82,732,207	38,177,610	3,000,000	0	44,554,597
29742	Integon Natl Ins Co	NC	217,436,016	134,535,606	3,500,000	0	82,900,410
11592	International Fidelity Ins Co	NJ	149,565,807	76,318,974	1,500,000	0	73,246,833
22837	Interstate Ind Co	IL	139,782,790	73,830,849	2,500,000	0	65,951,941
10749	Intrepid Ins Co	MI	38,781,020	16,835,929	10,000,000	0	21,945,091
11630	Jefferson Ins Co	NY	130,081,302	30,687,094	10,453,700	0	99,394,208
14354	Jewelers Mut Ins Co	WI	184,417,398	77,015,359	0	0	107,402,040
15962	Kansas Bankers Surety Co	KS	158,570,744	29,306,101	10,000,000	0	129,264,643
27138	Kemper Cas Ins Co	IL	45,404,475	16,908,360	3,500,000	0	28,496,115
26077	Lancer Ins Co	IL	549,173,453	452,195,594	3,100,000	0	96,977,859
35246	Laurier Ind Co	WI	25,567,078	9,658,336	3,420,000	0	15,908,742
37940	Lexington Natl Ins Corp	MD	38,369,882	28,313,128	2,000,400	0	10,056,754

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
13307	Lexon Ins Co	TX	69,490,278	32,180,586	4,213,226	0	37,309,693
42404	Liberty Ins Corp	IL	1,850,482,043	1,520,802,632	3,500,000	0	329,679,411
19917	Liberty Ins Underwriters Inc	NY	117,980,703	41,888,695	3,500,000	0	76,092,008
23035	Liberty Mut Fire Ins Co	WI	3,420,760,390	2,507,229,875	10,000,000	0	913,530,515
23043	Liberty Mut Ins Co	MA	29,920,012,089	19,967,883,060	10,000,000	0	9,952,129,029
14486	Liberty Mut Mid Atlantic Ins Co	PA	14,245,708	839,181	0	0	13,406,527
33855	Lincoln General Ins Co	PA	466,101,357	332,900,727	4,200,000	0	133,200,630
14400	Lititz Mut Ins Co	PA	251,029,930	96,736,877	0	0	154,293,053
36447	LM General Ins Co	DE	15,508,853	10,107,503	3,500,000	0	5,401,350
33600	LM Ins Corp	IA	67,188,909	48,207,641	3,600,000	0	18,981,268
36439	LM Personal Ins Co	DE	10,692,208	4,897,776	3,500,000	0	5,794,432
32352	LM Property and Casualty Ins. Co.	IN	355,438,618	197,963,976	4,400,000	0	157,474,642
14435	Lumber Mut Ins Co	MA	45,827,270	41,219,502	0	0	4,607,775
22977	Lumbermens Mut Cas Co	IL	2,136,458,926	1,962,866,314	0	0	173,592,612
23108	Lumbermens Underwriting Alliance	MO	362,917,259	262,336,999	0	0	100,580,260
35769	Lyndon Property Ins Co	MO	434,618,512	309,492,598	4,000,000	0	125,125,914
10051	Lyndon Southern Ins Co	LA	11,092,921	4,530,094	3,000,000	0	6,562,827
42617	MAG Mut Ins Co	GA	1,082,913,736	831,771,112	0	0	251,142,624
36897	Manufacturers Alliance Ins Co	PA	191,523,095	132,688,031	5,970,000	0	58,835,064
28932	Markel American Ins Co	VA	403,368,773	294,657,697	5,000,100	0	108,711,076
38970	Markel Ins Co	IL	614,720,963	484,535,540	4,200,000	0	130,185,423
19356	Maryland Cas Co	MD	514,130,378	109,272,613	4,717,500	0	404,857,765
22306	Massachusetts Bay Ins Co	NH	21,909,304	7,071	5,000,000	0	21,902,233
12041	MBIA Ins Corp	NY	10,952,319,309	6,871,687,447	15,000,000	0	4,080,631,862
23825	MBIA Ins Corp Of IL	IL	181,949,050	1,658,308	5,000,000	0	180,290,742
33391	Medical Assur Co Inc	AL	1,720,534,720	1,291,399,227	8,846,429	0	429,135,493
11843	Medical Protective Co	IN	1,703,798,855	1,057,913,866	4,800,000	0	645,884,989
22241	Medmarc Cas Ins Co	VT	112,696,469	70,862,487	3,000,000	0	41,833,982
33650	Mendota Ins Co	MN	105,229,030	59,492,735	3,000,000	0	45,736,295
31968	Merastar Ins Co	IN	83,733,234	59,513,062	3,000,000	0	24,220,172
14494	Merchants Bonding Co (Mutual)	IA	67,067,914	20,787,337	0	0	46,280,577
40169	Metropolitan Cas Ins Co	RI	46,364,205	1,088,036	3,000,000	0	45,276,170
25321	Metropolitan Drt Prop & Cas Ins Co	RI	24,141,446	469,918	3,000,000	0	23,671,529
39950	Metropolitan General Ins Co	RI	29,659,767	821,261	3,000,000	0	28,838,506
34339	Metropolitan Grp Prop & Cas Ins Co	RI	381,523,803	121,951,187	3,000,000	0	259,572,608
26298	Metropolitan Property & Cas Ins Co	RI	5,305,099,235	3,454,517,473	3,000,000	315,000,000	1,850,581,761
40150	MGA Ins Co Inc	TX	120,365,499	99,297,465	6,000,000	0	21,068,034
22594	MGIC Assur Corp General Account	WI	9,118,032	19,291	3,500,000	0	9,098,741

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
18740	MGIC Ind Corp	WI	22,752,780	472,604	3,588,000	0	22,280,176
38660	MIC General Ins Corp	MI	54,813,102	40,958,169	5,000,000	0	13,854,932
38601	MIC Prop & Cas Ins Corp	MI	166,717,693	116,725,942	5,000,000	0	49,991,752
40932	Mico Ins Co	OH	28,766,120	9,423,375	2,252,000	0	19,342,745
23507	Mid American Fire & Cas Co	OH	10,469,707	3,427,170	2,500,000	0	7,042,537
14532	Middlesex Mut Assur Co	CT	267,574,871	201,266,451	0	0	66,308,420
20451	Midstates Rein Corp	IL	153,160,496	87,834,110	800,000	200,000	65,326,387
23612	Midwest Employers Cas Co	DE	298,751,782	177,854,816	3,531,000	0	120,896,965
11999	Midwest Ins Group Inc RRG	AZ	9,266,918	7,684,889	1,000	0	1,582,029
23515	Midwestern Ind Co	OH	21,925,207	6,936,416	3,500,000	0	14,988,791
41653	Milbank Ins Co	SD	441,018,675	275,669,973	2,500,000	0	165,348,702
14575	Millers Capital Ins Co	PA	110,829,434	68,818,349	5,000,000	0	42,011,085
42234	Minnesota Lawyers Mut Ins Co	MN	96,544,970	43,338,495	0	0	53,206,473
20362	Mitsui Sumitomo Ins Co of Amer	NY	670,201,634	480,152,059	5,000,000	0	190,049,576
22551	Mitsui Sumitomo Ins USA Inc	NY	100,552,976	53,097,775	5,000,000	0	47,455,201
14613	Montgomery Mut Ins Co	MD	56,701,853	16,873,404	0	0	39,828,449
29858	Mortgage Guaranty Ins Corp	WI	7,364,303,289	5,814,624,431	5,000,000	0	1,549,678,858
14621	Motorists Mut Ins Co	OH	1,183,005,353	683,090,946	0	0	499,914,407
22012	Motors Ins Corp	MI	7,770,566,346	4,958,412,121	5,000,000	0	2,812,154,226
10227	Munich Reins Amer Inc	DE	17,207,194,585	13,433,287,204	8,235,771	0	3,773,907,382
11878	MutualAid Exchange	KS	30,841,999	11,447,688	0	0	19,394,311
30945	National Alliance Ins Co	MO	20,959,198	2,426	3,000,000	0	20,956,772
23663	National American Ins Co	OK	142,375,926	90,713,041	5,000,000	0	51,662,885
11991	National Cas Co	WI	156,736,229	56,441,011	5,000,000	0	100,295,218
10243	National Continental Ins Co	NY	125,830,786	84,445,434	6,429,106	0	41,385,352
16217	National Farmers Union Prop & Cas	CO	272,939,419	156,760,125	4,200,000	0	116,179,294
20478	National Fire Ins Co Of Hartford	IL	210,224,252	33,165,744	5,000,000	0	177,058,508
42447	National General Assur Co	MO	43,992,913	24,460,993	2,500,000	0	19,531,920
23728	National General Ins Co	MO	99,603,805	60,757,520	2,000,000	2,500,000	38,846,284
20087	National Ind Co	NE	67,168,015,588	31,605,446,680	5,500,000	0	35,562,568,908
27944	National Ins Assn	IN	10,876,044	522,386	0	0	10,353,658
32620	National Interstate Ins Co	OH	631,479,415	483,213,605	3,000,000	0	148,265,810
20052	National Liab & Fire Ins Co	CT	1,155,384,109	658,684,849	5,000,000	0	496,699,260
12529	National Medical Professional RRG In	SC	2,299,884	15,982	500,000	0	2,283,903
34835	National Reins Corp	DE	849,770,747	179,029,496	5,000,000	0	670,741,251
12114	National Security Fire & Cas Co	AL	64,017,730	31,434,299	1,500,000	0	32,583,431
22608	National Specialty Ins Co	TX	26,650,676	15,927,269	3,500,000	0	10,723,407
21881	National Surety Corp	IL	553,480,285	363,788,571	3,500,077	0	189,691,714

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
32298	National Union Fire Ins Co Of LA	LA	9,246,735	2,928,676	1,500,000	0	6,318,059
19445	National Union Fire Ins Co Of Pitts	PA	31,667,494,265	21,247,282,764	4,478,750	0	10,420,211,501
12579	Nationweld RRG Inc	DC	1,387,142	378,613	1,043,474	0	1,008,529
26093	Nationwide Affinity Co of Amer	OH	47,237,820	33,376,481	5,000,000	0	13,861,339
28223	Nationwide Agribusiness Ins Co	IA	93,871,638	41,713,997	2,849,976	400,000	52,157,641
10723	Nationwide Assur Co	WI	86,035,353	14,854,315	3,500,000	0	71,181,038
25453	Nationwide Ins Co Of Amer	WI	114,976,241	33,423,000	3,375,000	0	81,553,241
23779	Nationwide Mut Fire Ins Co	OH	4,219,131,799	2,306,661,456	0	0	1,912,470,343
23787	Nationwide Mut Ins Co	OH	28,374,752,730	17,568,790,436	0	0	10,805,962,295
37877	Nationwide Prop & Cas Ins Co	OH	94,600,776	67,083,697	3,000,000	0	27,517,079
42307	Navigators Ins Co	NY	1,361,848,572	837,660,585	5,000,000	0	524,187,987
15865	NCMIC Ins Co	IA	486,729,957	338,488,718	2,000,000	0	148,241,239
41149	NCRIC Inc	DC	261,196,420	201,738,601	1,000,000	0	59,457,819
21830	New England Ins Co	CT	293,231,895	19,922,216	7,200,000	0	273,309,678
23833	New Hampshire Ind Co Inc	PA	300,538,800	194,645,998	3,000,000	0	105,892,802
23841	New Hampshire Ins Co	PA	4,001,180,436	2,971,893,484	5,325,065	0	1,029,286,952
12130	New South Ins Co	NC	63,874,345	32,886,655	3,000,000	0	30,987,690
16608	New York Marine & Gnrl Ins Co	NY	590,818,619	409,695,095	8,827,889	0	181,123,524
14788	NGM Ins Co	FL	1,008,556,621	448,246,610	5,250,000	0	560,310,011
27073	Nipponkoa Ins Co Ltd U.S. Branch	NY	220,186,151	162,343,813	0	0	57,842,339
29700	North American Elite Ins Co	NH	38,669,167	4,824,693	3,500,000	0	33,844,474
29874	North American Specialty Ins Co	NH	447,501,879	234,808,995	4,800,000	0	212,692,884
27740	North Pointe Ins Co	MI	113,654,679	63,813,276	3,500,000	0	49,841,403
21105	North River Ins Co	NJ	956,398,628	546,456,402	4,200,000	0	409,942,226
22047	North Star Rein Corp	DE	21,574,735	3,338,753	4,000,000	500,000	18,235,982
36455	Northbrook Ind Co	IL	37,974,299	3,267,323	4,200,000	0	34,706,976
38369	Northern Assur Co Of Amer	MA	355,882,652	163,931,912	4,500,000	0	191,950,740
19372	Northern Ins Co Of NY	NY	52,853,804	21,977,654	9,762,500	0	30,876,150
24031	Northland Cas Co	MN	104,248,043	72,524,085	3,000,000	0	31,723,958
24015	Northland Ins Co	MN	1,227,413,998	660,084,674	3,500,000	0	567,329,324
23914	Northwestern Natl Ins Co Milwaukee	WI	79,712,678	130,490,628	4,010,000	5,000,000	-50,777,951
42552	Nova Cas Co	NY	127,007,736	73,648,884	4,200,000	0	53,358,852
23248	Occidental Fire & Cas Co Of NC	NC	357,432,913	211,799,494	2,600,000	5,000,000	145,633,419
12189	Oceanus Ins Co A RRG	SC	15,320,303	10,172,490	2,737,768	0	5,147,812
23680	Odyssey America Reins Co	CT	6,392,402,375	3,890,820,489	6,982,500	0	2,501,581,886
35602	Ohic Ins Co	OH	286,936,900	187,657,629	3,591,990	0	99,279,271
24074	Ohio Cas Ins Co	OH	4,349,775,979	3,267,058,181	4,500,000	0	1,082,717,796
24104	Ohio Farmers Ins Co	OH	1,482,973,663	315,271,236	0	0	1,167,702,427

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
26565	Ohio Ind Co	OH	100,617,027	60,158,295	2,500,497	0	40,458,732
24082	Ohio Security Ins Co	OH	13,908,967	0	3,500,430	0	13,908,967
17558	Old Guard Ins Co	OH	286,873,287	186,747,165	2,500,000	0	100,126,122
24139	Old Republic General Ins Corp	IL	853,771,882	583,808,332	4,200,000	0	269,963,550
24147	Old Republic Ins Co	PA	2,266,579,625	1,422,441,018	3,800,004	0	844,138,607
35424	Old Republic Security Assur Co	AZ	112,687,796	93,385,334	2,600,000	0	19,302,462
40444	Old Republic Surety Co	WI	96,686,493	53,892,627	2,900,000	0	42,793,866
37060	Old United Cas Co	KS	353,425,161	236,591,003	3,000,000	0	116,834,158
34940	Omni Ind Co	IL	49,651,420	23,805,414	3,000,000	0	25,846,006
39098	Omni Ins Co	IL	191,225,267	134,454,308	3,000,000	0	56,770,959
20621	OneBeacon America Ins Co	MA	1,056,962,287	536,071,704	6,000,000	0	520,890,583
21970	OneBeacon Ins Co	PA	3,758,323,295	2,064,200,561	4,200,000	0	1,694,122,734
30175	Oriska Ins Co	NY	20,526,103	17,391,077	1,500,000	0	3,135,026
22748	Pacific Employers Ins Co	PA	2,247,176,691	1,674,198,333	6,000,000	0	572,978,358
20346	Pacific Ind Co	WI	5,465,092,945	3,857,031,380	5,535,000	0	1,608,061,565
37850	Pacific Specialty Ins Co	CA	244,141,408	118,000,358	3,500,000	0	126,141,050
10006	Partnerre Ins Co Of NY	NY	111,899,765	14,772,378	6,000,000	0	97,127,387
22250	Pathfinder Ins Co	CO	10,817,458	3,378,647	2,500,000	0	7,438,811
25755	Peachtree Cas Ins Co	FL	12,372,927	5,859,831	2,200,000	0	6,513,096
18139	Peak Prop & Cas Ins Corp	WI	34,944,967	23,092,574	3,000,000	0	11,852,394
18333	Peerless Ind Ins Co	IL	246,151,279	78,031,214	3,500,000	0	168,120,065
24198	Peerless Ins Co	NH	5,707,896,863	4,488,676,760	8,848,635	0	1,219,220,103
14958	Peninsula Ins Co	MD	65,459,387	32,151,686	2,500,000	0	33,307,701
14982	Penn Millers Ins Co	PA	170,299,489	119,774,731	5,000,000	0	50,524,757
21962	Pennsylvania General Ins Co	PA	550,337,899	326,643,153	4,200,000	0	223,694,746
14974	Pennsylvania Lumbermens Mut Ins	PA	295,879,314	188,294,672	0	0	107,584,642
12262	Pennsylvania Manufacturers Asn Ins C	PA	630,776,801	434,056,931	6,116,300	0	196,719,870
41424	Pennsylvania Manufacturers Ind Co	PA	197,518,376	131,827,998	4,600,000	0	65,690,378
14990	Pennsylvania Ntl Mut Cas Ins Co	PA	993,209,891	594,269,688	0	0	398,940,203
37648	Permanent General Assur Corp	TN	198,768,991	120,075,519	5,000,000	0	78,693,472
13714	Pharmacists Mut Ins Co	IA	183,415,907	118,990,685	0	0	64,425,222
18058	Philadelphia Ind Ins Co	PA	2,674,048,760	1,783,838,194	3,600,000	0	890,210,566
12319	Philadelphia Rein Corp	PA	178,170,909	74,761,089	3,000,000	0	103,409,820
17337	Philanthropic Mut Fire Ins Co	PA	3,236,357	418,791	0	0	2,817,566
34037	Phoenix Ind Ins Co	AZ	109,220,378	71,072,988	3,000,000	0	38,147,390
25623	Phoenix Ins Co	CT	3,510,131,710	2,359,634,916	10,000,000	0	1,150,496,794
26794	Plans Liability Ins Co	OH	88,703,901	38,972,112	2,942,436	0	49,731,789
10357	Platinum Underwriters Reins Co.	MD	1,519,674,695	988,853,066	5,000,000	0	530,821,629

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006  
Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
18619	Platte River Ins Co.	NE	117,333,177	81,052,133	4,800,000	0	36,281,044
39675	PMA Capital Ins Co	PA	430,647,217	309,081,152	5,000,000	0	121,566,065
27251	PMI Mortgage Ins Co	AZ	3,487,286,008	2,968,951,702	2,000,000	0	518,334,306
14460	Podiatry Ins Co Of Amer A Mut Co	IL	231,845,803	159,228,922	0	0	72,616,881
37257	Praetorian Ins Co	IL	1,739,204,022	1,340,488,814	5,000,000	0	398,715,209
36234	Preferred Professional Ins Co	NE	274,720,874	188,776,262	5,714,948	0	85,944,611
42226	Princeton Ins Co	NJ	1,007,679,300	785,417,406	4,200,000	0	222,261,894
37095	Private Residential Mortgage Ins Co	NC	16,304,910	6,591,076	2,500,000	0	9,713,834
21903	Procentury Ins Co	TX	40,821,101	25,208,162	3,601,000	0	15,612,939
11127	Professional Solutions Ins Co	IA	13,899,132	5,535,591	3,000,000	0	8,363,541
29017	Professionals Advocate Ins Co	MD	95,031,228	59,938,568	4,379,000	0	35,092,660
11851	Progressive Advanced Ins Co	OH	136,173,708	91,588,499	3,000,000	0	44,585,209
24260	Progressive Cas Ins Co	OH	5,588,119,908	3,995,419,282	3,000,000	0	1,592,700,626
44288	Progressive Choice Ins Co	OH	141,362,648	97,304,980	2,650,000	0	44,057,668
42994	Progressive Classic Ins Co	WI	402,730,524	316,172,966	3,008,000	0	86,557,558
16322	Progressive Direct Ins Co	OH	2,708,050,979	1,807,891,183	3,000,480	0	900,159,796
24279	Progressive Max Ins Co	OH	222,484,362	156,064,806	3,604,824	0	66,419,556
38628	Progressive Northern Ins Co	WI	1,269,437,962	911,857,994	3,008,000	0	357,579,968
42919	Progressive Northwestern Ins Co	OH	1,206,911,185	847,643,103	3,000,025	0	359,268,082
44695	Progressive Paloverde Ins Co	IN	40,808,673	31,736,986	1,500,000	0	9,071,687
37834	Progressive Preferred Ins Co	OH	617,790,363	446,269,656	3,003,300	0	171,520,707
32786	Progressive Specialty Ins Co	OH	1,120,562,502	501,030,447	3,500,000	0	619,532,055
38954	Pronational Ins Co	MI	1,117,186,170	885,471,877	3,188,145	0	231,714,293
34690	Property & Cas Ins Co Of Hartford	IN	200,095,124	107,565,034	4,200,000	0	92,530,090
12416	Protective Ins Co	IN	595,991,207	253,300,239	7,650,000	0	342,690,968
24295	Providence Washington Ins Co	RI	191,536,831	159,959,013	5,021,200	0	31,577,818
15059	Public Service Mut Ins Co	NY	680,073,415	429,261,479	0	0	250,811,936
29807	PXRE Reins Co	CT	295,917,606	157,943,251	5,000,000	0	137,974,355
39217	QBE Ins Corp	PA	478,982,515	341,588,368	4,387,500	500,000	137,394,147
10219	QBE Reins Corp	PA	1,171,664,694	626,081,501	30,000,000	0	545,583,193
10829	Quadrant Ind Co	CT	21,567,212	507,485	5,000,000	0	21,059,727
23752	Quanta Ind Co	CO	263,139,353	174,667,219	4,200,000	0	88,472,132
22705	R&Q Reins Co	PA	348,776,358	320,455,430	8,500,000	0	28,320,928
36250	Radian Asset Assur Inc	NY	2,258,169,748	1,256,914,024	15,000,000	0	1,001,255,724
33790	Radian Guaranty Inc	PA	3,952,496,966	3,456,051,842	2,000,000	0	496,445,124
38512	Rampart Ins Co	NY	92,897,705	63,559,884	5,000,000	0	29,337,821
37303	Redland Ins Co	NJ	149,539,054	111,475,954	3,500,000	0	38,063,100
24449	Regent Ins Co	WI	277,903,345	193,510,891	3,000,000	0	84,392,454

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
37052	Regis Ins Co	PA	19,472,033	11,461,017	2,000,000	0	8,011,016
22179	Republic Ind Co Of Amer	CA	893,445,866	572,615,946	3,500,000	0	320,829,920
43753	Republic Ind Co of CA	CA	38,431,160	17,848,913	3,525,000	0	20,582,247
38318	Republic Ins Co	TX	81,923,996	65,439,295	5,000,000	0	16,484,701
28452	Republic Mortgage Ins Co	NC	1,588,450,346	1,472,751,450	2,000,000	0	115,698,896
32174	Republic Mortgage Ins Co Of FL	FL	41,353,691	29,073,168	2,533,346	0	12,280,523
31275	Republic Mortgage Ins Of NC	NC	525,255,752	421,989,379	2,500,000	0	103,266,373
20192	Republic Mut Ins Co	OH	15,604,449	9,672,542	0	0	5,931,906
31089	Republic Western Ins Co	AZ	259,080,514	157,844,081	3,300,000	0	101,236,433
10287	Residential Guaranty Co	AZ	513,563,890	422,152,228	2,500,000	0	91,411,662
43044	Response Ins Co	DE	99,532,646	28,072,142	5,000,000	0	71,460,504
26050	Response Worldwide Ins Co	CT	66,507,708	43,049,943	15,000,000	0	23,457,765
12209	Restoration RRG Inc	AZ	11,714,943	6,521,981	259,000	0	5,192,962
36684	Riverport Ins Co	MN	71,078,997	39,925,506	3,000,000	0	31,153,492
28860	RLI Ind Co	IL	41,723,923	6,326,622	4,200,000	0	35,397,301
13056	RLI Ins Co	IL	1,366,310,095	619,404,680	10,000,375	0	746,905,415
35505	Rockwood Cas Ins Co	PA	257,165,903	167,111,411	3,845,000	0	90,054,491
24678	Royal Ind Co	DE	3,246,553,338	2,670,951,560	5,000,000	0	575,601,778
22314	RSUI Ind Co	NH	2,257,889,695	1,337,250,735	4,800,000	0	920,638,960
39039	Rural Community Ins Co	MN	2,658,693,154	2,384,867,437	3,000,000	0	273,825,717
23132	RVI Natl Ins Co	CT	15,412,344	531,784	2,772,000	0	14,880,560
24740	Safeco Ins Co Of Amer	WA	4,522,038,349	3,366,636,926	5,000,000	0	1,155,401,423
11215	Safeco Ins Co Of IN	IN	18,751,168	6,616,676	3,300,000	0	12,134,492
24759	Safeco Natl Ins Co	MO	252,767,361	159,979,141	2,500,000	0	92,788,220
11123	Safety First Ins Co	IL	15,353,397	3,442,068	3,000,000	0	11,911,329
15105	Safety Natl Cas Corp	MO	1,522,910,476	1,106,884,224	5,000,000	25,000,000	416,026,252
12521	Safeway Ins Co	IL	370,949,235	113,959,898	1,500,000	0	256,989,337
40460	Sagamore Ins Co	IN	166,683,330	66,214,945	7,500,000	0	100,468,385
30058	Scor Reins Co	NY	1,329,137,817	864,521,398	5,000,000	0	464,616,419
15580	Scottsdale Ind Co	OH	24,050,965	7,231,660	3,000,000	0	16,819,305
22535	Seaboard Surety Co	NY	140,626,596	11,731,406	5,000,000	0	128,895,190
10054	Securian Cas Co	MN	50,114,806	3,618,457	3,000,000	0	46,496,349
24902	Security Ins Co Of Hartford	DE	1,172,728,866	980,928,999	8,263,260	0	191,799,867
22233	Select Ins Co	TX	62,417,383	1,251,732	2,500,000	0	61,165,651
12572	Selective Ins Co Of Amer	NJ	2,133,191,319	1,598,871,230	4,400,000	0	534,320,089
19259	Selective Ins Co Of SC	SC	383,856,957	292,926,097	5,000,000	0	90,930,860
39926	Selective Ins Co Of The Southeast	NC	307,503,679	233,139,440	3,650,000	0	74,364,239
10936	Seneca Ins Co Inc	NY	307,231,311	191,193,904	4,800,000	0	116,037,407

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
11000	Sentinel Ins Co Ltd	CT	379,208,466	64,539,412	4,200,000	0	314,669,054
28460	Sentry Cas Co	WI	51,428,930	75,991	4,700,000	0	51,352,937
24988	Sentry Ins A Mut Co	WI	5,280,674,980	2,486,897,811	0	0	2,793,777,148
21180	Sentry Select Ins Co	WI	631,343,106	436,696,824	5,000,000	0	194,646,282
22985	Sequoia Ins Co	CA	177,755,736	111,844,898	3,000,000	0	65,910,838
36560	Service Ins Co	FL	23,152,361	13,133,119	3,000,000	0	10,019,241
11126	Sompo Japan Ins Co of Amer	NY	534,129,051	328,017,180	12,057,800	0	206,111,871
19216	Southern Ins Co	TX	8,519,478	624,416	2,050,000	0	7,895,062
22861	Southern Pilot Ins Co	WI	40,910,157	1,902	2,000,000	60,000	40,908,255
15709	Southern States Ins Exch	VA	34,403,439	19,862,439	0	0	14,541,000
10754	Spirit Mountain Ins Co RRG Inc	DC	3,598,165	2,519,524	500,000	0	1,078,641
24767	St Paul Fire & Marine Ins Co	MN	20,171,993,801	13,152,114,948	20,000,000	0	7,019,878,853
24775	St Paul Guardian Ins Co	MN	14,779,131	127,684	4,200,000	0	14,651,448
41750	St Paul Medical Liability Ins Co	MN	190,380,929	136,684,450	3,500,000	0	53,696,479
24791	St Paul Mercury Ins Co	MN	25,568,452	-443,706	4,230,000	0	26,012,157
19224	St Paul Protective Ins Co	IL	504,764,671	273,347,553	4,200,000	0	231,417,117
19070	Standard Fire Ins Co	CT	3,599,560,790	2,323,342,559	5,000,000	0	1,276,218,231
42986	Standard Guaranty Ins Co	DE	141,972,910	102,312,063	3,547,500	0	39,660,847
18023	Star Ins Co	MI	468,216,067	303,108,714	5,040,000	0	165,107,354
40045	Starnet Ins Co	DE	157,047,893	54,432,373	6,000,000	0	102,615,520
19530	State Auto Natl Ins Co	OH	105,351,376	37,725,172	2,400,000	0	67,626,204
25127	State Auto Prop & Cas Ins Co	IA	1,555,269,249	976,365,633	3,173,260	0	578,903,616
25135	State Automobile Mut Ins Co	OH	1,941,501,162	612,578,187	0	0	1,328,922,975
25143	State Farm Fire And Cas Co	IL	24,413,590,236	15,465,481,326	10,000,000	0	8,948,108,911
25151	State Farm General Ins Co	IL	4,192,497,656	2,341,786,332	10,000,000	0	1,850,711,324
25178	State Farm Mut Auto Ins Co	IL	98,348,108,897	40,313,841,036	0	0	58,034,267,860
12831	State Natl Ins Co Inc	TX	176,295,019	83,711,261	3,500,000	0	92,583,758
23647	Stockbridge Ins Co	MN	79,860,248	40,400,514	5,000,000	0	39,459,735
10952	Stonebridge Casualty Ins Co	OH	292,597,667	189,283,426	8,724,386	0	103,314,241
10340	Stonington Ins Co	TX	355,546,154	261,758,971	3,500,000	0	93,787,183
40436	Stratford Ins Co	NH	173,871,607	122,129,329	3,000,000	0	51,742,278
40134	SUA Ins Co	IL	245,754,129	168,446,381	4,200,000	0	77,307,748
10909	Sun Surety Ins Co	SD	10,301,120	5,118,006	2,500,000	0	5,183,114
24047	Surety Bonding Co Of Amer	SD	8,686,189	1,786,782	1,500,000	0	6,899,407
25364	Swiss Rein America Corp	NY	11,369,549,606	8,354,790,210	6,002,850	0	3,014,759,396
12866	T.H.E. Ins Co	LA	167,968,883	117,921,598	4,501,020	0	50,047,285
22683	Teachers Ins Co	IL	302,137,693	192,402,141	3,000,000	0	109,735,552
29513	The Bar Plan Mut Ins Co	MO	59,297,676	39,697,365	0	0	19,600,311



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
23280	The Cincinnati Indemnity Co	OH	74,495,278	12,569,976	3,600,000	0	61,925,302
25496	TIG Ind Co	CA	26,868,015	2,057,316	3,290,000	0	24,810,699
25534	TIG Ins Co	CA	2,191,152,602	1,507,776,422	4,329,920	0	683,376,180
13242	Titan Ind Co	TX	148,045,471	55,018,158	4,319,951	0	93,027,313
32301	TNUS Ins Co	NY	112,908,268	70,478,794	5,000,000	0	42,429,474
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,585,465,065	1,125,826,328	0	0	459,638,737
44300	Tower Ins Co Of NY	NY	638,621,602	437,971,379	3,705,000	0	200,650,223
43702	Tower National Ins Co	MA	21,311,238	11,597,145	3,995,000	0	9,714,093
37621	Toyota Motor Ins Co	IA	166,791,693	116,878,911	3,000,000	0	49,912,782
41238	Trans Pacific Ins Co	NY	58,357,951	13,976,626	5,000,000	0	44,381,325
19453	Transatlantic Rein Co	NY	10,161,483,247	7,102,000,289	6,041,655	0	3,059,482,958
20486	Transcontinental Ins Co	NY	99,217,823	202,856	4,200,000	0	99,014,967
28886	Transguard Ins Co Of Amer Inc	IL	220,822,444	146,311,886	5,000,000	0	74,510,558
33014	Transport Ins Co	OH	47,490,107	29,842,761	3,525,000	0	17,647,346
20494	Transportation Ins Co	IL	88,273,001	317,928	4,200,000	0	87,955,073
28188	Travco Ins Co	CT	191,082,262	127,363,853	6,000,000	0	63,718,409
19038	Travelers Cas & Surety Co	CT	14,358,336,770	9,900,242,744	25,000,000	0	4,458,094,025
31194	Travelers Cas & Surety Co Of Amer	CT	3,291,414,536	2,163,513,785	6,000,000	0	1,127,900,751
36170	Travelers Cas Co Of CT	CT	305,129,610	223,043,291	6,000,000	0	82,086,319
19046	Travelers Cas Ins Co Of Amer	CT	1,750,762,269	1,302,925,597	6,000,000	0	447,836,672
40282	Travelers Commercial Cas Co	CT	309,549,983	228,668,731	4,500,000	0	80,881,252
36137	Travelers Commercial Ins Co	CT	303,657,361	223,215,265	6,000,000	0	80,442,096
27998	Travelers Home & Marine Ins Co	CT	190,558,007	127,243,759	5,000,000	0	63,314,248
25658	Travelers Ind Co	CT	19,419,086,591	12,017,570,231	10,000,000	0	7,401,516,361
25666	Travelers Ind Co Of Amer	CT	494,404,429	362,926,487	5,250,000	0	131,477,942
25682	Travelers Ind Co Of CT	CT	949,212,297	644,759,036	5,000,000	0	304,453,261
36161	Travelers Prop Cas Ins Co	CT	201,153,646	140,551,080	3,000,000	0	60,602,566
25674	Travelers Property Cas Co Of Amer	CT	256,735,805	167,052,878	5,040,000	0	89,682,927
34894	Trenwick Amer Reins Corp	CT	221,839,597	181,339,994	25,000,000	0	40,499,603
24350	Triad Guaranty Ins Corp	IL	794,359,344	625,920,456	3,500,000	0	168,438,888
41211	Triton Ins Co	TX	715,673,522	268,925,095	3,400,000	0	446,748,427
41106	Triumphe Cas Co	PA	15,024,728	1,353,972	3,000,000	0	13,670,756
21709	Truck Ins Exch	CA	1,641,531,367	1,170,372,731	0	0	471,158,636
27120	Trumbull Ins Co	CT	427,851,128	107,511,119	4,000,000	0	320,340,009
33421	Trygg-Hansa Ins Co Ltd Us Branch	NY	5,856,626	410,417	0	0	5,446,209
29459	Twin City Fire Ins Co	IN	615,891,197	322,198,624	4,200,000	0	293,692,573
37893	Ullico Cas Co	DE	142,250,940	75,354,481	5,000,000	0	66,896,459
41050	Underwriter For The Professions Ins	CO	236,198,579	146,077,847	7,500,000	0	90,120,732

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
25747	Unigard Ins Co	WA	691,060,050	465,795,015	3,000,000	0	225,265,035
11142	United Cas Ins Co Of Amer	IL	19,712,766	6,113,197	1,800,000	0	13,599,570
13021	United Fire & Cas Co	IA	1,213,874,484	637,891,920	92,163,246	0	575,982,564
11770	United Fncl Cas Co	OH	1,609,180,752	1,182,809,329	3,008,000	0	426,371,423
15873	United Gty Residential Ins Co	NC	1,903,313,089	1,770,278,211	5,997,300	0	133,034,878
16667	United Gty Residential Ins Co Of NC	NC	371,198,568	305,352,317	2,000,000	0	65,846,251
26999	United Guaranty Mtg Indem Co	NC	163,962,029	151,345,570	2,000,000	0	12,616,459
11445	United Natl Cas Ins Co	IN	36,717,209	12,639,299	5,000,000	0	24,077,910
41335	United Natl Specialty Ins Co	WI	84,018,882	27,325,171	4,200,000	0	56,693,712
21113	United States Fire Ins Co	DE	3,328,674,930	2,354,769,514	4,586,262	0	973,905,416
25895	United States Liability Ins Co	PA	832,170,067	352,817,209	3,100,000	0	479,352,856
10656	United States Surety Co	MD	49,279,201	19,272,972	2,100,000	0	30,006,229
16063	Unitrin Auto & Home Ins Co	NY	156,000,117	130,311,637	5,000,000	0	25,688,480
25909	Unitrin Preferred Ins Co	NY	50,324,192	35,887,848	5,000,000	0	14,436,345
42862	Universal Cas Co	IL	89,586,423	57,634,626	4,000,000	0	31,951,797
32867	Universal Fire and Cas Ins Co	IN	6,913,254	1,348,233	2,000,000	250,000	5,565,021
32972	Universal Ins Co	NC	21,342,138	11,794,397	1,800,000	0	9,547,741
13200	Universal Surety Of Amer	TX	23,403,361	11,720,554	4,200,000	0	11,682,807
41181	Universal Underwriters Ins Co	KS	681,557,264	149,961,391	14,960,700	0	531,595,873
40843	Universal Underwriters Of TX Ins	TX	109,329,717	94,323,821	4,500,000	0	15,005,896
25887	US Fidelity & Guaranty Co	MD	4,390,091,740	2,158,185,287	35,214,075	0	2,231,906,453
29599	US Specialty Ins Co	TX	786,650,462	588,128,952	4,000,000	0	198,521,510
25941	USAA	TX	16,868,906,203	5,175,998,479	0	0	11,692,907,724
25968	USAA Cas Ins Co	TX	5,724,190,749	3,228,532,559	4,500,000	0	2,495,658,189
18600	USAA General Ind Co	TX	343,470,773	180,357,813	4,500,000	0	163,112,960
25976	Utica Mut Ins Co	NY	2,141,896,215	1,449,906,500	0	0	691,989,715
26611	Valiant Ins Co	IA	21,890,636	5,434,489	5,000,000	0	16,456,147
20508	Valley Forge Ins Co	PA	55,922,000	14,211	4,200,000	0	55,907,789
21172	Vanliner Ins Co	MO	439,095,092	326,356,530	3,000,000	0	112,738,562
11063	Vehicular Service Ins Co RRG	OK	1,667,596	29,735	500,000	0	1,637,861
18759	Verex Assure Inc	WI	26,101,445	16,480,041	3,425,000	0	9,621,404
10815	Verlan Fire Ins Co MD	MD	27,812,854	10,856,847	2,604,800	395,200	16,956,007
42889	Victoria Fire & Cas Co	OH	142,478,504	97,455,310	2,500,000	0	45,023,194
20397	Vigilant Ins Co	NY	382,130,596	243,773,045	4,500,000	0	138,357,551
40827	Virginia Surety Co Inc	IL	1,162,968,174	907,240,552	5,000,000	0	255,727,624
35971	Voyager Property & Cas Ins Co	SC	79,323,816	51,272,934	5,195,640	0	28,050,882
26085	Warner Ins Co	CT	31,616,305	9,434,995	2,000,000	0	22,181,310
32778	Washington Intl Ins Co	AZ	117,503,062	68,041,123	4,200,000	0	49,461,939

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Non-Domestic Property and Casualty Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Common Capital Stock	Preferred Capital Stock	Capital and Surplus
26069	Wausau Business Ins Co	WI	165,353,821	118,073,760	10,900,000	0	47,280,061
26042	Wausau Underwriters Ins Co	WI	215,128,601	129,101,231	4,500,000	0	86,027,370
25011	Wesco Ins Co	DE	38,534,489	12,553,208	2,500,000	0	25,981,281
44393	West American Ins Co	IN	264,562,056	48,539,983	3,100,000	0	216,022,073
21121	Westchester Fire Ins Co	NY	2,297,673,069	1,639,895,506	4,503,671	0	657,777,563
30830	Western Diversified Cas Ins Co	NE	10,679,495	64,883	5,000,000	0	10,614,612
27502	Western General Ins Co	CA	80,495,745	51,533,423	3,105,000	4,640,000	28,962,322
13188	Western Surety Co	SD	959,642,190	610,627,018	4,000,000	0	349,015,172
37770	Western United Ins Co	CA	97,466,927	35,683,469	3,000,000	0	61,783,458
24112	Westfield Ins Co	OH	2,074,939,328	1,391,808,496	8,220,000	0	683,130,832
24120	Westfield Natl Ins Co	OH	435,945,516	271,431,498	2,500,000	0	164,514,018
34207	Westport Ins Corp	MO	1,002,226,296	718,445,743	5,000,000	0	283,780,553
25780	Williamsburg Natl Ins Co	CA	81,810,289	62,831,345	2,600,000	0	18,978,944
23272	Woodbrook Cas Ins Inc	AL	33,730,864	21,071,275	1,000,000	0	12,659,589
31232	Work First Cas Co	DE	14,378,333	4,214,197	2,600,000	0	10,164,136
40193	X L Ins Co Of NY	NY	148,849,557	93,300,635	6,000,000	0	55,548,922
20311	XL Capital Assurance Inc	NY	429,072,978	222,060,220	15,000,000	0	207,012,758
24554	XL Ins Amer Inc	DE	542,656,747	339,929,183	5,000,000	0	202,727,564
20583	XL Reins America Inc	NY	4,939,769,901	2,806,163,942	5,000,000	0	2,133,605,959
37885	XL Specialty Ins Co	DE	432,856,446	271,257,841	5,812,500	0	161,598,605
24325	York Ins Co	RI	25,367,298	22,253,424	3,100,000	0	3,113,874
26220	Yosemite Ins Co	IN	514,049,658	90,983,382	5,000,000	0	423,066,276
30325	Zale Ind Co	TX	13,939,132	4,203,601	3,000,000	0	9,735,531
16535	Zurich American Ins Co	NY	31,513,418,125	25,476,622,353	5,000,000	0	6,036,795,772
27855	Zurich American Ins Co Of IL	IL	69,909,303	10,767,611	5,000,000	0	59,141,691
<b>Totals Non-Domestic Property and Casualty Insurer(s)</b>			<b>1,180,022,155,358</b>	<b>727,897,670,408</b>	<b>3,504,020,673</b>	<b>399,496,689</b>	<b>452,124,484,913</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus for 2006**  
**Grand Totals of All Property and Casualty Insurers**

Totals for Domestic Property Insurers	18	1,289,578,462	862,743,390	3,001,000	0	426,835,071
Totals for Non-Domestic Property Insurers	747	1,180,022,155,358	727,897,670,408	0	399,496,689	452,124,484,913
<b>Grand Totals for All Property &amp; Casualty Insurers</b>	<b>765</b>	<b>1,181,311,733,820</b>	<b>728,760,413,798</b>	<b>3,507,021,673</b>	<b>399,496,689</b>	<b>452,551,319,984</b>

**SECTION 7**  
**FRATERNAL BENEFIT SOCIETIES**

**ADMITTED ASSETS**  
**LIABILITIES**  
**RESERVED OR SURPLUS FUNDS**

**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2006  
Non-Domestic Fraternal Insurers**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Surplus
56200	American Fraternal Union	MN	23,320,344	22,256,305	1,064,039
56634	Croatian Fraternal Union Of Amer	PA	299,049,999	282,577,068	16,472,931
57088	Degree Of Honor Protective Assn	MN	171,506,607	166,148,951	5,357,656
56332	First Cath Slovak Ladies Assn USA	OH	514,143,518	423,478,748	90,664,769
56340	First Cath Slovak Union Of US & CN	OH	197,310,824	185,755,230	11,555,594
56693	Greek Catholic Union Of The USA	PA	574,567,465	545,509,232	29,058,233
56553	Hungarian Reformed Federation Amer	DC	22,141,973	16,508,487	5,633,486
58068	Independent Order Of Foresters Us Br	NY	2,826,257,659	2,476,523,370	349,734,289
56707	ISDA fraternal Assoc	PA	39,551,448	35,057,531	4,493,917
58033	Knights Of Columbus	CT	12,986,336,963	11,303,519,233	1,682,817,730
56758	Loyal Christian Benefit Assn	PA	148,784,521	143,180,685	5,603,836
57541	Modern Woodmen Of Amer	IL	7,928,882,269	6,865,536,907	1,063,345,361
56782	National Slovak Society Of The Usa	PA	216,562,122	210,606,573	5,955,549
56383	Order United Commrl Trav Of Amer	OH	15,069,883	12,478,533	2,591,350
57622	Polish Natl Alliance Us Of Na	IL	422,140,512	388,039,696	34,100,819
57630	Polish Roman Catholic Union Of Amer	IL	152,388,140	138,136,416	14,251,724
57649	Polish Womens Alliance Of Amer	IL	53,100,274	50,513,017	2,587,257
57657	Royal Neighbors Of Amer	IL	647,990,165	436,842,360	211,147,805
56936	Serb Natl Federation	PA	28,477,195	27,631,666	845,529
57673	Slovene Natl Benefit Society	PA	152,798,425	143,420,586	9,377,839
56014	Thrivent Financial For Lutherans	WI	52,538,896,550	48,422,047,119	4,116,849,431
56006	Travelers Protective Assn Of Amer	MO	11,212,832	1,650,883	9,561,949
57711	Western Catholic Union	IL	176,629,036	173,534,033	3,095,003
57010	William Penn Assn	PA	192,030,743	165,701,191	26,329,552
56170	Womans Life Ins Society	MI	183,100,768	151,529,400	31,571,368
56499	Woodmen World Assur Life Assn	CO	57,612,251	50,547,000	7,065,251
57320	Woodmen World Life Ins Soc	NE	7,465,154,497	6,589,628,046	875,526,451
<b>Totals Non-Domestic Fraternal Insurer(s)</b>			<b>88,045,016,983</b>	<b>79,428,358,266</b>	<b>8,616,658,718</b>

**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2006**  
**Grand Totals For All Fraternal Insurers**

Totals for Domestic Fraternal Insurers	0	0	0	0
Totals for Non-Domestic Fraternal Insurers	27	88,045,016,983	79,428,358,266	8,616,658,718
<b>Grand Totals for All Fraternal Insurers</b>	<b>27</b>	<b>88,045,016,983</b>	<b>79,428,358,266</b>	<b>8,616,658,718</b>

**SECTION 8**  
**HEALTH COMPANIES**

**ADMITTED ASSETS**  
**LIABILITIES**  
**NET WORTH**  
**DIRECT PREMIUMS WRITTEN**



**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2006  
Domestic Health Insurers**

<b>NAIC CODE</b>	<b>Company Name</b>	<b>Bus. Type[1]</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Net Worth</b>	<b>Direct Premiums Written</b>
95408	Carelink Health Plans Inc	HMO	WV	44,890,575	22,236,475	22,654,100	132,862,699
12329	Delta Dental of W VA	HMDI	WV	3,324,428	1,066,125	2,258,303	1,286,071
54828	Mountain State BCBS Inc	HMDI	WV	247,604,222	125,593,488	122,010,734	654,480,663
95677	The Health Plan the Upper OH Valley	HMO	WV	182,886,921	63,970,903	118,916,019	191,336,109
60016	THP Ins Co	Life	WV	18,845,778	7,386,339	11,459,439	8,661,138
11810	Unicare Health Plan of WV Inc	HMO	WV	50,277,247	27,015,565	23,261,682	137,911,250
<b>Totals Domestic Health Insurer(s)</b>				<b>547,829,171</b>	<b>247,268,895</b>	<b>300,560,277</b>	<b>1,126,537,930</b>

**End Notes:**

[1] HMDI = Hospital, Medical and Dental Service or Indemnity Corporation, HMO = Health Maintenance Corporation, LHSO = Limit Health Services Organizations, Life = Life, Accident and Health, P&C = Property and Casualty

**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2006**  
**Non-Domestic Health Insurers**

NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth	Direct Premiums Written
12358	Avalon Ins Co	Life	PA	13,030,907	10,686,615	2,344,292	0
72052	Corporate Health Ins Co	Life	PA	84,281,876	56,412,867	27,869,009	0
81973	Coventry Health & Life Ins Co	Life	DE	397,429,195	281,041,419	116,387,777	172,360,202
48127	Dental Choice Inc	LHSO	KY	6,034,896	996,212	5,038,684	889,920
95846	Group Dental Service Of MD Inc	HMDI	MD	5,862,419	2,391,128	3,471,292	0
78611	HCSC Ins Services Co	Life	IL	122,795,458	45,383,729	77,411,729	0
70670	Health Care Svc Corp A Mut Leg Res	Life	IL	9,162,656,517	3,899,906,013	5,262,750,504	76,500
10131	Highmark Senior Resources Inc	Life	PA	43,151,957	27,550,155	15,601,802	13,639,677
63533	Imerica Life and Health Ins Co	Life	AR	4,007,768	388,380	3,619,388	0
97292	Magellan Life Ins Co	Life	DE	5,096,404	715,505	4,380,899	0
60321	Mamsi Life And Health Ins Co	Life	MD	174,185,822	77,089,028	97,096,794	35,339,609
63762	Medco Containment Life Ins Co	Life	PA	191,763,842	147,611,054	44,152,788	6,077,360
74217	Medical Savings Ins Co	Life	IN	51,756,942	45,955,382	5,801,560	2,533,021
85286	OneNation Ins Co	Life	IN	91,463,860	879,682	90,584,177	0
96940	Optimum Choice Inc	HMO	MD	268,388,410	142,263,857	126,124,553	17,820,287
93688	QCC Ins Co	Life	PA	1,541,112,905	905,775,223	635,337,682	7,419,189
94587	Renaissance Life & Health Ins Co	Life	IN	6,436,600	347,915	6,088,685	0
77399	Sterling Life Ins Co	Life	IL	204,136,706	101,984,680	102,152,026	863,859
85766	United Concordia Ins Co	Life	AZ	65,836,742	25,012,594	40,824,148	5,020,388
11018	Upmc Health Benefits Inc	P&C	PA	7,341,933	396,658	6,945,275	441
53953	Vision Benefits of America Inc	HMDI	PA	31,283,680	7,964,516	23,319,164	191,750
39616	Vision Service Plan Ins Co	P&C	CT	340,046,415	50,831,998	289,214,417	2,461,752
10155	Wellcare Prescription Ins Inc	Life	FL	377,258,561	276,217,838	101,040,723	7,833,825
61705	WellChoice Ins of NJ Inc	Life	NJ	18,610,922	2,040,005	16,570,917	0
<b>Totals Non-Domestic Health Insurer(s)</b>				<b>13,213,970,737</b>	<b>6,109,842,453</b>	<b>7,104,128,285</b>	<b>272,527,780</b>

**End Notes:**

[1] HMDI = Hospital, Medical and Dental Service or Indemnity Corporation, HMO = Health Maintenance Corporation, LHSO = Limit Health Services Organizations, Life = Life, Accident and Health, P&C = Property and Casualty

**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2006**  
**Grand Totals For All Health Insurers**

Totals for Domestic Health Insurers	6	547,829,171	247,268,895	300,560,277	1,126,537,930
Totals for Non-Domestic Health Insurers	24	13,213,970,737	6,109,842,453	7,104,128,285	272,527,780
Grand Totals for All Health Insurers	30	13,761,799,908	6,357,111,348	7,404,688,562	1,399,065,710

**End Notes:**

[1] HMDI = Hospital, Medical and Dental Service or Indemnity Corporation, HMO = Health Maintenance Corporation, LHSO = Limit Health Services Organizations, Life = Life, Accident and Health, P&C = Property and Casualty

**SECTION 9**  
**TITLE INSURANCE COMPANIES**

**ADMITTED ASSETS**

**LIABILITIES**

**CAPITAL**

**SURPLUS AS REGARDS TO POLICYHOLDERS**

**DIRECT PREMIUMS WRITTEN**

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums Written for 2006  
Non-Domestic 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>Direct Premiums Written</b>
51411	American Guaranty Title Ins Co	OK	12,893,157	2,680,904	2,000,000	10,212,253	0
51152	Atlantic Title Ins Co	SC	15,084,853	4,596,832	1,500,000	10,488,021	0
50636	Censtar Title Ins Co	TX	26,435,586	2,898,000	6,000,000	23,537,586	9,437
50229	Chicago Title Ins Co	MO	1,678,679,969	1,249,212,602	2,000,000	429,467,367	2,631,686
50026	Commerce Title Ins Co	CA	21,658,879	13,092,795	1,500,000	8,566,084	0
50083	Commonwealth Land Title Ins Co	NE	779,883,887	466,110,078	1,649,306	313,773,809	1,246,143
51586	Fidelity Natl Title Ins Co	CA	901,185,805	627,196,193	35,826,800	273,989,612	1,405,069
50814	First American Title Ins Co	CA	2,092,698,004	1,338,986,373	200,000,000	753,711,631	5,833,828
50369	Investors Title Ins Co	NC	109,083,311	54,432,256	2,000,000	54,651,055	1,996,498
50024	Lawyers Title Ins Corp	NE	695,922,438	477,921,207	5,311,685	218,001,231	2,963,061
51101	Nations Title Ins Of NY Inc	NY	22,678,361	10,895,382	1,268,162	11,782,979	0
50377	Northeast Investors Title Ins Co	SC	5,921,031	615,411	1,000,000	5,305,620	1,546
51330	Ohio Bar Title Ins Co	OH	26,074,257	17,881,596	1,000,000	8,192,661	0
50520	Old Republic Natl Title Ins Co	MN	498,358,717	379,164,834	1,526,434	119,193,883	2,119,460
50784	Security Title Guarantee Corp Bltmre	MD	15,450,112	10,961,667	1,507,693	4,488,445	463,639
50857	Security Union Title Ins Co	CA	107,157,480	40,354,212	30,250,000	66,803,268	720
50792	Southern Title Ins Corp	VA	21,172,735	12,511,970	1,001,123	8,660,765	116,664
50121	Stewart Title Guaranty Co	TX	1,039,874,920	531,366,222	8,500,000	508,508,698	5,241,752
50067	Ticor Title Ins Co	CA	258,183,631	205,285,113	30,000,000	52,898,518	99,289
51535	Ticor Title Ins Co of FL	FL	119,638,355	89,780,366	2,000,000	29,857,989	75,528
50012	Transnation Title Ins Co	NE	175,500,578	112,664,160	10,000,000	62,836,418	28,637
51624	United General Title Ins Co	CO	90,533,195	66,605,340	2,010,000	23,927,855	77,106
<b>Totals Non-Domestic Title Insurer(s)</b>			<b>8,714,069,261</b>	<b>5,715,213,513</b>	<b>347,851,203</b>	<b>2,998,855,748</b>	<b>24,310,063</b>

**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums Written for 2006  
Grand Totals For All Title Insurers**

Totals for Domestic Title Insurers	0	0	0	0	0	0
Totals for Non-Domestic Title Insurers	22	8,714,069,261	5,715,213,513	347,851,203	2,998,855,748	24,310,063
<b>Grand Totals for All Title Insurers</b>	<b>22</b>	<b>8,714,069,261</b>	<b>5,715,213,513</b>	<b>347,851,203</b>	<b>2,998,855,748</b>	<b>24,310,063</b>

**SECTION 10**  
**RISK RETENTION GROUPS**

**ASSETS**

**LIABILITIES**

**CAPITAL AND PREFERRED STOCK**

**CAPITAL AND SURPLUS**

**TOTAL DIRECT PREMIUMS WRITTEN**

**Admitted Assets, Liabilities, Capital and Preferred Stock, and Capital and Surplus for 2006**  
**Non-Domestic Risk Retention Groups**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
28380	Agri Ins Exch Rrg	IN	10,135,456	974,781	0	9,160,675
10232	American Assoc Of Orthodontists RRG	VT	20,941,480	16,688,733	985,420	4,252,747
12300	American Contractors Ins Co RRG	TX	5,648,762	471,318	1,000,000	5,177,444
10903	American Excess Ins Exchange RRG	VT	323,178,679	206,354,556	0	116,824,123
25448	American Safety RRG Inc	VT	17,611,587	12,436,386	0	5,175,200
44148	Architects & Engineers Ins Co RRG	DE	19,415,924	11,281,329	323,544	8,134,595
22670	Attorneys Ins Mut RRG Inc	HI	26,666,593	20,567,696	0	6,098,897
10639	Attorneys Liab Assur Society Inc RRG	VT	143,894,554	108,792,597	1,000,000	35,101,957
32450	Attorneys Liab Protection Soc RRG	MT	82,894,047	56,761,186	500,000	26,132,861
11033	Automotive Underwriters Ins Co A RRG	NV	21,323,110	17,264,369	7,652	4,058,741
10174	Bar Vermont Risk Retention Grp Inc	VT	18,583,452	7,427,473	200,000	11,155,979
44504	California Healthcare Ins Co Inc RRG	HI	81,955,102	59,568,987	2,102,926	22,386,115
10808	Cassatt RRG Inc	VT	7,555,392	2,785,323	200,000	4,770,070
43770	Clinic Mut Ins Co RRG	HI	4,262,717	283,747	0	3,978,970
44598	College Liability Ins Co A Recip RRG	HI	11,578,214	3,993,854	0	7,584,360
10803	Columbia Natl RRG Inc	VT	3,507,379	1,307,469	206,000	2,199,910
13893	Community Blood Cntr Exch RRG	IN	17,145,580	10,289,365	0	6,856,215
10075	Consumer Specialties Ins Co RRG	VT	7,061,012	3,131,101	48,789	3,929,911
10341	Controlled Risk Ins Co Of VT RRG	VT	42,250,059	21,397,183	200,000	20,852,876
10164	Cpa Mut Ins Co Of Amer RRG	VT	24,724,159	14,685,900	0	10,038,259
10115	Eastern Dentists Ins Co RRG	VT	31,029,157	24,138,165	0	6,890,992
38466	Evergreen USA RRG Inc	VT	12,039,580	8,409,013	0	3,630,567
10102	Financial Institutions Reserve RRG	VT	36,945,923	33,500	90,020	36,912,423
10842	Franklin Cas Ins Co RRG	VT	28,611,590	27,144,835	500,000	1,466,755
10163	General Eastern Ski Ins RRG Inc	VT	4,932,385	1,099,411	401,951	3,832,974
10991	Global Intl Ins Co Inc A RRG	DC	14,016,134	95,528	12,761	13,920,606
10080	Health Providers Ins Reciprocal RRG	HI	63,863,274	23,070,864	0	40,792,410
26797	Housing Authority RRG Inc	VT	239,948,709	173,915,389	0	66,033,320
41246	How Ins Co A RRG	VA	129,149,908	102,124,395	1,000,000	27,025,513
10697	MCIC VT Inc RRG	VT	34,797,435	24,581,448	200,000	10,215,987
26257	Medamerica Mut RRG Inc	HI	30,890,249	19,823,726	0	11,066,523
44237	Mental Health RRG	VT	14,350,180	8,391,023	200,029	5,959,157
10083	National Catholic RRG	VT	71,128,534	32,832,527	299,962	38,296,006
36072	National Guardian RRG Inc	HI	15,279,893	12,168,219	600,000	3,111,674
44016	National Home Ins Co RRG	CO	70,886,417	55,723,278	412,891	15,163,139
10234	National Srvc Contract Ins Co RRG	DC	19,369,015	6,079,288	30,113	13,289,727
10967	Newport Mut Ins RRG Inc	HI	1,806,803	963,043	0	843,760
44121	Oms Natl Ins Co Rrg	IL	240,205,630	170,887,395	7,580	69,318,234



**Admitted Assets, Liabilities, Capital and Preferred Stock, and Capital and Surplus for 2006  
Non-Domestic 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>
10353	Ooida RRG Inc	VT	62,104,102	51,421,708	200,000	10,682,394
44105	Ophthalmic Mut Ins Co RRG	VT	169,833,662	106,513,129	0	63,320,533
10171	Ordinary Mut RRG Corp	VT	42,519,064	25,671,324	0	16,847,740
44130	Paratransit RRG Grp Ins Co	TN	20,102,654	13,177,996	0	6,924,658
10934	Physicians Reimbursement RRG	VT	22,666,794	14,582,692	1,200,000	8,084,102
11513	Physicians Specialty Ltd RRG	SC	12,306,799	6,939,048	0	5,367,751
44083	Preferred Physicians Medical RRG	MO	135,383,925	96,028,961	800,000	39,354,964
10101	Premier Ins Exchange RRG	VT	29,227,462	11,481,564	0	17,745,898
10840	Professional Medical Ins RRG Inc	HI	349,685	24,400	50	325,285
10691	Residential Ins Co Inc A RRG	HI	3,470,783	1,650,750	5,003	1,820,033
44075	States Self-Insurers RRG	VT	20,238,723	12,907,941	1,507,968	7,330,782
10476	STICO Mut Ins Co RRG	VT	18,803,418	8,528,417	0	10,275,001
10113	Terra Ins Co RRG	VT	31,051,534	10,982,382	132,509	20,069,152
10084	Title Industry Assur Co RRG	VT	8,867,657	5,298,285	136,438	3,569,372
10020	United Educators Ins RRG Inc	VT	461,725,414	304,360,848	0	157,364,566
10712	United Home Ins Co A RRG	VT	10,622,263	7,999,761	249,254	2,622,502
10976	Virginia Hlth Systems Alliance RRG	VT	75,001,337	40,647,387	0	34,353,950
40940	Western Pacific Mut Ins Co RRG	CO	133,187,917	60,836,685	0	72,351,232
<b>Totals Non-Domestic Risk Retention Group(s)</b>			<b>3,207,047,267</b>	<b>2,046,997,678</b>	<b>14,760,860</b>	<b>1,160,049,587</b>

**Admitted Assets, Liabilities, Capital and Preferred Stock, and Capital and Surplus for 2006**  
**Grand Totals For All Risk Retention Groups**

Totals for Domestic Risk Retention Group	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	56	3,207,047,267	2,046,997,678	0	1,160,049,587
<b>Grand Totals for All Risk Retention Groups</b>	<b>56</b>	<b>3,207,047,267</b>	<b>2,046,997,678</b>	<b>14,760,860</b>	<b>1,160,049,587</b>

**Total Direct Written Premiums for 2006  
Non-Domestic Risk Retention Groups**

NAIC CODE	Company Name	State of DOM	Medical Malpractice	Other Liability	Products Liability	Commerical Auto No-Fault	Other Commercial Auto	Commerical Multiple Peril (Liability Portion)	Company Total for All Lines
10232	American Assoc Of Orthodontists RRG	VT	7,844	0	0	0	0	0	7,844
12300	American Contractors Ins Co RRG	TX	0	700	0	0	0	0	700
10903	American Excess Ins Exchange RRG	VT	330,650	58,350	0	0	0	0	389,000
25448	American Safety RRG Inc	VT	0	106,803	0	0	0	0	106,803
44148	Architects & Engineers Ins Co RRG	DE	0	0	0	0	0	0	0
10639	Attorneys Liab Assur Society Inc RRG	VT	0	1,663,376	0	0	0	0	1,663,376
32450	Attorneys Liab Protection Soc RRG	MT	0	3,764,825	0	0	0	0	3,764,825
10075	Consumer Specialties Ins Co RRG	VT	0	32,168	0	0	0	0	32,168
10164	Cpa Mut Ins Co Of Amer RRG	VT	0	22,531	0	0	0	0	22,531
38466	Evergreen USA RRG Inc	VT	0	0	0	0	0	0	0
10102	Financial Institutions Reserve RRG	VT	0	0	0	0	0	0	0
10991	Global Intl Ins Co Inc A RRG	DC	0	11,746	0	0	0	0	11,746
26797	Housing Authority RRG Inc	VT	0	39,747	0	0	310	0	40,057
44237	Mental Health RRG	VT	0	0	0	0	0	0	0
36072	National Guardian RRG Inc	HI	485,399	0	0	0	0	0	485,399
44016	National Home Ins Co RRG	CO	0	24,252	0	0	0	0	24,252
10234	National Srvc Contract Ins Co RRG	DC	0	2,207	0	0	0	0	2,207
10967	Newport Mut Ins RRG Inc	HI	0	0	0	0	0	0	0
44121	Oms Natl Ins Co Rrg	IL	182,119	0	0	0	0	0	182,119
10353	Ooida RRG Inc	VT	0	2,639	0	0	332,524	0	335,163
44105	Ophthalmic Mut Ins Co RRG	VT	1,307,634	3,925	0	0	0	0	1,311,559
44130	Paratransit RRG Grp Ins Co	TN	0	0	0	0	55,904	0	55,904
11513	Physicians Specialty Ltd RRG	SC	1,212,662	0	0	0	0	0	1,212,662
44083	Preferred Physicians Medical RRG	MO	412,803	0	0	0	0	0	412,803
10101	Premier Ins Exchange RRG	VT	0	0	0	0	0	0	0
10691	Residential Ins Co Inc A RRG	HI	0	0	0	0	0	0	0
10476	STICO Mut Ins Co RRG	VT	0	6,096	7,811	0	0	0	13,907
10113	Terra Ins Co RRG	VT	0	9,185	0	0	0	0	9,185
10020	United Educators Ins RRG Inc	VT	0	226,512	0	0	0	0	226,512
40940	Western Pacific Mut Ins Co RRG	CO	0	22,277	0	0	0	0	22,277
<b>Totals Non-Domestic Risk Retention Group(s)</b>			<b>3,939,111</b>	<b>5,997,339</b>	<b>7,811</b>	<b>0</b>	<b>388,738</b>	<b>0</b>	<b>10,332,999</b>

**Total Direct Written Premiums for 2006**  
**Grand Totals For All Risk Retention Groups**

Totals for Domestic Risk Retention Group	0	0	0	0	0	0	0	0
Totals for Non-Domestic Risk Retention Groups	30	3,939,111	5,997,339	0	0	388,738	0	10,332,999
<b>Grand Totals for All Risk Retention Groups</b>	<b>30</b>	<b>3,939,111</b>	<b>5,997,339</b>	<b>7,811</b>	<b>0</b>	<b>388,738</b>	<b>0</b>	<b>10,332,999</b>

**SECTION 11**  
**RISK PURCHASING GROUPS**

**RISK PURCHASING GROUPS REGISTERED**  
**IN WEST VIRGINIA**

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Aca International  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Accountants Insurance Purchasing Group Association  
C/O Ct Corp System  
28 South La Salle St.,  
Chicago IL 60604-  
Phone: 312-267-8534

Actuaries & Pension Administrators Purchasing Group  
Cal-Surance Associates  
PO Box 7048  
Orange CA 92863-7048  
Phone: 714-939-0800

Ada Risk Purchasing Group, Inc. (American Dental  
Association)  
211 East Chicago Ave  
Chicago IL 60611-  
Phone: 515-365-4100

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

Aegis Service Contract Liability Purchasing Group, Inc.  
6010 Atlantic Blvd  
Norcross GA 30071-  
Phone: 800-672-3447

Affordable Housing Purchasing Group, Inc.  
Affordable Housing Purchasing Group  
119 Summit Avenue  
Summit NJ 07901-  
Phone: 908-273-6105 X232

Agents Professional Liability Service Organization  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Agribusiness Pg, Inc.  
S.H. Smith & Company  
41 North Main St  
West Hartford CT 06107-  
Phone: 860-561-3600

Akc Pg, Inc.  
C/O Smith & Newman, Llp  
850 Third Avenue, 18th Floor  
New York NY 10022-  
Phone: 212-486-3056

All American Purchasing Group, Inc  
10210 N Central Expy Ste 500  
Dallas TX 75231-  
Phone: 800-232-5830

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

American Acupuncture Council Rpg  
1851 E First St Ste 1160  
Santa Ana CA 92705-  
Phone: 800-838-0383

American Association Of Advertising Agencies, Inc.  
Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon MO 63368-  
Phone: 636-329-8551

American Bankers Association Purchasing Group  
Progressive Casualty Ins. Co.  
5920 Landerbrook Dr  
Mayfield Heights OH 44124-  
Phone: 800-274-5222

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

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

American Federation Of Daily-Care Services, Inc.  
Po Box 440544  
Kennesaw GA 30144-  
Phone: 1-800-476-4940

American Health Care Professions Purchasing Group  
Association  
C/O Doak Foster  
425 W Capitol Avenue, Ste. 1800  
Little Rock AR 72201-3525  
Phone: 847-803-3100

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

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

American Pest Control Purchasing Group, Inc.  
Wilson, Wheeler & Schmidt  
Po Box 1793  
Orlando FL 32802-1793  
Phone:

American Psychotherapist Professional Liability  
Insurance Program  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-96-3934

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

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

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

American Society Of Health System Pharmacists Rpg  
C/O Doak Foster  
425 W. Capitol Avenue, Ste. 1800  
Little Rock AR 72201-3525  
Phone: 847-803-3100

American Specialty Sports & Entertainment Pg  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington DC 20016-  
Phone: 202-966-3934

American Tax Preparers Purchasing Group  
Captive Insurance Services, Inc  
209 Hawksbury Place  
O'fallon MO 63368-  
Phone: 636-329-8551

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

Ana/Sna Purchasing Group Association  
C/O Doak Foster  
425 W Capitol Avenue, Ste. 1800  
Little Rock AR 72201-3525  
Phone: 847-803-3100

Aon Realty Purchasing Group  
C/O Beth Kravetz, Esq.  
4323 Warren Street, Nw  
Washington DC 20016-  
Phone: 202-966-3934

Apga Insurance Group, Inc.  
201 Massachusetts Ave Ne  
Ste C-4  
Washington DC 20002-  
Phone: 202-464-2742

Appraisers' Liability Insurance Trust Purchasing Group  
Liability Insurance Administrators  
PO Box 1319  
Santa Barbara CA 93102-1319  
Phone: 800-334-0652

Arrowhead Public Risk Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934



**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

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

Association Of Professional Entertainers  
Beth Kravetz & Associates  
4323 Warren St Nw  
Washington DC 20016-2437  
Phone: 202-966-3934

Association Of Public And Private Educators  
Po Box 418131  
Kansas City MO 64141-9131  
Phone: 816-756-1060

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

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

Associations And Professionals General Liability PG  
C/O Doak Foster  
425 W Capitol Avenue, Ste. 1800  
Little Rock AR 72201-3525  
Phone: 847-803-3100

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

Athletic Alliance Risk Pg  
Sports, Leisure & Entertainment Rpg  
PO Box 2338  
Fort Wayne IN 46801-2338  
Phone: 260-459-5824

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

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

Avma/Professional Liability Insurance Trust PG  
PO Box 74221  
Chicago IL 60090-  
Phone: 312-922-5000

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Bestguard Group, Llc (The)  
Chubb Licensing Services, Inc.  
PO Box 1615  
Warren NJ 07061-1615  
Phone: 908-903-2367

Bis Enterprises, Inc.  
Dba Association Of Fitness Professionals  
Baldinger Insurance Service Inc  
22 Village Sq  
New Hope PA 18938-1060  
Phone: 215-862-4500

Brownguard Association Of Delaware, Inc. Rpg  
21 Maple Ave Cn9175  
Bay Shore NY 11706-9175  
Phone: 516-666-5050

Bsa Local Council Purchasing Group Association, Inc.  
333 West Wacker Drive  
Suite 300  
Chicago IL 60606-  
Phone: 312-251-1000

Business Services, Professional Purchasing Group, Inc.  
Po Box 7001  
Royersford PA 19468-9040  
Phone: 800-227-9040

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

Camp Operators Safety Association, Inc.  
45 Crossways Park Drive  
Woodbury NY 11797-  
Phone: 212-699-4513

Chemical Professionals Purchasing Group  
C/O Beth Kravetz  
4323 Warren St NW  
Washington DC 20016-  
Phone: 202-966-3934

Chiropractic Benefit Services, Inc.  
Low & Childers, PC  
2999 N. 44th St., Ste 250  
Phoenix AZ 85018-  
Phone: 602-266-1166

Christmas Tree Liability Purchasing Group  
1220 SW Morrison  
Suite 400  
Portland OR 97205-  
Phone: 503-226-1422

Clearwater Transportation Insurance Program  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Commercial For Hire Transportation Purchasing Group  
3250 Interstate Drive  
Richfield OH 44286-  
Phone: 330-659-8900

Community And Medical Transportation PG  
Beth Kravetz & Assoc  
4323 Warren St NW  
Washington DC 20016-  
Phone: 202-966-3934

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

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

Construction Professionals' Risk Purchasing Group, Ltd.  
Jorgensen & Company  
1200 E Ridgewood Ave Parkview Plaza  
Ridgewood NJ 07450-  
Phone: 201-447-4400

Consultants, Sales Representatives & Administrators  
PG –  
Ins. Prof. Prog.  
Cal-Surance Companies  
PO Box 7048  
Orange CA 92863-7048  
Phone: 714-939-7490

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

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

Custom Realty Purchasing Group Association  
Mandell Menkes & Surdyk LLC  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 312-251-1000

Dental Professionals Purchasing Group  
Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon MO 63368-  
Phone: 636-329-8551

Design Professionals Association Rpg, Inc.  
2301 W 22nd St Ste 208  
Oak Brook IL 60523-  
Phone: 630-468-6043

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Design Professionals Risk Control Group  
30 Ragsdale Drive, Suite 201  
Monterey CA 93940-  
Phone: 800-227-4284

Designpro Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20116-2437  
Phone: 202-966-3934

Distinguished Properties Associates, Inc.  
3H Corporate Services, LLC  
81 Columbia Heights Ste 22  
Brooklyn NY 11201-  
Phone: 718-522-3724

Distinguished Properties Umbrella Managers, Inc.  
3H Corporate Services, LLC  
81 Columbia Heights Ste 22  
Brooklyn NY 11201-  
Phone: 718-522-3724

DME/OP Purchasing Group, Inc.  
6405 Metcalf Ave Ste 400  
Shawnee Mission KS 66202-  
Phone: 800-362-3363

Dri Purchasing Group, Inc.  
C/O Westmont Associates, Inc.  
25 Chestnut Street, Ste 105  
Haddonfield NJ 08033-  
Phone: 856-216-0220

Educational Institutions Pg, Inc.  
Ningret Management Co Llc  
PO Box 270049  
West Hartford CT 06127-0049  
Phone: 860-561-0325

Educator's Purchasing Group  
8144 Walnut Hill Lane #400  
Dallas TX 75231-  
Phone: 703-723-9795

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

Educators Purchasing Group Association  
55 E Monroe St Ste 3300  
Chicago IL 60603-  
Phone: 312-346-6400

Entertainment Providers Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-  
Phone: 202-966-3934

Entertainment Services, Inc.  
PO Box 2946  
Shawnee Mission KS 66201-1346  
Phone: 913-432-4400

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Environmental Professionals Insurance Trust  
Liability Insurance Administrators  
PO Box 1319  
Santa Barbara CA 93102-1319  
Phone: 800-334-0652

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

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

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

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

Financial Sales Professionals Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

First American Equipment Dealer Purchase Group  
3100 Broadway  
Kansas City MO 64111-  
Phone:

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

Five Star Agents, Inc. Purchasing Group  
118 S. Clinton St. Ste 450  
Chicago Il 60661-  
Phone: 312-879-7136

Fleet & Equipment Rental Rpg  
PO Box 53310  
Irvine CA 92619-3310  
Phone: 949-790-9200

Florence Risk Purchasing Group, Inc.  
Commercial Insurance Alternatives  
PO Box 988  
St. Helena Ca 94574-  
Phone: 707-963-2400

Franchised Restaurants Risk Purchasing Group, Inc.  
11100 Bren Road West  
Minnetonka MN 55343-  
Phone: 952-653-1000

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Garage Services & Equipment Dealers Liability Assoc.  
Of America, Inc.  
PO Box 469  
Sandy UT 84070-  
Phone: 800-433-6162

Global Anesthesiologists Specialty Services Rpg  
Prof Benefit Specialists Inc  
PO Box 43788  
Louisville KY 40253-0788  
Phone: 800-216-1056

Glynn General Purchasing Group, Inc.  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 404-879-2170

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

Guardian Professional Liability Risk Purchasing Group  
4001 Miller Road  
Wilmington DE 19802-  
Phone: 302-765-6000

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

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

Health Care Professions Purchasing Group Association  
C/O Doak Foster  
425 W Capitol Avenue, Ste. 1800  
Little Rock AR 72201-3525  
Phone: 847-803-3100

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

Healthcare Insurance Group  
10900 NE 4th St Ste 1100  
Bellevue WA 98004-  
Phone: 425-450-1090

Healthcare Professionals Rpg, Inc.  
Contemporary Insurance Services  
11301 Amherst Ave Ste 202  
Silver Spring MD 20902-  
Phone: 301-933-3373

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Healthcare Providers Service Organization Pg  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

Horsemen Of North America Safety Control PG  
PO Box 223  
Paynesville Mn 56362-  
Phone: 800-328-8894

Hudson Media Protection Purchasing Group  
Dba Hud-Media  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington DC 20016-  
Phone: 202-966-3934

Ig, Inc.  
DBA Rsig  
Beth Kravetz & Associates  
4323 Warren St Nw  
Washington Dc 20016-2437  
Phone: 202-966-3934

Independent Garage And Towing Contractors Services,  
Inc.  
Main Seneca Bldg  
237 Main St Ste 820  
Buffalo NY 14203-  
Phone: 716-856-6600

Inflatable Industry Purchasing Group, Inc.  
C/O Hitchcock & Cummings, LLP  
757 3rd Avenue, 25th Floor  
New York NY 10017-  
Phone: 212-688-3025

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

International Hole-In-One Association  
Hole-In-One International, Odds On Promotions  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

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

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

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

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

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

IRF Retail Group  
40 Fulton St  
New York NY 10038-  
Phone: 212-608-9400

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

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

Jamisonpro Allied Health Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Jamisonpro Purchasing Group, Ltd.  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

Lawyer's Protector Plan Purchasing Group  
Beth Kravetz  
4323 Warren St NW  
Washington DC 20016-  
Phone: 202-966-3934

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

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



**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Long-Term Care Facilities Insurance Purchasing Group  
Beth Kravetz & Assoc  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 414-554-9400

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

Magaw Health Care Professionals Purchasing Group  
John Fetcho  
222 S. Prospect Ave  
Park Ridge IL 60068-  
Phone: 847-692-7050

Mai Hospital & Medical Facilities Purchasing Group  
PO Box 590009  
Birmingham AL 35209-  
Phone: 800-282-6242

Mai Managed Care Organization Purchasing Group  
PO Box 590009  
Birmingham AL 35209-  
Phone: 800-282-6242

Mai Physicians & Surgeons Purchasing Group  
PO Box 590009  
Birmingham AL 35209-  
Phone: 800-282-6242

Managed Care Insurance Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Marquee Hospitality Group  
10900 NE 4th St Ste 1100  
Bellevue WA 98004-  
Phone: 425-450-1090

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

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

Member Insurance Purchasing Group  
4209 W Shamrock Ln  
Mchenry IL 60050-8271  
Phone: 800-323-0131

Mid America Association Of Physicians Surgeons Rpg  
502 Evergreen Place Ct  
Louisville KY 40223-  
Phone: 502-244-1056

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

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

Motors Insurance Purchasing Group, Inc.  
GMAC Insurance  
300 Galleria Office Ctr Ste 200  
Southfield MI 48034-  
Phone: 248-263-6900

Namic Purchasing Group, Inc.  
3601 Vincennes Road  
PO Box 68700  
Indianapolis IN 46268-  
Phone: 317-875-5250

Nasw Purchasing Group, Inc.  
750 First St NW Ste 700  
Washington DC 20002-  
Phone: 202-336-8202

National Association Of Broadcasters  
Captive Insurance Services, Inc.  
209 Hawksbury Place  
O'Fallon MO 63368-  
Phone: 636-329-8551

National Association Of Independent Healthcare  
Professionals  
4835 East Cactus Road, Suite 440  
Scottsdale AZ 85254-  
Phone: 602-230-8200

National Association Of Independent Life Brokerage  
Agencies  
Cal-Surance Associates Inc  
PO Box 7048  
Orange CA 92863-7048  
Phone: 714-939-0800

National Association Of Insurance & Financial  
Advisors  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

National Association Of Residential Real Estate  
Professionals, Inc. Of Ga  
PO Box 1439  
304 Milk Jr. Dr  
Fort Valley GA 31030-  
Phone: 800-922-5536

National Chiropractic Council  
1851 E First St Ste 1160  
Santa Ana CA 92705-  
Phone: 800-622-6869

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

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

National Franchise Cleaners RPG, Inc.  
Stanley Mcdonald Agency of IL  
2018 State Rd  
La Crosse WI 54601-  
Phone: 608-788-6160

National Health Club Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

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

National Legal Aid And Defender Association  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

National Newspaper Association Purchasing Group  
Mandell Menkes & Surdyk LLC  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 800-638-8791

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

National Professional Purchasing Group  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 312-251-1000

National Professional PGA, Inc.  
Mandell Menkes & Surdyk LLC  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 312-280-5566

National PG For Pest Control Operators, Inc.  
Citrus Center  
PO Drawer 1793  
Orlando FL 32802-1793  
Phone: 407-422-5700

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

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

National School Leaders Risk Purchasing Group  
PO Box 418131  
Kansas City MO 64141-9131  
Phone: 816-756-1060

National Society Of Dental Practitioners  
The Redwoods Group  
210 University Dr 9th Fl  
Coral Springs FL 33071-  
Phone: 800-237-9429

Nationwide Exclusive Agent RPG, LLC  
Captive Insurance Services  
209 Hawksbury Place  
O'fallon MO 63368-  
Phone: 636-329-8551

Nemic Alternative Health Risk Purchasing Group  
NCMIC Group Inc  
PO Box 9118  
Des Moines IA 50306-9690  
Phone: 800-247-8043

NCMIC Diversified Health Risk Purchasing Group  
NCMIC Group, Inc.  
PO Box 9118  
Des Moines IA 50306-9118  
Phone: 800-247-8043

Needcoverage.Com, Inc. A RPG  
1981 Marcus Avenue  
Lake Success NY 11042-  
Phone: 516-488-4747

New York Life Agents Purchasing Group  
Beth Kravetz, Esq.  
4323 Warren St NW  
Washington DC 20016-  
Phone: 202-966-3934

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

Nightingale Risk Purchasing Group, Inc.  
Commercial Insurance Alternatives  
PO Box 988  
St. Helena CA 94574-  
Phone: 800-788-8100

Non-Profit Service Organization  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

North America Chemical Users & Applicators  
Association Inc.  
PO Box 469  
Sandy UT 84070-  
Phone: 801-304-5596

North American Retail RPG, Inc.  
Arizona Central Insurance Agency  
6700 N Oracle Rd Ste 323  
Tucson AZ 85704-7739  
Phone: 520-742-9200

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Outdoor & Recreational Insurance Program  
4323 Warren Street, NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Owner-Operators Independent Drivers Association RPG  
PO Box 1000  
Grain Valley MO 64029-  
Phone: 800-444-5791

Paramount Real Estate Group, Inc.  
4 Research Drive, Suite 402, #122  
Shelton CT 06484-  
Phone: 1-888-223-3996

Petroleum Marketers Purchasing Group, Inc.  
Ninigret Management Co LLC  
PO Box 270049  
West Hartford Ct 06127-0049  
Phone: 800-356-0168

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

Physicians Excess Liab. Coop. Assur. Network Risk  
Purchasing Group  
Aka Pelican  
502 Evergreen Place Ct  
Louisville Ky 40223-  
Phone: 502-244-1056

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

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

Preferred Dental Assoc. Of America PG, Inc.  
One Hollow Lane Ste 204  
Lake Success NY 11042-  
Phone: 516-365-5630

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

Premier Attorneys Purchasing Group, Inc.  
520 US Highway 22  
PO Box 6920  
Bridgewater NJ 08807-0920  
Phone: 732-634-0088

Premier Hotel Insurance Group  
10900 NE 4th St Ste 1100  
Bellevue WA 98004-  
Phone: 425-450-1090

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Professional Association Consultants, Inc.  
235 Everett  
PO Box 2507  
East Peoria IL 61611-  
Phone:

Professional Counselors Purchasing Group, Inc.  
95 Broadway  
Amityville NY 11701-  
Phone: 516-691-6400

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

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

Professional Nursing Organizations PG Association  
C/O Doak Foster  
425 W Capitol Avenue  
Little Rock AR 72201-3525  
Phone: 847-803-3100

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

Property Managers Risk Purchasing Group, Inc.  
Program Managers Inc  
611 Access Rd Ste A  
Stratford CT 06497-7455  
Phone: 203-377-6012

Prosecure Lawyers Purchasing Group  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

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

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

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

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

Real Estate Agents Alliance Purchasing Group  
Cres Insurance Services, LLC  
PO Box 500810  
San Diego CA 92150-  
Phone: 800-880-2747

Real Estate Professionals RPG Association  
1200 E. Glen Ave  
Peoria Heights IL 61616-5348  
Phone: 309-688-5444

Real Estate Sales Professional Program  
dba Calsurance Associates  
Cal-Surance Companies  
PO Box 7048  
Orange CA 92863-7048  
Phone: 714-939-0800

Realtors Insurance Purchasing Group Association  
C/O Ct Corp System  
208 South La Salle St.  
Chicago IL 60604-  
Phone: 312-267-8534

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

S.E.C.U.R.E. Association, Inc.  
PO Box 6589  
Wyomissing PA 19610-  
Phone: 610-670-6820

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

Securities Dealers Risk Purchasing Group, Inc.  
Seabury & Smith  
1255 23rd St NW Ste 300  
Washington DC 20037-  
Phone: 301-590-6525

Security Alarm & Monitoring Association, Inc.  
125 D Wappo Creek Drive  
Charleston SC 29412-  
Phone: 000-000-0000

Security Investigative Risk Purchasing Group, L.L.C.  
The Mechanic Group  
PO Box 1646  
Pearl River NY 10965-  
Phone: 845-735-0700

Select Auto Dealer Purchasing Group, Llc  
100 Moores Grove Rd  
PO Box 650  
Winterville GA 30683-0650  
Phone: 706-742-5008

**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Select Hotel Insurance Group  
10900 NE 4th St Ste 1100  
Bellevue WA 98009-  
Phone: 425-450-1090

Short-Term Special Events, Inc. Purchasing Group  
10451 Gulf Blvd.  
Treasure Island FL 33706-  
Phone: 727-367-6900

Showstoppers Purchasing Group  
C/O Beth Kravetz, Esq.  
4323 Warren Street, NW  
Washington DC 20016-  
Phone: 202-966-3934

Sigma Purchasing Group Association  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 312-251-1000

Social Service Pg, Inc.  
C/O Smith & Newman, LLP  
850 Third Avenue, 18th Floor  
New York NY 10022-  
Phone: 212-486-3056

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

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

Sports & Fitness Insurance PG Association, Inc.  
PO Box 1967  
Madison Ms 39130-1967  
Phone: 800-844-0536

Sports And Recreation Providers Association  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

Sports And Special Event Risk Purchasing Group, Inc.  
8002 Discovery Dr Suite 415  
Richmond VA 23229-  
Phone: 804-754-7610

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

T.V. And Radio Purchasing Group, Inc.  
Mandell Menkes & Surdyk LLC  
333 W Wacker Dr Ste 300  
Chicago IL 60606-  
Phone: 800-638-8791



**Risk Purchasing Groups Registered In West Virginia  
as of December 31, 2006**

Terrace Insurance Group  
10900 Ne 4th St Ste 1100  
Bellevue WA 98004-  
Phone: 425-450-1090

Title Agents Of America Purchasing Group  
Beth Kravetz & Associates  
4323 Warren St NW  
Washington DC 20016-2437  
Phone: 202-966-3934

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

Truckers Purchasing Group  
6303 75th St  
PO Box 489  
Kenosha WI 53141-0489  
Phone: 414-697-9600

Trust For Insuring Educators Purchasing Group Trust  
PO Box 418131  
Kansas City MO 64141-9131  
Phone: 816-756-1060

United Church Purchasing Group  
United Church Of Christ Insurance B  
704 Quince Orchard Rd #300  
Gaithersburg MD 20878-  
Phone: 301-990-3500

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

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

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

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

Volunteers Insurance Service Association, Inc.  
Cima Companies Inc  
216 S Peyton St  
Alexandria VA 22314-2892  
Phone: 703-739-9300

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

**SECTION 12**  
**INFORMATIONAL LETTERS**

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**INFORMATIONAL LETTERS**

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