



**West Virginia Offices of the Insurance Commissioner**



**2009 Annual Report**





**STATE OF WEST VIRGINIA**  
**Offices of the Insurance Commissioner**

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**JOE MANCHIN III**  
Governor

**JANE L. CLINE**  
Insurance Commissioner

November 1, 2010

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 2009 is hereby submitted in accordance with Chapter 33, Article 2, Section 15, of the Code of West Virginia. An Executive Summary immediately follows this memorandum.

The information contained in this report reflects the economic importance and current financial condition of the insurance industry in our State. The included insurance entity statistics are compiled from the December 31, 2009 annual statements filed with this agency by the insurance companies licensed in this State.

Respectfully submitted,

Jane L. Cline  
Insurance Commissioner

## Executive Summary

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

**Section 1** of this report highlights the organization of our office and provides detail for its \$187.2M in total revenue collected from the previous year. It includes an interdepartmental organizational chart, historical list of insurance commissioners, and then proceeds to identify the individual revenue streams managed by this agency.

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

- **AccessWV**-(*West Virginia Health Insurance Plan.*), known as the state high-risk health insurance pool, increased its membership from 576 to 734 during 2009 and provided insurance to 846 members during the year. It ended the year with an operational gain of \$335,000.
- The **Agents Licensing and Education Division** presides over processing and maintaining records on individual producers licensed to transact insurance business in WV, and issued over 11,014 new licenses in 2009, while handling over 136,000 company appointments and appointment cancellations.
- The **Workers' Compensation Board of Review** handles appeals of Workers' Compensation claims and during 2009 they maintained their goal of operating without a backlog. They received 157 new appeals per month with average dispositions of 174.
- The **Claims Services Division**, which oversees management of the workers' compensation "Old Fund", successfully transitioned 47,000 active workers' compensation claims from *BrickStreet Mutual Insurance* to three independent Third Party Administrators: Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. Since that time, through proper claims handling utilizing accepted industry standards and a focused settlement initiative, approximately 48% of the active caseload has been closed.
- The **Office of Consumer Advocacy** assisted consumers in 47 complaints during 2009 and also participated in the review of 35 Certificate of Need applications and 34 Hospital Rate Review Applications.
- The **Consumer Service Division** assists our insurance consumers with questions and complaints. The division received a total of 2,322 written complaints from insurance consumers in 2009. Over the course of the year, the Division responded to an average of 135 consumer inquiries per day.
- The **Employer Coverage Unit** reviews and grants requests for exemptions from statutory Workers' Compensation Coverage as well as serving as the contact point for employee claimants of uninsured employers. The Unit reviewed 2,938 applications for exemption during 2009, and approved 2,269 of the same.
- The **Financial Accounting Unit** is responsible for the preparation of audited financial statements, monthly financial reports, and the budget. In 2009, the unit received a fourth consecutive "clean" opinion on the Audited Financial Statements.
- The **Financial Conditions Division** monitors insurance company financial stability and collects premium taxes and surcharges. They oversaw a total of 2,256 separate insurance entities transacting business in West Virginia during 2009 (*up from 2,115 in 2008*).

- The **Receivership Division** (Office of the Receiver) is responsible for the administration of insurance companies which are in a liquidation status in West Virginia. As of 2009, there were no companies in a liquidation status in West Virginia.
- The **Self-Insurance Unit** (Workers' Compensation) is responsible for regulating the 96 employers that currently self insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self insure but continue to administer claims incurred during their period of self insurance. No new companies were approved for self insured status in calendar year 2009.
- The **Office of the Inspector General-Fraud Unit** is responsible for facilitating a cooperative approach in the detection, investigation, and prosecution of insurance fraud. They received a total of 872 referrals in 2009 leading to 65 arrests and resulting in 57 convictions.
- The **Legal Division** provides legal counsel to the Insurance Commissioner and staff, drafts and promulgates statutes, investigates code/rule violations, responds to litigation, hearings and coordinates receivership activities. During 2009, the Division was involved with 36 new statutes or regulations directly impacting insurance, 6 matters of litigation, 61 Administrative or Circuit Court Hearings, and 812 investigations by the regulatory compliance unit.
- The **Market Conduct Unit** undertakes examinations of insurance companies doing business in West Virginia in order to determine statutory compliance. Eighty-two (82) companies were subject to analysis in 2009 concerning compliance with market conduct criteria and procedures. Four Agreed Orders were entered by the Insurance Commissioner in 2009 with penalties totaling \$41,500.00 were assessed as a result of violations discovered during these examinations. Additionally, West Virginia policyholders received \$15,894,848.48 in restitution as a result of market conduct examinations.
- The **Revenue Recovery Unit** (Workers' Compensation) is responsible for the collection of all monies due to the Uninsured Employers' Fund and to the Old Fund, as well as the collection of fines imposed upon employers where workers' compensation coverage has been cancelled. During 2009, the unit collected over \$2M from businesses in default and placed 1,666 liens on businesses who had failed to work to cure default obligations.
- The **Medical Rates and Plans Unit** calculates workers' compensation maximum medical reimbursement rates and evaluates workers' compensation managed health care plans. In 2009 the division continued to maintain the fee schedules (*comprised of thousands of codes and fees*), as well as evaluating 50 requests for modifications to workers' compensation managed health care plans.
- The **Office of Judges** examines cases and renders decisions for contested Workers' Compensation claims, third party claims arising under the Unfair Trade Practices Act, and also reviews final decisions of the West Virginia Health Care Authority. During 2009, this division produced 10,987 written motions, held 578 hearings, and rendered 3,468 decisions.
- The **Rates and Forms Division** reviews and approves or disapproves proposed insurance rates and forms for all regulated lines of insurance in West Virginia. During 2009, the division received a total of 8,540 filings, 8,357 of which (99%) were received electronically.

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

# TABLE OF CONTENTS

## SECTION 1 GENERAL:

Organizational Chart.....	9
West Virginia Insurance Commissioners.....	10
Fees and Taxes Collected during the last 5 Fiscal Years.....	11
2008 Appropriated Expenditure Schedule—Insurance Commission.....	12
2008 Statement of Revenues, Expenses, and Changes in Fund Net Assets—Proprietary Funds.....	13
2008 Appropriated Expenditure Schedule—Examination Fund.....	15
2008 Appropriated Expenditure Schedule—Consumer Advocate.....	16

## SECTION 2 DIVISIONAL REPORTS:

<i>AccessWV</i> —WV Health Insurance Plan.....	18
Agents Licensing and Education Division.....	23
Board of Review (Workers' Compensation).....	25
Claims Services Division (Old Fund Workers' Compensation).....	27
Consumer Advocacy Division.....	35
Consumer Service Division.....	44
Employer Coverage (Workers' Compensation).....	50
Financial Accounting.....	52
Financial Conditions Division.....	54
Self-Insurance (Workers' Compensation).....	109
Fraud Unit (Office of the Inspector General).....	110
Legal Division.....	119
Market Conduct.....	134
Revenue Recovery (Workers' Compensation).....	135
Medical Rates and Plans (Workers' Compensation).....	137
Office of Judges (Workers' Compensation).....	141
Rates and Forms Division.....	144

## SECTION 3 INSURANCE BUSINESS IN WEST VIRGINIA:

### Market Share Reports by Line of Business:

#### *Property and Casualty Insurances:*

Aggregate Write-Ins (Not Otherwise Classified).....	152
Aircraft.....	153
Allied Lines.....	154
Boiler and Machinery.....	158
Burglary and Theft.....	161
Commercial Multi-Peril (Liability).....	163
Commercial Multi-Peril (Non-Liability).....	167
Commercial Auto.....	171

**Market Share Reports by Line of Business:**

***Property and Casualty Insurances-continued:***

Credit.....	177
Earthquake .....	178
Excess Workers' Compensation.....	181
Farmowners Multiple Peril .....	182
Federal Flood .....	183
Fidelity .....	184
Financial Guaranty.....	187
Fire .....	188
Homeowners Multi-Peril .....	192
Inland Marine.....	195
Medical Malpractice .....	201
Mortgage Guaranty .....	202
Multiple Peril Crop .....	203
Ocean Marine.....	204
Other Liability.....	206
Private Passenger Auto .....	213
Products Liability.....	216
Surety .....	219
Warranty.....	223
Workers Compensation.....	224
Property & Casualty Totals.....	229

**Market Share Reports by Line of Business:**

***Life, Accident, Health and Fraternal Insurances:***

Annuities.....	241
Collectively Renewable Accident and Health .....	246
Credit Accident and Health.....	248
Credit Life.....	250
Federal Employees Health Benefits Program Premium .....	252
Fraternal Life Insurance.....	253
Group Accident and Health .....	254
Group Life.....	259
Health Insurers Reporting Dental Only .....	264
Health Insurers Reporting Medicare Supplement.....	265
Health Insurers Reporting Title XIX Medicaid .....	266
Health Insurers Reporting Title XVIII Medicare.....	267
Health Insurers Reporting Other.....	268
Health Insurers Reporting Vision Only .....	269
Individual Accident and Health Type Policies .....	270
Industrial Life.....	276
Ordinary Life .....	277

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

***Life, Accident, Health and Fraternal Insurances:***

Domestic Fraternal Societies ( <b>none</b> ).....	285
Non-Domestic Fraternal Societies .....	285
Grand Totals for All Fraternal Societies .....	285
Domestic Health Companies.....	286
Non-Domestic Health Companies .....	286
Grand Totals For All Health Insurers .....	287
Domestic Life Insurers ( <b>none</b> ).....	288
Non-Domestic Life Insurers .....	288
Grand Totals For All Life Insurers .....	295

***Property and Casualty Insurances:***

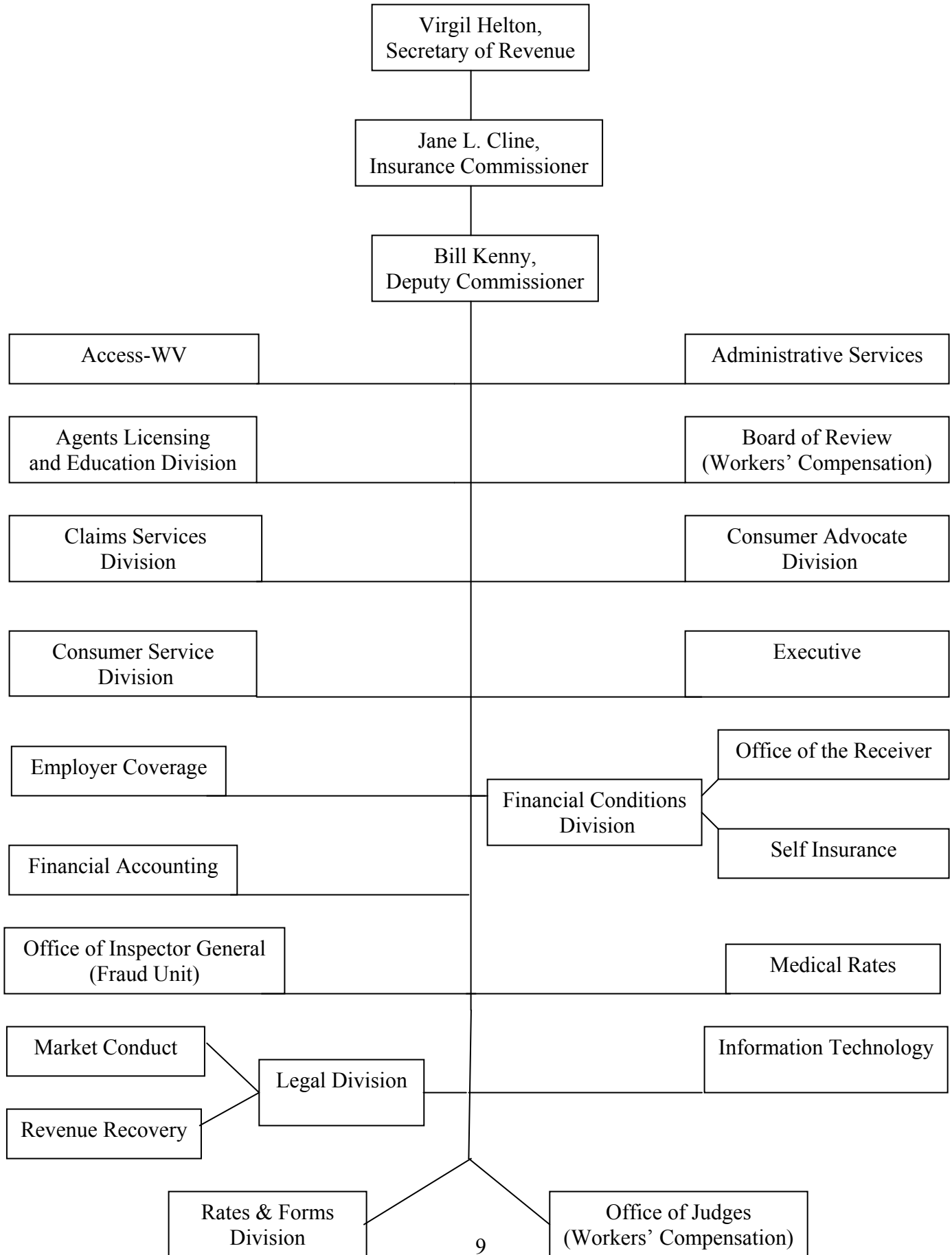
Domestic Property & Casualty Insurers .....	296
Non-Domestic Property and Casualty Insurers.....	296
Grand Totals for All Property & Casualty Insurers .....	309
Domestic Risk Retention Groups ( <b>none</b> ).....	310
Non-Domestic Risk Retention Groups .....	310
Grand Totals For All Risk Retention Groups .....	312
Domestic Title Insurers ( <b>none</b> ).....	313
Non-Domestic Title Insurers.....	313
Grand Totals For All Title Insurers .....	313

# **SECTION 1**

# **GENERAL**



# Organizational Chart



## West Virginia Insurance Commissioners

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

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

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

	<b>FY 2005-2006</b>	<b>FY 2006-2007</b>	<b>FY 2007-2008</b>	<b>FY 2008-2009</b>	<b>FY 2009-2010</b>
<b>GENERAL REVENUE</b>					
INSURER EXAMINATION ASSESSMENT FEE	\$699,308	\$547,262	\$506,970	\$608,653	\$553,131
PENALTY FEE	\$224,474	\$54,820	\$397,223	\$290,995	\$620,255
<b>TOTAL FOR GENERAL REVENUE</b>	<b>\$923,782</b>	<b>\$602,082</b>	<b>\$904,193</b>	<b>\$899,648</b>	<b>\$1,173,386</b>
<b>SPECIAL REVENUE</b>					
* INSURANCE TAX FUND	\$95,655,187	\$99,643,770	\$100,442,751	\$104,420,867	\$104,444,435
INSURER EXAMINATION ASSESSMENT FEES	\$1,266,167	\$954,741	\$863,035	\$1,110,650	\$941,132
** FEES & CHARGES	\$23,012,358	\$43,060,639	\$39,150,714	\$38,928,927	\$41,337,499
FIRE MARSHAL	\$1,355,145	\$1,395,282	\$1,515,851	\$1,513,025	\$1,597,395
MUN. PENSION & PROTECTION FUND	\$25,605,338	\$25,787,468	\$25,688,529	\$25,835,077	\$25,583,646
VOL. FIREMEN & TEACHERS RETIREMENT	\$19,293,814	\$14,303,156	\$11,869,797	\$11,887,224	\$12,170,434
<b>TOTAL FOR SPECIAL REVENUE</b>	<b>\$166,188,009</b>	<b>\$185,145,056</b>	<b>\$179,530,677</b>	<b>\$183,695,770</b>	<b>\$186,074,541</b>
<b>GRAND TOTAL COLLECTED</b>	<b>\$167,111,791</b>	<b>\$185,747,138</b>	<b>\$180,434,870</b>	<b>\$184,595,418</b>	<b>\$187,247,927</b>

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

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

**APPROPRIATED EXPENDITURE SCHEDULE  
INSURANCE COMMISSION FUND 7152  
FISCAL YEAR 2010  
JULY 1, 2009 - JUNE 30, 2010**

**APPROPRIATED**

Personal Services	16,045,026	
Increment	353,336	
Employee Benefits	6,848,269	
Current Expenses	14,286,885	
		<u>\$ 37,533,516</u>

**ACTUAL  
EXPENDITURES**

Personal Services	13,378,520	
Increment	237,502	
Employee Benefits	4,310,568	
Current Expenses	8,782,498	
TOTAL EXPENDITURES		26,709,088

**APPROPRIATION  
BALANCE**

Personal Services	2,666,506	
Increment	115,834	
Employee Benefits	2,537,701	
Current Expenses	5,504,387	
TOTAL FUNDS REMAINING		10,824,428
		<u>\$ 37,533,516</u>

**ASSESSMENT FEES  
COLLECTED**

JULY 1, 2009 THROUGH JUNE 30, 2010	\$41,337,499
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WEST VIRGINIA OFFICES OF THE INSURANCE COMMISSIONER  
STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND NET ASSETS  
PROPRIETARY FUNDS  
For the Year Ended June 30, 2009  
(In Thousands)

	<u>Workers'</u> <u>Compensation</u>	-	<u>Access WV</u>	<u>Total</u>
Operating Revenues:				
Statutory Allocations	\$ 229,826		2,069	\$ 231,895
Assessments	48,201		-	48,201
Net Premium Revenue	1,720		3,893	5,613
Other Operating Revenue	15		109	124
Total Operating Revenue	<u>279,762</u>		<u>6,071</u>	<u>285,833</u>
Operating Expenses:				
Claims and Claim Adjustment Expenses	42,034		3,165	45,199
General and Administration	19,959		365	20,324
Total Operating Expenses	<u>61,993</u>		<u>3,530</u>	<u>65,523</u>
Operating Income	<u>217,769</u>		<u>2,541</u>	<u>220,310</u>
Nonoperating Revenues (Expenses):				
Investment Earnings	18,150		128	18,278
Net Increase (Decrease) in Fair Value of Investments	(107,320)		-	(107,320)
Nonoperating Revenues (Expenses)	<u>(89,170)</u>		<u>128</u>	<u>(89,042)</u>
Change in Net Assets Before Brickstreet Transactions and Transfers	128,599		2,669	131,268
Brickstreet Transactions, Net	<u>25,741</u>		<u>-</u>	<u>25,741</u>
Change in Net Assets (Deficit)	154,340		2,669	157,009
Total Net Assets - Beginning of Year	<u>(1,366,311)</u>		<u>8,493</u>	<u>(1,357,818)</u>
Total Net Assets (Deficit) - End of Year	<u>(\$1,211,971)</u>	\$	<u>11,162</u>	<u>(\$1,200,809)</u>

WEST VIRGINIA  
OFFICES OF THE INSURANCE COMMISSIONER  
SCHEDULE OF NET ASSETS  
WORKERS' COMPENSATION INFORMATION  
June 30, 2009  
(In Thousands)

	<u>WC Old Fund Debt Reduction</u>	<u>Coal Workers' Pneumoconiosis</u>	<u>Uninsured Fund</u>	<u>Self-Insured Funds</u>	<u>Private Carrier Fund</u>	<u>Total</u>
<b>Assets:</b>						
Current Assets:						
Cash and Cash Equivalents	800,819	224,405	8,590	6,971	-	1,040,785
Receivables, Net:						
Statutory Allocations	8,633	-	-	-	-	8,633
Assessments	-	-	104	-	-	104
Employer Surcharge	8,903	-	-	-	-	8,903
Premiums	2,255	-	-	-	-	2,255
Surplus Note	43,500	-	-	-	-	43,500
Other	51	-	-	-	-	51
Total Current	<u>864,161</u>	<u>224,405</u>	<u>8,694</u>	<u>6,971</u>	<u>-</u>	<u>1,104,231</u>
Assets	<u>864,161</u>	<u>224,405</u>	<u>8,694</u>	<u>6,971</u>	<u>-</u>	<u>1,104,231</u>
Total Assets	<u>864,161</u>	<u>224,405</u>	<u>8,694</u>	<u>6,971</u>	<u>-</u>	<u>1,104,231</u>
<b>Liabilities:</b>						
Current Liabilities:						
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	234,700	10,500	300	-	-	245,500
Excess Deposits	-	-	-	-	-	-
OPEB Liability	81	-	-	-	-	81
Accrued Expenses and Other Liabilities	163	3	2	53	-	221
Total Current	<u>234,944</u>	<u>10,503</u>	<u>302</u>	<u>53</u>	<u>-</u>	<u>245,802</u>
Liabilities	<u>234,944</u>	<u>10,503</u>	<u>302</u>	<u>53</u>	<u>-</u>	<u>245,802</u>
Noncurrent Liabilities:						
Estimated Liability for Unpaid Claims and Claim Adjustment Expense	1,928,800	137,400	3,800	400	-	2,070,400
Total Noncurrent Liabilities	<u>1,928,800</u>	<u>137,400</u>	<u>3,800</u>	<u>400</u>	<u>-</u>	<u>2,070,400</u>
Total Liabilities	<u>2,163,744</u>	<u>147,903</u>	<u>4,102</u>	<u>453</u>	<u>-</u>	<u>2,316,202</u>
<b>Net Assets:</b>						
Restricted for:						
Coal Workers' Pneumoconiosis	-	76,502	-	-	-	76,502
Uninsured Fund	-	-	4,592	-	-	4,592
Self-Insured Fund	-	-	-	6,518	-	6,518
Private Carrier Guaranty Fund	-	-	-	-	-	-
Unrestricted	(1,299,583)	-	-	-	-	(1,299,583)
Total Net Assets	<u>(1,299,583)</u>	<u>76,502</u>	<u>4,592</u>	<u>6,518</u>	<u>-</u>	<u>(1,211,971)</u>

**APPROPRIATED EXPENDITURE SCHEDULE  
EXAMINATION FUND 7150  
FISCAL YEAR 2010  
JULY 1, 2009 - JUNE 30, 2010**

**APPROPRIATED**

Personal Services	505,497	
Increment	5,812	
Employee Benefits	147,384	
Current Expenses	<u>1,489,260</u>	
		<u>\$ 2,147,953</u>

**ACTUAL  
EXPENDITURES**

Personal Services	262,053	
Increment	3,000	
Employee Benefits	71,460	
Current Expenses	<u>393,514</u>	
TOTAL EXPENDITURES		730,027

**APPROPRIATION  
BALANCE**

Personal Services	243,444	
Increment	2,812	
Employee Benefits	75,924	
Current Expenses	1,095,746	
TOTAL FUNDS REMAINING		1,417,926
		<u>\$ 2,147,953</u>

**ASSESSMENT FEES  
COLLECTED**

JULY 1, 2009 TO JUNE 30, 2010	\$ 941,132
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**APPROPRIATED EXPENDITURE SCHEDULE  
 CONSUMER ADVOCATE FUND 7151  
 FISCAL YEAR 2010  
 JULY 1, 2009 - JUNE 30, 2010**

**APPROPRIATED**

Personal Services	375,601	
Increment	5,640	
Employee Benefits	129,597	
Current Expenses	<u>281,626</u>	
		<u>\$ 792,464</u>

**ACTUAL  
 EXPENDITURES**

Personal Services	217,645	
Increment	4,620	
Employee Benefits	61,851	
Current Expenses	<u>1,512</u>	
TOTAL EXPENDITURES		285,628

**APPROPRIATION  
 BALANCE**

Personal Services	157,956	
Increment	1,020	
Employee Benefits	67,746	
Current Expenses	<u>280,114</u>	
TOTAL FUNDS REMAINING		506,836
		<u>\$ 792,464</u>



**SECTION 2**

**DIVISIONAL  
REPORTS**

# **AccessWV**

## **West Virginia Health Insurance Plan**

### **Introduction**

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

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

*AccessWV* was launched in July 2005 and had completed its fourth full-year of operation by December 2009.

### **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. Forty-seven conditions qualify as presumptive health conditions.

An applicant must be a resident of West Virginia for at least 30 days except in the case of the HIPAA and HCTC eligibles, for whom there are no minimum residency requirements. Dependents of persons eligible for *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, or that of a spouse or a parent;
- Those eligible for medical coverage under a federal or state program including Medicare, Medicaid and the West Virginia Children's Health Insurance Program; and
- Residents of a public institution (i.e., federal or state correctional facility or a Veteran's home) unless there is HIPAA eligibility.

### **Coverage Plans**

*Access WV* offers four plans — A, B, C, and D. 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 \$4,000 for individual coverage and \$800 to \$8,000 for family coverage for in-network services. The medical deductibles are double for out-of-network services. A separate deductible, ranging from \$200 to \$2,000 for individual coverage and \$400 to \$4000 for family coverage, applies to prescription drugs. The annual medical benefit maximum is \$200,000 for all plans and the annual pharmacy benefit maximum is \$25,000. A combined lifetime maximum of \$1,000,000 for medical and pharmaceutical benefits applies to all plans.

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

### **Premiums**

The enabling legislation provides that *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 and vary based on geographic region, age band, gender and tier (single or family). 2009 rates were found to be 127% of the standard market rates.

Premiums adjustments were discussed by the board as sufficient actuarial experience began to accumulate. New premiums for geographic area, region and tier were made effective January 1, 2010.

### **Enrollment Procedures**

Interested persons may call toll free 1-866-445-8491 to request application materials. Materials may also be downloaded from the website [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 Third Party Administrator. The TPA determines eligibility and answers eligibility and benefit questions. Since November 1, 2007, the Plan Administrator has subcontracted these functions to Wells Fargo Third Party Administrators (TPA).

## Highlights of 2009

### **2009 Enrollment**

**Enrollment Growth.** *AccessWV* continued to grow steadily throughout 2009. The plan began January 2009 with 576 policyholders and ended the year with 734, an increase of 27 percent. Total membership, including dependents of policyholders, went from 661 to 846. See below for monthly breakdown.

#### **Monthly Enrollment during 2009**

	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>Aug</b>	<b>Sept</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>
# Policies	576	579	581	605	616	643	645	699	713	703	731	734
# Members	661	669	664	697	706	739	749	803	826	818	842	846

**Total Served During Year.** While enrollment grew to 734 policyholders and 846 members at the end of 2009, the end-of-year membership understates the impact of the program, which experiences a constant flux as some members leave and others take their places. During 2009, *AccessWV* enrolled 410 new policyholders and provided insurance to a total of 871 different policyholders.

**Legislation.** In 2009, legislation was enacted that permitted a subsidy program, and also would allow other classes of individuals to enter the Plan without a waiting period for the pre-existing conditions.

**Lapsed Coverages.** During 2009, 137 policyholders ended their coverage in *AccessWV*. Cancellations were either at the member's request or for nonpayment of premiums. Some members who request cancellation provide a reason for this, while others do not. Reasons for ending coverage include eligibility for Medicare, Medicaid or employer-sponsored coverage.

**Plans.** *Access WV* offers four products -- Plan A, Plan B, Plan C, and Plan D. As of December, 43 percent of the policyholders were enrolled in Plan C, the option with the second highest deductibles and the second lowest premiums.

**County.** As of December 2009, membership was held by residents of all West Virginia's 55 counties. Kanawha County with 216 members led in enrollment. Berkeley and Cabell Counties each had 100 or more members. Wirt and Roane counties had the fewest *AccessWV* members.

**Gender.** Females accounted for 58 percent of the total membership and males, 42 percent.

**Age.** More than half of the policyholders (81 percent) were ages 50 and over.

**Tier.** The majority of policies (94 percent) were for individuals with 6 percent of policies for families.

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

## Major Activities in 2009

The Plan's focus in 2009 was on expanding access to the high risk pool with broadened legislative authority. Plan activities included:

- Legislation passed permitting the development of a premium subsidy program for low-income individuals
- Legislation passed expanding the classes of individuals eligible to enter without a pre-existing condition exclusion period
- Premiums and product design for Plan Year 2010 (beginning 7-1-2009)
- Annual residency survey
- Open enrollment period for members
- Updating the Plan's Operational Protocols
- Outreach activities to promote **AccessWV** to the target population
- Financial audit of State Fiscal Year 2009 statements
- The introduction of a new Director, Nancy Maleček

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

During 2009, **AccessWV** continued to rely on its strategy of working through stakeholders to reach the target population. Stakeholders include insurance agents, carriers, providers, disease organizations and other service entities that have contact with potential members. Public appearances by the Executive Director, the Insurance Commissioner and staff from the Offices of the Insurance Commissioner also contributed to the outreach effort.

**AccessWV** was represented and provided information at the Mountain State Arts & Crafts Festival, Friends of Coal Auto Fair, WV State Fair, Forest Festival, Pumpkin Festival, National Associations of Health Underwriters, and Growing Healthy Children Conference. The Consumer Services Division of the Offices of the Insurance Commissioner offered information on **AccessWV** at numerous fairs throughout the state. **AccessWV** continued to provide promotional materials to numerous stakeholders for distribution and/or display at their locations.

While many agents inform their clients about **Access WV** on a goodwill basis, in 2009, 24 agents received a \$50 rebate check through the one-time referral fee incentive made possible by the Board's decision to enact the Referral Fee Program in 2008. The Program serves as an incentive and opportunity for agent involvement in **AccessWV**.

**Access WV** maintains a toll-free number (1-866-445-8491) as well as a local number (304-558-8264) to receive calls from prospective applicants. During 2009 **AccessWV** fulfilled 492 requests for application packets. Approximately 125 additional callers declined information, most of them because they considered the premiums unaffordable. In such situations, **AccessWV** staff attempts to refer the caller to "safety net" providers or other organizations that might be of assistance.

Mountain State Blue Cross Blue Shield continued to be the most prominent source of referrals to the phone line accounting for 40 percent of all callers who are sent application packets. The internet served as the second most important source of referrals, accounting for 13 percent of callers. Six percent of those receiving kits reported they learned about **AccessWV** through the agents. The remaining 41 percent learned of the program through targeted mailings, flyers in stakeholder offices, various state governmental agencies including Workforce West Virginia, and miscellaneous sources. The majority of applicants download the materials directly from the program website, [www.accesswv.org](http://www.accesswv.org).

**Audited Financial Results: Fiscal Year 2009**

*Access WV* was included as an enterprise fund in the financial audit of the Offices of the Insurance Commissioner for State Fiscal Year 2009 ending June 30, 2009. No issues were identified for *AccessWV*. Total net assets were reported as \$11.16 million. Net premium revenues of \$3.89 million for the fiscal year exceeded operating expenses of \$3.53 million. The audit was done by Suttle and Stalnaker, PLLC of Charleston.

**Financial Results: Calendar Year 2009**

Unaudited financial results for Calendar Year 2009 are reported here. An audit of *AccessWV* Financial Statements for State Fiscal Year 2010 for the period ending June 30, 2010, will be undertaken during 2010.

*AccessWV* ended 2009 with a cash balance of \$12.90 million and a calendar year surplus of \$1.52 million. The year ended with an operational gain (premiums minus expenses) of \$335,000.

Calendar Year 2009 revenues were reported as \$5.47 million on a cash basis. These revenues came from hospital assessments, premiums and interest. The "Uninsurable Individuals Act" provides for hospital assessments as the interim source of financing for the high risk pool, at a maximum of an additional one quarter of one percent of the assessment by the state Health Care Authority. The additional assessment was levied at a rate half the permitted maximum in 2009 and provided \$1,034,772 to support the pool. Premiums contributed \$4,287,737 to revenue, and interest earnings came to \$39,260. No federal funding was received in 2009.

Calendar Year expenditures on a cash basis were \$3.95 million, with \$3.6 of that amount going to pay claims, including both medical and pharmacy. Administrative expense was \$340,686, for an administrative expense ratio of 7.9%. This measure has decreased as Plan enrollment increased.

## **Agents Licensing and Education Division**

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

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

Monies generated through licensing and appointment fees, letters of certification and letters of clearance are deposited into the Offices of the Insurance Commissioner's Special Revenue account.

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

Administrative functions for the continuing education program are handled by Prometric. Prometric reviews provider and course applications under guidelines established by the Board of Insurance Agent Education. Additionally, Prometric banks the continuing education credits to the producers' records and, at compliance time, provides the Insurance Commissioner with data on compliant and noncompliant producers. The current reporting period began 7-1-2010 and will end 6-30-2012.

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

## *Licensing Activity*

<u>NEW LICENSES ISSUED</u>	<u>2008</u>	<u>2009</u>
Resident Agent	1,305	1153
Non-Resident Agent	12,689	11,580
Surplus Lines	180	172
Adjuster	1,957	2,568
Viatical Settlement Broker	0	2
<u>Business Entities (Agencies)</u>	<u>653</u>	<u>674</u>
<b>TOTAL</b>	<b>16,784</b>	<b>16,149</b>
Renewed Producer Licenses Issued	53,489	55,675
Companies' Appointments of Agent	73,090	79,292
Cancellation of Agents' Appointments	52,661	56,219

## *Licensing Examination Summary*

Type of Exam	2008		2009	
	<u># Tested</u>	<u># Passed</u>	<u># Tested</u>	<u># Passed</u>
LIFE	1334	618	1423	661
ACCIDENT & SICKNESS	1022	670	1030	662
PROPERTY-CASUALTY	569	342	597	344
ADJUSTER	663	421	1244	849
SURPLUS LINES	1	1	1	1



## **Workers' Compensation Board of Review**

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

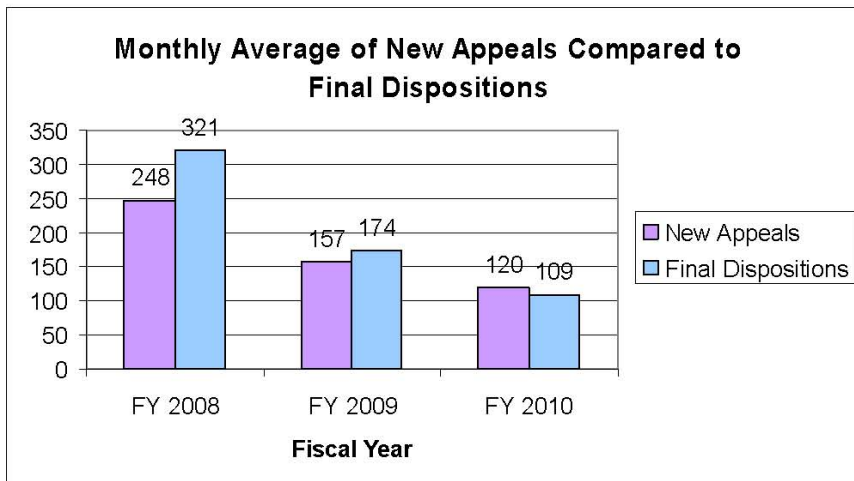
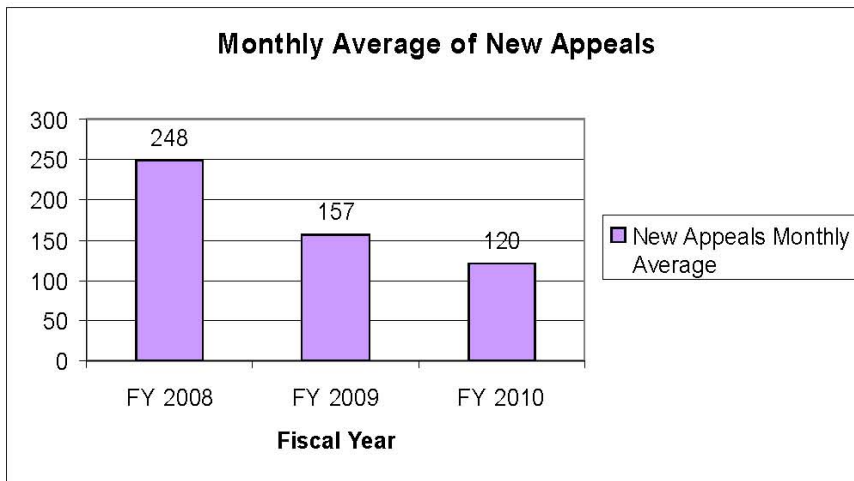
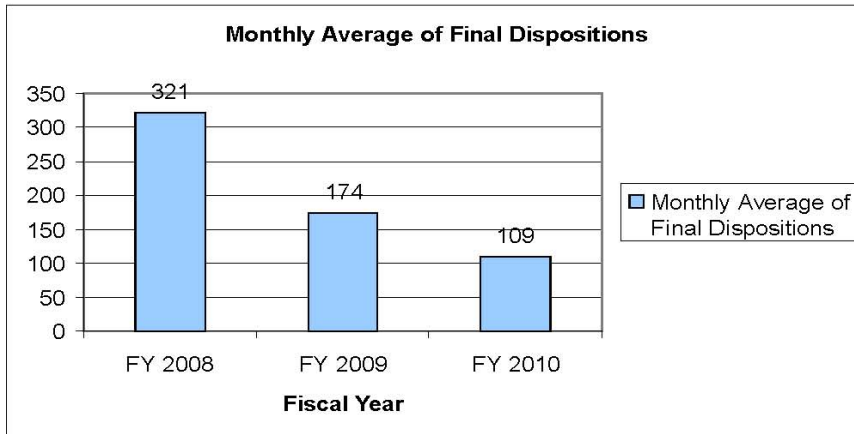
By the end of 2004, the Board saw no increase in case filings; however, dispositions increased to 406 per month. New case filings dropped slightly in 2005 to 577 per month, with dispositions increasing to 507 per month. Inroads were made on the backlog in 2006, when the average number of filings decreased to 487 per month, and dispositions increased to 595 per month for an annual total of 7,140 orders. In 2007, there was a monthly average of 405 new case filings, with 471 dispositions per month. In 2008, the new case filings have averaged 248, with 321 dispositions per month. In 2009, we received 157 new appeals per month with average dispositions of 174. In 2010, we essentially maintained the status quo with 120 new appeals filed per month and we averaged 109 dispositions per month. Thus, the Board has achieved its goal of operating without a backlog and deciding cases as they mature on our docket.

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

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

Enclosed are graphs which illuminate the Board of Review's monthly average of new case filings and case dispositions for 2008, 2009 and 2010. These charts illustrate the elimination of any backlog cases for each of these years.

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



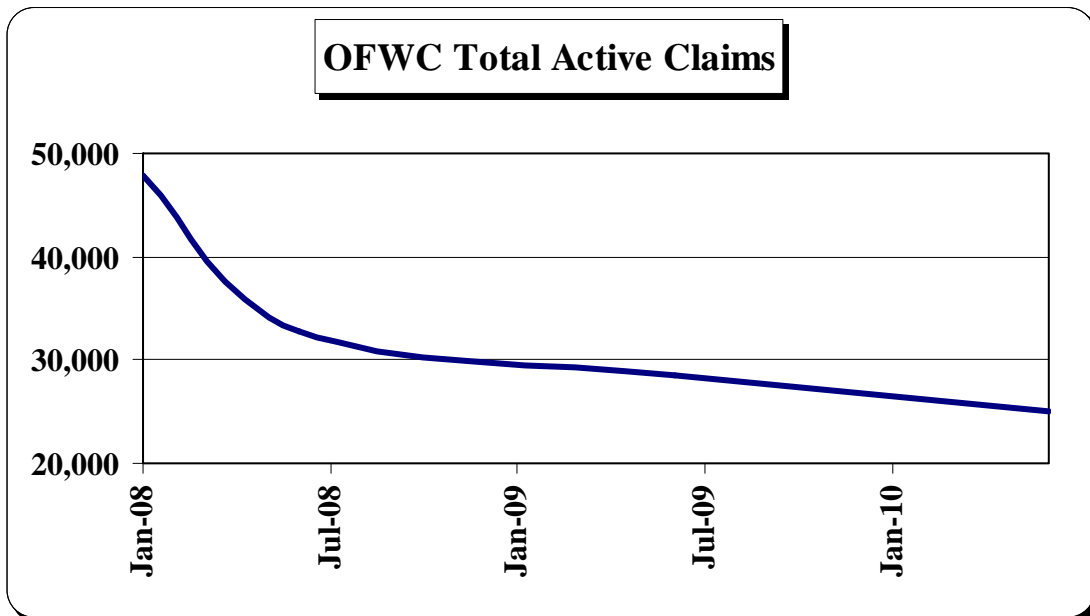
## Claims Services Division

The Claims Services Division is comprised of twelve workers' compensation claims specialists whose primary duty is to assure proper management of the legacy claims of the former Workers' Compensation Commission, also known as the "Old Fund." Furthermore, oversight is provided in regards to the West Virginia Uninsured Employers' Fund (UEF), which came into existence on January 1, 2006. In part, oversight is provided by conducting audits relative to quality claims processing and their compliance with statutory and regulatory provisions. There are multiple other internal controls for which this Division is responsible to assure proper management of these claims; for example, the aforementioned bi-annual audits that are conducted on-site, on-going quality assurance reviews, large loss review staffing with each TPA, indemnity payment approval threshold of \$25,000.00 or greater, and the settlement initiative.

During FY 2010, the Claims Services Division continued to assure the injured workers received medical and indemnity compensation in regards to their compensable injury by the three TPAs, on behalf of the Offices of the Insurance Commissioner (OIC). The old fund claims continue to be administered by three independent Third Party Administrators (TPAs): Sedgwick Claims Management Services, Wells Fargo Disability Management, and American Mining Claims Services. At the end of November 2010, we will have concluded the third contract year for each of the TPAs.

To provide some statistics, on December 1, 2007, the OIC officially began managing 47,000+ active old fund claims. Since that time, through proper claims handling utilizing industry accepted standards and a focused settlement initiative, approximately 48% of the active caseload has been closed. Active claim counts as of June 30, 2010, are as follows:

Counts	Sedgwick	Wells Fargo	American Mining	Totals	Reduction
1/31/2008	39,227	4,750	3,984	47,961	
6/30/2008	25,484	3,455	3,792	32,731	31.75%
6/30/2009	22,425	2,894	3,237	28,556	40.46%
<b>6/30/2010</b>	<b>19,837</b>	<b>2,373</b>	<b>2,814</b>	<b>25,024</b>	<b>47.82%</b>



The focused settlement initiative has considerably contributed to the increase in claim closures as indicated above. This has produced significant savings and overall reduction in the reserves. The OIC has a settlement team in place that holds weekly meetings on the larger settlements. The TPA presents the claim(s) and the proposed settlement range, dollar authority is given at the meetings. The settlement team consists of: OIC's General Counsel, Insurance Program Manager of Claims Services, WC System Specialist II from Claims Services, and multiple attorneys from the Attorney General's office.

The old fund consists of claims with a date of injury or date of last exposure prior to July 1, 2005; this remains the responsibility of the State of West Virginia. The Insurance Commissioner was required to assume responsibility for administering and managing the old fund from BrickStreet Mutual Insurance, the statutorily mandated Third Party Administrator of the old fund from July 1, 2005 to December 31, 2007. It should be noted there are new occupational disease claims that are submitted to Claims Services for entry and establishment of the claim, these applications have a date of last exposure prior to July 1, 2005. In addition, new claims are filed for Federal Black Lung (FBL), the date of last exposure for these claims, must be prior to January 1, 2006. Under the enactment of 1556, Health Care Bill, we have seen an increase in the filing of FBL claims.

In addition, this Division performs a number of regulatory duties. The Occupational Pneumoconiosis (OP) Board and the Permanent Total Disability Review Board (PTDRB) dockets are maintained in this Division. We have one full-time designated occupational pneumoconiosis (OP) employee that handles the OP applications. This individual prepares the files and maintains the docket for the OP Board and prepares the files for hearings before the Office of Judges. In FY 2010, there were 561 examinations scheduled before the Occupational Pneumoconiosis Board, and 180 fatal reviews. The PTDRB docket has been overseen in this Division since October 2008. In FY 2010, the PTDRB reviewed a total of 138 applications; including initial, remands and final reviews. In addition, the board reviewed 39 for employability standards as set out in Senate Bill 2013. Applications are received for the old fund, new carriers and self-insured employees.

<b>Regulatory Boards</b>	<b>FY 2010</b>	<b>FY 2009</b>
OP Board Examinations	561	602
OP Board Fatal Reviews	180	124
PTDRB Reviews ( <i>Initial, Remands, Finals</i> )	138	123
PTDRB Vocational Reviews	39	48

Also, the Division reviews applications for access to the Workers' Compensation Claims Index. The Claims Index is legislatively mandated uniform system of gathering workers' compensation claim information in order to make it available to the workers' compensation industry. The index contains basic demographic data to assist insurers in obtaining information from other insurers regarding previously filed workers' compensation claims by a particular claimant. Applications are approved or denied by a WC System Specialist II within this Division.

This Division remains committed to providing oversight of the old fund claims to assure statutory compliance, quality claims processing and cost efficient management.

	July 2008	August 2008	September 2008
<b>Revenue</b>			
Premium/Repayment Agreement Contributions	\$ 88,136.93	\$ 321,167.65	\$ 61,087.83
Personal Income Tax (PIT) *	\$ -	\$ -	\$ -
Other Collections/Fees/License & Income **	\$ 60,160,729.53	\$ 53,576.51	\$ 14,898.10
SI Bankruptcy Recoveries	\$ 19,723.15	\$ 2,886.00	\$ 322,500.00
Premium Recoveries - NCO Collection Agency	\$ 100.00	\$ 200.00	\$ 100.00
Revenue Refunds to Employers	\$ (61,029.34)	\$ -	\$ -
<b>Sub-Total</b>	<u>\$ 60,207,660.27</u>	<u>\$ 377,830.16</u>	<u>\$ 398,585.93</u>
Statutory Transfers ***	\$ 51,821,719.99	\$ 17,328,249.58	\$ 4,818,631.09
Investment Earnings	\$ -	\$ 18,928,919.36)	\$ (9,515,592.31)
<b>Total</b>	<u>\$ 112,029,380.26</u>	<u>\$ (1,222,839.62)</u>	<u>\$ (4,298,375.29)</u>
<b>Expenditures</b>			
Administrative Expense	\$ -	\$ -	\$ -
Public Employees Insurance	\$ (10,452.66)	\$ (10,318.66)	\$ (9,909.46)
Unemployment Compensation	\$ -	\$ -	\$ -
Contractual/Professional/TPA Services	\$ (26,250.00)	\$ 1,692,486.43)	\$ (1,853,727.48)
Payment of Claims (Net Overpayment Credits)	\$ 21,867,289.68)	\$ 21,966,451.54)	\$ (20,930,237.27)
<b>Total</b>	<u>\$ 21,903,992.34)</u>	<u>\$ 23,669,256.63)</u>	<u>\$ 22,793,874.21)</u>
Total Revenue less Expenditures	\$ 90,125,387.92	\$ 24,892,096.25)	\$ 27,092,249.50)
Prior Months Month Ending Cash Balance	\$ 49,889,350.88	\$ 66,014,738.80	\$ 12,051,561.91
Investment with WVIMB and WVBTI	\$ (74,000,000.00)	\$ (29,071,080.64)	\$ 19,812,592.31
<b>Month Ending Cash Balance</b>	<u>\$ 66,014,738.80</u>	<u>\$ 12,051,561.91</u>	<u>\$ 4,771,904.72</u>
Invested with WV Investment Management Board (IMB)	\$ 727,499,137.45	\$ 756,570,218.09	\$ 736,757,625.78
Invested with WV Board of Treasury Investments (BTI)	<u>\$ 793,513,876.25</u>	<u>\$ 768,621,780.00</u>	<u>\$ 741,529,530.50</u>
<b>Cash + Investments = Total Old Fund Balance</b>			

	<u>October 2008</u>	<u>November 2008</u>	<u>December 2008</u>
<b>Revenue</b>			
Premium/Repayment Agreement Contributions	\$ (64,882.69)	\$ 94,446.48	\$ 56,038.77
Personal Income Tax (PIT) *	\$ 10,600,000.00	\$ 10,600,000.00	\$ 10,600,000.00
Other Collections/Fees/License & Income **	\$ 107,153.02	\$ 68,347.48	\$ 53,576.51
SI Bankruptcy Recoveries	\$ 486,330.68	\$ 56,977.83	\$ 65.00
Premium Recoveries - NCO Collection Agency	\$ 100.00	\$ -	\$ -
Revenue Refunds to Employers	\$ -	\$ -	\$ -
<b>Sub-Total</b>	<u>\$ 11,128,701.01</u>	<u>\$ 10,819,771.79</u>	<u>\$ 10,709,680.28</u>
Statutory Transfers ***	\$ 20,240,971.01	\$ 5,030,721.25	\$ 8,740,134.45
Investment Earnings	\$(50,595,542.26)	\$ 65,860,164.81)	\$(21,817,711.90)
<b>Total</b>	<u>\$ 19,225,870.24</u>	<u>\$(50,009,671.77)</u>	<u>\$ (2,367,897.17)</u>
<b>Expenditures</b>			
Administrative Expense	\$ -	\$ -	\$ -
Public Employees Insurance	\$ (9,715.46)	\$ -	\$ (19,009.80)
Unemployment Compensation	\$ -	\$ -	\$ -
Contractual/Professional/TPA Services	\$ (1,424,452.62)	\$ (2,018,706.22)	\$ (1,558,266.34)
Payment of Claims (Net Overpayment Credits)	<u>\$(21,158,139.46)</u>	<u>\$(19,796,533.83)</u>	<u>\$(21,458,880.05)</u>
<b>Total</b>	<u>\$(22,592,307.54)</u>	<u>\$(21,815,240.05)</u>	<u>\$(23,036,156.19)</u>
Total Revenue less Expenditures	\$(41,818,177.78)	\$(71,824,911.82)	\$(25,404,053.36)
Prior Months Month Ending Cash Balance	\$ 4,771,904.72	\$ 9,549,269.20	\$ 13,093,528.58
Investment with WVIMB and WVBTI	<u>\$ 46,595,542.26</u>	<u>\$ 75,369,171.20</u>	<u>\$ 23,417,711.90</u>
<b>Month Ending Cash Balance</b>	<u>\$ 9,549,269.20</u>	<u>\$ 13,093,528.58</u>	<u>\$ 11,107,187.12</u>
Invested with WV Investment Management Board (IMB)	\$690,162,083.52	\$614,792,912.32	\$591,375,200.42
Invested with WV Board of Treasury Investments (BTI)	<u>\$699,711,352.72</u>	<u>\$627,886,440.90</u>	<u>\$602,482,387.54</u>
<b>Cash + Investments = Total Old Fund Balance</b>	<u>\$699,711,352.72</u>	<u>\$627,886,440.90</u>	<u>\$602,482,387.54</u>

	<u>January 2009</u>	<u>February 2009</u>	<u>March 2009</u>
<b>Revenue</b>			
Premium/Repayment Agreement Contributions	\$ 429,079.91	\$ 59,732.26	\$ 24,089.93
Personal Income Tax (PIT) *	\$ 10,600,000.00	\$ 10,600,000.00	\$ 10,600,000.00
Other Collections/Fees/License & Income **	\$ 769,261.44	\$ 58,061.79	\$ 53,576.51
SI Bankruptcy Recoveries	\$ 27,684.26	\$ 2,886.00	\$ 28,196.25
Premium Recoveries - NCO Collection Agency	\$ -	\$ -	\$ -
Revenue Refunds to Employers	\$ -	\$ -	\$ -
<b>Sub-Total</b>	<u>\$ 11,826,025.61</u>	<u>\$ 10,720,680.05</u>	<u>\$ 10,705,862.69</u>
Statutory Transfers ***	\$ 9,348,427.94	\$ 7,653,534.13	\$ 20,968,482.88
Investment Earnings	\$ 13,661,908.08	\$ (5,231,289.77)	\$ 20,421,364.65)
<b>Total</b>	<u>\$ 34,836,361.63</u>	<u>\$ 13,142,924.41</u>	<u>\$ 11,252,980.92</u>
<b>Expenditures</b>			
Administrative Expense	\$ -	\$ -	\$ -
Public Employees Insurance	\$ (9,282.90)	\$ -	\$ (18,931.14)
Unemployment Compensation	\$ -	\$ -	\$ -
Contractual/Professional/TPA Services	\$ (194,175.96)	\$ (2,632,736.50)	\$ (1,775,499.75)
Payment of Claims (Net Overpayment Credits)	<u>\$(21,068,433.95)</u>	<u>\$(20,889,457.88)</u>	<u>\$(20,088,747.22)</u>
<b>Total</b>	<u>\$(21,271,892.81)</u>	<u>\$(23,522,194.38)</u>	<u>\$(21,883,178.11)</u>
Total Revenue less Expenditures	\$ 13,564,468.82	\$(10,379,269.97)	\$(10,630,197.19)
Prior Months Month Ending Cash Balance	\$ 11,107,187.12	\$ 11,009,747.86	\$ 7,861,767.66
Investment with WVIMB and WVBTI	<u>\$(13,661,908.08)</u>	<u>\$ 7,231,289.77</u>	<u>\$ 12,421,364.65</u>
<b>Month Ending Cash Balance</b>	<u>\$ 11,009,747.86</u>	<u>\$ 7,861,767.66</u>	<u>\$ 9,652,935.12</u>
Invested with WV Investment Management Board (IMB)	\$605,037,108.50	\$597,805,818.73	\$585,384,454.08
Invested with WV Board of Treasury Investments (BTI)	<u>\$616,046,856.36</u>	<u>\$605,667,586.39</u>	<u>\$595,037,389.20</u>
<b>Cash + Investments = Total Old Fund Balance</b>	<u>\$616,046,856.36</u>	<u>\$605,667,586.39</u>	<u>\$595,037,389.20</u>

**Offices of the Insurance Commissioner - Old Fund Thru July 2009 - Thirteenth Month**

	April 2009	May 2009	June 2009	July 2009 13th Month
<b>Revenue</b>				
Premium/Repayment Agreement Contribs	\$ 83,409.03	\$ 76,605.68	\$ 50,831.52	\$ -
Personal Income Tax (PIT) *	\$10,600,000.00	\$10,600,000.00	\$10,600,000.00	\$ -
Other Collections/Fees/License & Income **	\$ 58,814.83	\$ 53,576.51	\$86,431,042.51	\$ -
SI Bankruptcy Recoveries	\$ 6,263.68	\$ 18,905.58	\$ 3,366.10	\$ -
Premium Rec - NCO Collection Agency	\$ -	\$ -	\$ -	\$ -
Revenue Refunds to Employers	\$ -	\$ -	\$ -	\$ -
<b>Sub-Total</b>	<u>\$10,748,487.54</u>	<u>\$10,749,087.77</u>	<u>\$ 97,085,240.13</u>	<u>\$ -</u>
Statutory Transfers ***	\$ 1,175,712.27	\$ 19,525,714.06	\$ 47,767,432.13	\$ -
Investment Earnings	\$ 15,615,661.51	\$ -	\$ 66,138,315.63	\$ -
<b>Total</b>	<u>\$ 27,539,861.32</u>	<u>\$ 30,274,801.83</u>	<u>\$210,990,987.89</u>	<u>\$ -</u>
<b>Expenditures</b>				
Administrative Expense	\$ -	\$ -	\$ -	\$ -
Public Employees Insurance	\$ (8,904.62)	\$ -	\$ (8,591.56)	\$ -
Unemployment Compensation	\$ -	\$ -	\$ -	\$ -
Contractual/Professional/TPA Services	\$(1,744,418.92)	\$ (701,342.50)	\$ (3,055,957.48)	\$ 1,722,126.81)
Payment of Claims (Net Overpay Credits)	<u>\$(21,418,990.81)</u>	<u>\$(20,836,112.17)</u>	<u>\$(20,198,749.92)</u>	<u>\$ -</u>
<b>Total</b>	<u>\$(23,172,314.35)</u>	<u>\$(21,537,454.67)</u>	<u>\$(23,263,298.96)</u>	<u>\$(1,722,126.81)</u>
Total Revenue less Expenditures	\$ 4,367,546.97	\$ 8,737,347.16	\$187,727,688.93	\$(1,722,126.81)
Prior Months Month Ending Cash Balance	\$ 9,652,935.12	\$ 15,604,820.58	\$ 5,304,167.74	\$124,893,541.04
Investment with WVIMB and WVBTI	<u>\$ 1,584,338.49</u>	<u>\$(19,038,000.00)</u>	<u>\$(68,138,315.63)</u>	<u>\$ -</u>
<b>Month Ending Cash Balance</b>	\$ 15,604,820.58	\$ 5,304,167.74	\$124,893,541.04	\$123,171,414.23
Invested with WV Investment Mgmnt Bd	\$583,800,115.59	\$602,838,115.59	\$663,976,431.22	\$663,976,431.22
Invested with WV Board of Treasury Invtmts	<u>\$ 7,000,000.00</u>	<u>\$ 7,000,000.00</u>	<u>\$ 7,000,000.00</u>	<u>\$ 7,000,000.00</u>
<b>Cash + Investments = Total Old Fund Bal</b>	\$599,404,936.17	\$608,142,283.33	\$795,869,972.26	\$794,147,845.45

**Invested Balance with WVIMB \$663,976,431.22 as of July 31, 2009 - Thirteenth Month**

**Invested Balance with WVBTI \$7,000,000.00 as of July 31, 2009 - Thirteenth Month**

\* All months include \$10.6 Million from Tax & Revenue except July, August and September per SB1004 §11-21-96.

\*\*Coal Litigation Collections. July includes an additional principle payment from BrickStreet Insurance on the Surplus Note of \$60,000,000.00.

June includes principle and interest payments from BrickStreet Insurance on the Surplus Note of \$86,377,466.00.

\*\*\* July and subsequent month amounts are transfers from the Debt Reduction Fund per SB1004 §23-2D-5.



	<u>July 2008</u>	<u>August 2008</u>	<u>September 2008</u>
<b>Claims benefits paid:</b>			
Medical	(4,883,206.16)	(4,905,369.69)	(4,362,092.06)
Permanent Total Disability	(12,723,872.70)	(12,672,577.98)	(12,424,222.30)
Permanent Partial Disability	(802,231.85)	(741,405.83)	(812,455.18)
Temporary Total Disability	(185,260.69)	(182,708.11)	(224,768.22)
Temporary Partial Disability	(1,315.62)	(882.28)	(1,323.42)
Settlement Agreements	(211,287.05)	(234,867.63)	(217,812.59)
Fatals	(2,733,892.39)	(2,747,574.65)	(2,707,580.12)
104 weeks	(674,794.59)	(600,536.25)	(523,087.07)
Non-Awarded Partials	0.00	0.00	0.00
<b>Total</b>	<u>(22,215,861.05)</u>	<u>(22,085,922.42)</u>	<u>(21,273,340.96)</u>
Claims credits and overpayments	348,571.37	119,470.88	343,103.69
<b>Total claims paid</b>	<u>(21,867,289.68)</u>	<u>(21,966,451.54)</u>	<u>(20,930,237.27)</u>

	<u>October 2008</u>	<u>November 2008</u>	<u>December 2008</u>
<b>Claims benefits paid:</b>			
Medical	(4,579,149.55)	(3,406,388.12)	(4,989,651.78)
Permanent Total Disability	(12,495,712.18)	(12,179,102.29)	(12,434,544.11)
Permanent Partial Disability	(731,499.80)	(681,685.60)	(777,098.70)
Temporary Total Disability	(159,056.25)	(222,340.23)	(196,784.56)
Temporary Partial Disability	(882.28)	(882.28)	(882.28)
Settlement Agreements	(335,468.71)	(236,634.42)	(244,617.86)
Fatals	(2,699,898.39)	(2,826,301.89)	(2,686,266.65)
104 weeks	(525,320.16)	(473,449.78)	(441,434.84)
Non-Awarded Partials	0.00	0.00	0.00
<b>Total</b>	<u>(21,526,987.32)</u>	<u>(20,026,784.61)</u>	<u>(21,771,280.78)</u>
Claims credits and overpayments	368,847.86	230,250.78	312,400.73
<b>Total claims paid</b>	<u>(21,158,139.46)</u>	<u>(19,796,533.83)</u>	<u>(21,458,880.05)</u>

	<u>January 2009</u>	<u>February 2009</u>	<u>March 2009</u>
<b>Claims benefits paid:</b>			
Medical	(4,311,559.34)	(3,824,287.37)	(3,525,583.66)
Permanent Total Disability	(12,528,584.44)	(12,747,399.01)	(12,358,925.75)
Permanent Partial Disability	(602,557.01)	(639,888.35)	(650,510.98)
Temporary Total Disability	(119,238.22)	(166,436.36)	(201,815.65)
Temporary Partial Disability	(882.28)	(882.28)	(7,233.28)
Settlement Agreements	(366,131.30)	(317,845.71)	(200,012.07)
Fatals	(2,645,088.86)	(2,708,862.89)	(2,750,202.80)
104 weeks	(714,848.44)	(620,275.08)	(562,433.43)
Non-Awarded Partials	0.00	0.00	0.00
<b>Total</b>	<u>(21,288,889.89)</u>	<u>(21,025,877.05)</u>	<u>(20,256,717.62)</u>
Claims credits and overpayments	220,455.94	136,419.17	167,970.40
<b>Total claims paid</b>	<u>(21,068,433.95)</u>	<u>(20,889,457.88)</u>	<u>(20,088,747.22)</u>

	<u>April 2009</u>	<u>May 2009</u>	<u>June 2009</u>
<b>Claims benefits paid:</b>			
Medical	(4,890,935.10)	(3,891,543.66)	(3,990,028.82)
Permanent Total Disability	(12,567,880.38)	(12,835,184.47)	(12,184,904.79)
Permanent Partial Disability	(654,030.48)	(548,575.78)	(529,912.59)
Temporary Total Disability	(100,718.93)	(103,982.47)	(152,567.40)
Temporary Partial Disability	(882.28)	(1,186.71)	(798.17)
Settlement Agreements	(172,534.99)	(340,287.29)	(342,141.81)
Fatals	(2,648,279.98)	(2,707,301.72)	(2,676,374.22)
104 weeks	(469,725.58)	(495,265.81)	(514,210.34)
Non-Awarded Partials	0.00	0.00	0.00
<b>Total</b>	<u>(21,504,987.72)</u>	<u>(20,923,327.91)</u>	<u>(20,390,938.14)</u>
Claims credits and overpayments	85,996.91	87,215.74	192,188.22
<b>Total claims paid</b>	<u>(21,418,990.81)</u>	<u>(20,836,112.17)</u>	<u>(20,198,749.92)</u>

## **West Virginia Office of Consumer Advocate**

In 2009, the Office of Consumer Advocate served the interests of the West Virginia insurance consumer and fulfilled the expanded duties conferred upon the Office in the tort reform measures passed in 2005 in Senate Bill 418. A large portion of the Office of the Consumer Advocate's time and resources was devoted to first and third party administrative hearings. The efforts of the Office of the Consumer Advocate on behalf of West Virginia insurance consumers yielded financial awards totaling \$190,218.91 as well as a number of other important settlements and regulatory orders directly benefiting the West Virginia insurance consumer.

Also in the health care arena, the Office of the Consumer Advocate reviewed thirty-five (35) Certificate of Need Applications and thirty-four (34) Rate Review Applications before the West Virginia Health Care Authority. Furthermore, the Office of 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 Office of the Consumer Advocate attended many State conferences and State festivals as a means of interacting with and disseminating information to West Virginia insurance consumers. State festivals attended include the West Virginia State Fair, the Friends of Coal Auto Fair in Beckley, the Arts and Crafts Fair in Ripley and the Pumpkin Festival in Milton. Further, the Office of the Consumer Advocate participated in several telephonic conferences with over thirty (30) state insurance consumer advocates from across the nation in an effort to network and gather information that can be used to provide better representation to West Virginia insurance consumers.

The Office of the Consumer Advocate participated in mandatory continuing legal education with a focus on insurance and consumer related education. In January 2009, the Attorney II for the Office of the Consumer Advocate attended the very prestigious 28<sup>th</sup> Annual National Trial Advocacy College on the campus of the University Virginia in Charlottesville, Virginia. The Attorney II position is now vacant in the Consumer Advocate's Office and the Director hopes that it is filled soon and to be able to send the newly hired Attorney II to this fine program in the future.

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

Finally, the Office of the Consumer Advocate maintains a long term goal of consumer outreach and education. Said goal will be achieved by media outreach to consumers and by setting up information booths across the state at fairs and festivals such as: The West Virginia State Fair, the Friends of Coal Auto Fair in Beckley, the Arts and Crafts Fair in Ripley and the Pumpkin Festival in Milton.

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

In 2009, the Office of the Consumer Advocate assisted insurance consumers in forty-seven (47) complaints before the West Virginia Insurance Commission. Twenty-six (26) of these complaints were third party complaints and the remaining twenty-one (21) 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 One hundred-thirty two thousand, fifty three dollars, eighty six cents (\$132,053.86) was awarded directly to West Virginia Consumers in the form of settlements in sixteen (16) of the twenty-six (26) third party complaints. A market conduct exam was ordered against State Farm as a result of one consumer complaint decision. One (1) case went to hearing and the Hearing Examiner made a finding that no violation of the unfair trade practices act occurred. One (1) case was settled between the insurance company and consumer after our involvement was made known. Two (2) consumers obtained private council. Three (3) consumers did not request representation from this office. Three (3) consumer complaint cases are either awaiting hearing or are awaiting final order.

A total of Fifty Eight Thousand One Hundred Sixty-five Dollars and Five Cents (\$58,165.05) was awarded directly to West Virginia consumers in the form of settlements in eleven (11) of the twenty-one (21) first party matters that the Office of the Consumer Advocate worked on in 2009. One (1) consumer withdrew their consumer complaint and pursued a settlement in circuit court. One (1) consumer had their non-monetary demands met by the insurance company. One (1) consumer obtained private council and the outcome of the case is not known. One (1) consumer, in addition to a monetary settlement, received a \$40.00/month settlement. One (1) consumer complaint hearing was cancelled by the legal division for administrative reasons. Five (5) consumer complaint cases are either awaiting hearing or a final order.

Three (3) third party consumers declined to request representation when contacted by the Office of the Consumer Advocate.

**THIRD PARTY COMPLAINTS**  
**HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2009**

<b>RESPONDENT</b>	<b>THIRD PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
State Farm Insurance Company	Denise Arthur	Settlement - \$5250.00
Blue Cross Blue Shield Ins. Co.	John Kyer	Settlement – \$18,000.00
Nationwide Insurance Company	Helen Johnson	Settlement – \$11,600.00
Farmers & Mechanics Fire & Cas.	Jennie Santos Shuman	Settlement – \$5448.75
Safeco Insurance Company	Brenda Greathouse	Settlement - \$1630.32
Erie Insurance Company	Laura Beth Meadows	Settlement - \$500.00
The Phoenix Insurance Company	Courtlandt Smith	Settlement - \$4250.00
American National P & C Ins. Co.	Pete Sheehan	Did not request rep.
Hartford Casualty Insurance Co.	Sherry Cossin	Settlement - \$1908.00
Argonaut Insurance Company	Michael Humphrey	Settlement - \$929.97
P & C Ins. Co. of Hartford	Leslie Cruse	Settlement - \$2771.26
P & C Ins. Co. of Hartford	James Shannon	Settlement - \$1000.00
West American Insurance Co.	Terry Kisner	Settlement – \$45,000.00
Metropolitan P & C Ins. Co.	Barry Neeb	Settlement - \$5934.58
AIG Insurance Company	Jeremie Williams	Settled by ins. company
AIG Insurance Company	Joan Piko	Did not request rep.
Erie Insurance Company	Charles Goff	Settlement - \$25,000
Erie Insurance Company	Elsie Goff	Pending
21 <sup>st</sup> Century Insurance Co.	Brent Shaw	Obtained private council
State Automobile Insurance Co.	Vennoria Ferrell	Hearing – no UTP found
Liberty Mutual Insurance Co.	Bonita Helmick	Settlement - \$1860.27
General Insurance Co. of America	Ferrell Parsons	Settlement – 970.71
GEICO	Michael Amtower	Pending
State Automobile Insurance Co.	Greg Harkins	Pending
USAA Insurance Company	Amber Midkiff	Rep. withdrawn – obtained private council
Allstate Insurance Company	Stephen Foster	Did not request rep.

**FIRST PARTY COMPLAINTS**  
**HANDLED BY THE OFFICE OF THE CONSUMER ADVOCATE IN 2009**

<b>RESPONDENT</b>	<b>FIRST PARTY COMPLAINTANT</b>	<b>RESOLUTION</b>
Nationwide Mutual Ins. Co.	Ms. Betty Maynard	Settlement - \$2,823.90
State Farm Mutual Auto Ins.	Andre Portee	Pursued in circuit court
State Farm Insurance Co.	Gerald Carpenter	Obtained private council
Encompass Insurance Co.	Ronald & Mary Breault	Settlement – \$1100.00
Encompass Insurance Co.	Dale Petrucci	Settlement - \$1750.00
Allstate Insurance Co.	Harold Kirk	\$15,000 by private council
AIG Centennial Ins. Co.	Darryl Palmer	Settlement - \$5000.00
Allstate Insurance Co.	Elaine Green	Settled – consumer demand met
Western Southern Life Ins.	Larry Clendenin	Settlement - \$5200.00 \$40.00/mo. Life benefits
Farmers & Mechanics Mutual	Freda Bradley	Complaint dismissed - appealed
Safe Insurance Company	Margaret Nabridge	Settlement - \$4000.00
American National P & C Co.	Glenda Hedrick	Settlement - \$3,771.57
Hartford Insurance Co.	Sandra Kelly	Settlement - \$15,000
State Farm Insurance Co.	Charles Weatherford	Settlement - \$719.58
State Farm Insurance Co.	Carolyn Callopi	Cancelled by legal div.
Erie Insurance Company	Michael Nasuto	Settlement - \$3800.00
Motorist Mutual Ins. Co.	James & Terry Riggs	Pending
Titan Indemnity Insurance Co.	Melinda Halvorson	Pending
Standard Insurance Company	Bernice Tennant	Pending
Genworth Financial Assurance	Connie Runyon	Pending
State Farm Insurance Co.	Leonard Nester	Pending

### **Certificate of Need Review**

The Office of the Consumer Advocate participated in the review of Certificate of Need (CON) applications before the Health Care Authority. All health care providers must obtain a CON from the West Virginia Health Care Authority to develop, add, or acquire new health care facilities and equipment. The Office of the Consumer Advocate reviews all CON applications and may intervene for the interests of West Virginia residents in the Health Care Authority's CON review process. The Office of the Consumer Advocate carefully reviewed and considered the following thirty-five (35) CON applications: (total capitol expenditure \$197,504,633.12).

#### **CERTIFICATE OF NEED - January 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Medi Home Health Agency	09-5-9014-Y	hospice services in Wood County	\$35,000.00
Huntington Regional Gamma Knife	08-2-8857-E	development of gamma knife services	\$4,600,000.00
Covenant Home Health Care	08-3-8897-Z	home health services	\$0.00
Weirton Medical Center	08-9-8820-H	therapeutic cardiac catheterization	\$0.00
Professional Sleep Lab	07-5-8606-PV	Sleep laboratory	\$44,700.00

#### **CERTIFICATE OF NEED – February 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
New River Health Association.	08-4-8828-X	geriatric ambulatory care center	\$73,500.00
United Hospital Center	09-6-8902-H	medical office building condo project	\$8,000,000.00
Springfield Center	09-1-8929-A	acquisition of Springfield Center	\$2,950,000.00
Wheeling Hospital	09-10-8924-P	pediatric outpatient rehab relocation	\$200,000.00

**CERTIFICATE OF NEED – March 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
BMA Healthcare Services	09-5/6/7/9/10-8932	in home personal care services	\$0.00
St Mary's Medical Management	09-3-8928-P	physician practice in Teays Valley	\$300,000.00
United Hospital Center	09-6-8940-H/E	special procedures & cardiac catheterization lab	\$2,455,000.00

**CERTIFICATE OF NEED – April 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Renal Center of Keyser	09-8-8941-R	renal center	\$1,000,000.00
City of South Charleston	07-8-8800-P	primary care clinic expansion	\$0.00
War Memorial Hospital	09-9-8923-H	replacement hospital	\$46,573,600.00
WVU Hospitals	09-6-8963-X/H	construct new data center	\$3,000,000.00

**CERTIFICATE OF NEED - May 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Logan Regional Medical Center	09-2-8982-P	Fountain Place Medical Clinic	\$200,000.00
Wheeling Hospital	09-10-8976-H	construct hospital tower	\$50,000,000.00

**CERTIFICATE OF NEED – June 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Starlight Behavioral Health Services	09-2-8995-BH	outpatient BH services	\$150,000.00
Weirton Medical Center	09-11-8965-E	mobile PET services at Weirton Medical	\$20,000.00
Wheeling Hospital	08-10-8805-E	fixed site MRI	\$3,300,000.00
Camden Clark Memorial Hospital	09-5-8898-H	Primary therapeutic Cardiac Catheterization Services	\$65,000.00
Wetzel County Hospital (revised)	08-5/10-8801-E	fixed site MRI	\$1,676,381.00
WVU Medical Corporation	09-6-8972-E	Replacement of Fixed MRI Equipment	\$3,806,853.12



**CERTIFICATE OF NEED - July 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
United Hospital Center	09-6-9009-R	outpatient dialysis center	\$10,000.00

**CERTIFICATE OF NEED - August 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Goodwill Industries of KYOWVA	09-2-8951-X	outpatient behavioral health services	\$11,470.00

**CERTIFICATE OF NEED - September 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Ohio Valley Medical Center	09-10-8916-H	primary pci cardiac catheterization	\$75,000.00

**CERTIFICATE OF NEED - October 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
HCR ManorCare	09-1/3/4/6/8/9-9061-A	sell of securities	\$43,500,000.00

**CERTIFICATE OF NEED - November 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Hampshire Memorial Hospital	09-8-9052-H	medical office building	\$5,948,000.00
WVU Hospitals	09-6-9070-E	Replace gamma knife equip	\$3,985,000.00
Ohio Valley Medical Center	09-10-8920-H	30 bed child and adolescent inpatient	\$5,700,000.00
Toyota Motor Manufacturing	09-3-9080-P	ambulatory care center	\$350,159.00
Balance Counseling	09-7-8953-X	behavioral health center	\$0.00

**CERTIFICATE OF NEED - December 2009**

<b>FACILITY</b>	<b>CON NO.</b>	<b>REQUEST</b>	<b>CAPITOL EXPENDITURE</b>
Preston Memorial HomeCare	09-6/7-9078-X	acquisition of Preston Memorial Hospital	\$475,000.00
CAMC	09-3-9094-A	Acquisition of Mountaineer Imaging	\$900,000.00

## **Hospital Rate Review**

The Office of the Consumer Advocate reviewed thirty-three (34) hospital rate increase applications. The West Virginia Health Care Authority approves or disapproves hospital rates and budget adjustment applications. The Office of 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. In particular, the Office of the Consumer Advocate filed documentation with the West Virginia Health Care Authority to be recognized as an affected party in the Rate Application filed by United Hospital Center, Inc. and that matter is pending at the time that this report has been filed

The Office of the Consumer Advocate reviewed the following rate increase applications:

### **RATE INCREASE REQUESTS – FEBRUARY 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Eye & Ear Clinic of Charleston	5.00%

### **RATE INCREASE REQUESTS – APRIL 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Monongalia General Hospital	9.90%
Beckley Appalachian Regional	20.00%

### **RATE INCREASE REQUESTS - MAY 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Camden Clark Memorial Hospital	4.75 inpatient/ 9.9% outpatient
Bluefield Regional Medical Center	8.81 inpatient/ 7.64% outpatient
Weirton Medical Center	6.50%
Princeton Community Hospital	5.25%
Wetzel County Hospital	4.50%

### **RATE INCREASE REQUESTS - JULY 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Cabell Huntington Hospital	5.00%
Stonewall Jackson Memorial Hospital	6.75%
Thomas Memorial Hospital	4.00%
St. Francis Hospital	3.50%
Reynolds Memorial Hospital	5.00%

**RATE INCREASE REQUESTS - AUGUST 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Jackson General Hospital	6.50%
St Josephs-Buckhannon Hospital	4.25%
St Mary's Medical Center	5.75%
Wheeling Hospital	7.50%
Pleasant Valley Hospital	4.62% inpatient / 4.52% outpatient
Grant Memorial Hospital	4.00%

**RATE INCREASE REQUESTS – OCTOBER 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
United Hospital Center	21.25%
City Hospital	5.75%

**RATE INCREASE REQUESTS – NOVEMBER 2009**

<b>HOSPITAL</b>	<b>RATE REQUEST</b>
Fairmont General Hospital	3.00%
Davis Memorial Hospital	5.00%
St Josephs-Parkersburg Hospital	3.07% inpatient / 4.05% outpatient
WVU Hospitals	5.75%
Ohio Valley Medical Center	5.25%
Charleston Area Medical Center	5.25%
CAMC Teays Valley	3.00%
Raleigh General Hospital	4.00%
Eye & Ear Clinic of Charleston	4.75%
Williamson Memorial Hospital	5.50%
Logan Regional Medical Center	4.50%
Greenbrier Valley Medical Center	7.50%
Summersville Memorial Hospital	4.25%

**Conclusion**

The Office of the Consumer Advocate continues to remain dedicated to providing consumer protection and promoting consumer awareness. Further, the Office of the Consumer Advocate will track trends in the insurance industry and educate West Virginia insurance consumers regarding insurance issues and practices. The Office of Consumer Advocate remains a remarkable resource for West Virginia insurance consumers and will continue to do everything possible to protect citizens and advocate for a fair and accessible insurance marketplace for everyone.

## **Consumer Service Division**

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

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

### **ORGANIZATION AND ACTIVITIES**

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

We receive consumer inquiries by mail, telephone, and walk-in visits from the public. A complaint file is set up for each written inquiry. A total of 2,322 written inquiries were received by the division in 2009. In addition, we received 142 walk-in clients and 31,532 telephone calls of which the clerical staff handled 14,545. On average, the division handles one hundred thirty five consumer inquiries per day. In 2009, complaint files were concluded in an average of 33 days.

The Consumer Service Division handled 287 third party liability complaints during 2009, 149 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 13 fairs, festivals, presentations and other events reaching more than 443,045 consumers.

**CONSUMER SERVICE DIVISION  
COMPLAINTS  
CALENDAR YEAR 2009**

<b>Files Opened</b> .....	2,322
Life, Accident & Sickness .....	661
Property & Casualty .....	793
Workers' Compensation .....	868
<b>Telephone Activity</b> .....	31,532
Life, Accident & Sickness .....	3,469
Property & Casualty .....	6,201
Workers' Compensation .....	7,317
Clerical .....	14,545
<b>Office Visits</b> .....	142
Life, Accident & Sickness .....	71
Property & Casualty .....	41
Workers' Compensation .....	30

**CONSUMER SERVICE COMPLAINTS  
CALENDAR YEAR 2009  
PROPERTY & CASUALTY COMPANIES  
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	56
NATIONWIDE MUTUAL INSURANCE COMPANY	50
ERIE INSURANCE PROPERTY AND CASUALTY COMPANY	43
STATE FARM FIRE AND CASUALTY COMPANY	30
ALLSTATE INSURANCE COMPANY	27
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	24
SAFECO INSURANCE COMPANY OF AMERICA	22
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	21
HARTFORD INSURANCE COMPANY OF THE MIDWEST	20
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	18
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	18
FARMERS AND MECHANICS MUTUAL INSURANCE COMPANY OF WV	15
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	15
WESTFIELD INSURANCE COMPANY	14
GEICO INDEMNITY COMPANY	13
TITAN INDEMNITY COMPANY	12
ENCOMPASS INDEMNITY COMPANY	10

**CONSUMER SERVICE COMPLAINTS  
CALENDAR YEAR 2009  
LIFE, ACCIDENT & SICKNESS COMPANIES,  
AND HEALTH MAINTENANCE ORGANIZATIONS  
WITH TEN OR MORE COMPLAINTS**

<u>COMPANY NAME</u>	<u># COMPLAINTS</u>
HIGHMARK WEST VIRGINIA, INC.	40
BANKERS LIFE & CASUALTY COMPANY	22
MONUMENTAL LIFE INSURANCE COMPANY	20
UNITEDHEALTHCARE INSURANCE COMPANY	20
CARELINK HEALTH PLANS, INC.	17
CONSECO HEALTH INSURANCE COMPANY	16
METROPOLITAN LIFE INSURANCE COMPANY	16
AETNA LIFE INSURANCE COMPANY	12
PRUDENTIAL INSURANCE COMPANY OF AMERICA	12
AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	11
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	11

**CONSUMER SERVICE COMPLAINTS  
CALENDAR YEAR 2009  
WORKERS' COMPENSATION COMPANIES AND  
THIRD PARTY ADMINISTRATORS  
WITH TEN OR MORE COMPLAINTS**

<b><u>COMPANY NAME</u></b>	<b><u># COMPLAINTS</u></b>
SEDGWICK CLAIMS MANAGEMENT SERVICES, INC.	297
BRICKSTREET MUTUAL INSURANCE COMPANY	236
WELLS FARGO INSURANCE SERVICES OF WEST VIRGINIA, INC.	48
FRANK GATES SERVICE COMPANY (THE)	16
GALLAGHER BASSETT SERVICES	16
BROADSPIRE SERVICES, INC.	10

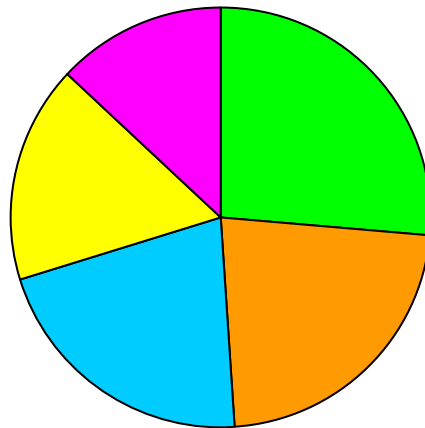


**TOP FIVE INSURANCE COVERAGE TYPE  
AND REASONS FOR COMPLAINTS  
CALENDER YEAR 2009**

**COVERAGE TYPES**

**# COMPLAINTS**

Private Passenger Auto	456
Workers' Compensation	387
Workers' Compensation Old Fund	367
Group Accident & Health	286
Liability Auto	225

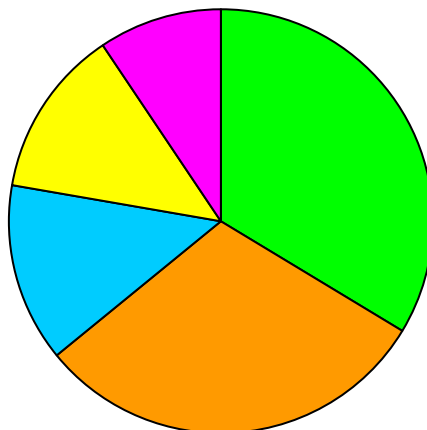


- Private Passenger Auto
- Workers' Compensation
- Workers' Compensation Old Fund
- Group Accident & Health
- Liability Auto

**COMPLAINT REASONS**

**# COMPLAINTS**

Denial of Claim – Workers' Compensation	309
Delays – Workers' Compensation	281
Denial of Claim – Group Accident & Health	126
Denial of Claim – Auto Private Passenger	117
Unsatisfactory Settlement/Offer – Auto Private Passenger	87



- Denial of Claim – Workers' Compensation
- Delays – Workers' Compensation
- Denial of Claim – Group Accident & Health
- Denial of Claim – Auto Private Passenger
- Unsatisfactory Settlement/Offer – Auto Private Passenger

## Employer Coverage Unit

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

The unit has three primary functions. The first function focuses on compliance. The unit verifies coverage for other agencies and governmental bodies. They also try to insure that all employers required to carry workers' compensation comply with the law. This is done by extracting expired policy data provided by the National Council on Compensation Insurance (NCCI) and comparing to other agency information to determine if coverage is needed. If an employer is found to be non-compliant, the unit sets up a rogue account to assess the employer a fine. In 2009, the unit was responsible for setting up 1,738 of these accounts. These fines are related to WV Code 23-2C-8(d)(3) Workers' Compensation Uninsured Employers Fund.

Since the opening of the private market in July 2008, the unit also has taken on the task of carrier compliance with the Proof of Coverage (POC) system. Carriers that fail to report timely as required by the POC guidelines are maintained and reported to Regulatory Compliance for further review.

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

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

State law does not require that exempt employers file an exemption but many do because of local governments, individuals or contractors requiring proof that an employer has coverage or meets the criteria for being exempt before they begin a job. In these cases, the Employer Coverage unit issues letters of exemption to employers to present verifying they are not required to carry workers' compensation insurance under current law. This function relates directly to Title 85, Series 9 Workers' Compensation Policies, Coverage Issues and Related Topics.

In 2009, the Unit processed 2,938 exemption applications of which there were 2,269 exemptions granted. These exemptions were entered into the West Virginia Offices of the Insurance Commissioner's Proof of Coverage (POC) system in order to include these employers for automated compliance purposes. In addition to being the public's contact for coverage verification, the Unit is responsible for maintaining the POC system which is widely used for statutory coverage verification.

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

Other major accomplishments of the unit in 2009 included working with the IT department to program and update some processes for a more timely assessment of fines.

## OIC Employer Coverage Unit Employer Exemption Statistics

### Exemptions

Current 12 - Month Period	New Exemptions Issued	Renewals Granted	Total Exemptions Issued	
Jan-09	98	49	147	<b>CY09 - YTD</b> Total Exemptions Issued                    2,269 Total Denials                                    669 Number of Applications Received    2,938
Feb-09	73	67	140	
Mar-09	105	123	228	
Apr-09	112	123	235	
May-09	62	162	224	
Jun-09	115	185	300	
Jul-09	73	121	194	
Aug-09	76	131	207	
Sep-09	76	132	208	
Oct-09	84	90	174	
Nov-09	45	58	103	
Dec-09	45	64	109	
	<b>964</b>	<b>1,305</b>	<b>2,269</b>	

<b>Employer Coverage YTD as of 12/31/09</b>	
Activity	Total
Compliance requests completed	2,564
Phone Calls	4,965
Walk-Ins	337
Uninsured Claims Received	41
DOL Reports Investigated	2,941
Rogue Account Set-ups	1,738

## **Financial Accounting Unit**

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

The OIC Financial Accounting Unit also prepares and distributes monthly financial reports of OIC Funds to Executive Management. The OIC funds reported on a monthly basis consist of the Operating Fund, the Access WV Fund, the Coal Worker's Pneumoconiosis Fund, the Old Fund, the Self-Insured Guaranty Fund, the Self-Insured Security Fund and the Uninsured Employer's Fund. These reports are used for internal analysis and external use at the legislative interim meetings.

The Financial Accounting Unit also prepares and submits the OIC annual budget and budget narrative, as well as the appropriation and expenditure schedules as required by the State of WV for all OIC Funds. The Accounting Department prepares and monitors budgets for twelve separate OIC Funds. An analysis of budget to actual expenditures is also performed.

Daily operations of the Financial Accounting Unit include accounts payable processing through the state's accounting system, the Financial Information Management System (FIMS.) The Financial Accounting Department is also responsible for handling and processing all agency cash receipts processing for all units of the OIC through FIMS and for depositing any non-lockbox checks with the Treasurer's Office.

The Financial Accounting Unit performs all daily cash management and investing activities of the OIC, and serves as the liaison with the Treasure's Office, the Auditor's Office, the WV Investment Management Board and the Board of Treasury Investments. The Financial Accounting Unit monitors investment performance and performs monthly investment analysis for all invested assets held by the OIC.

The Financial Accounting Unit coordinates with the OIC's contracted Third Party Administrators to disburse the claims payments to beneficiaries of the insurance programs administered by the OIC, including the 5 worker's compensation related Funds and Access WV, which is a high risk health insurance plan.

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

## **ACCOMPLISHMENTS FOR 2009**

- Received a fourth consecutive “clean” opinion on the OIC’s Audited Financial Statements.
- Performed year end work on an interim basis when possible to do so and thereby greatly reduced the amount of time necessary for the completion of the annual financial statement preparation.
- Prepared and distributed monthly financial reports for all OIC funds on a timely basis.
- Increased efficiency in the Accounts Payable processing area.
- Prepared the annual budget and all related documents on a timely basis.
- Achieved all formal staff training goals and objectives.

## **Financial Conditions Division**

The primary responsibility of the Financial Conditions Division (“Division”) is to monitor the financial stability and solvency of insurance companies admitted to do business in West Virginia. This includes traditional Life & Health and Property & Casualty companies as well as health care corporations such as Blue Cross/Blue Shield Plans and Health Maintenance Organizations. The Financial Conditions Division is also responsible for registering, licensing and/or monitoring Risk Retention Groups, Risk Purchasing Groups, Managing General Agents, Third Party Administrators, Reinsurance Intermediaries, Viatical Settlement Providers, Discount Medical Plans, Professional Employer Organizations, Charitable Gift Annuities and Surplus Lines Insurers planning to do business in the State of West Virginia. The Division also has the responsibility to financially monitor employers who chose to self-insure their workers compensation risks in West Virginia.

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

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

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

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

**FINANCIAL CONDITIONS DIVISION**

**Number of Insurance Companies by Type  
as of December 31, 2009**

All Companies	2,256
Accredited Reinsurer	32
Discount Medical Plans	24
Farmers Mutual Fire	11
Fraternal	27
HMDI	4
HMO	6
Joint Underwriter	4
Life	456
Managing General Agent	21
Professional Employer Organization	61
Property & Casualty	758
Purchasing Group	253
Rating Organization	11
Reciprocal	11
Reinsurance Intermediary	8
Reinsurer Life	1
Reinsurer Property & Casualty	5
Risk Retention	81
Surplus Lines	169
Third Party Administrator (Home State)	48
Third Party Administrator (Non-Resident)	205
Third Party Administrator (Registered)	33
Title	20
Viatical Settlement Providers	7

## **FINANCIAL CONDITIONS DIVISION**

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

#### **Captive Companies**

James Murdy, President/Treasurer  
Mountaineer Freedom, RRG, Inc.  
1 Medical Park  
Wheeling, WV 26003  
Phone: 843-614-3132

#### **Health Entities**

Cosby M. Davis, III, President & CEO  
Carelink Health Plans, Inc.  
500 Virginia Street East, Suite 400  
Charleston, WV 25301  
Phone: 804-747-3700

Gary D. Radine, President & CEO  
Delta Dental Plan of West Virginia  
905 Security Building  
100 Capital Street  
Charleston, WV 25301  
Phone: 717-766-8500

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

John Fred Earley, II, President  
Highmark West Virginia, Inc.  
dba: Mountain State Blue Cross Blue Shield, Inc.  
614 Market Street  
Parkersburg, WV 26101  
Phone: 304-424-7700

Kevin Rory Hayden, Executive Director  
Unicare Health Plan of West Virginia, Inc.  
707 Virginia Street, East  
Charleston, WV 25301  
Phone: 877-864-2273

#### **Joint Underwriters**

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

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



## **FINANCIAL CONDITIONS DIVISION**

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

### **Life Insurance Companies**

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

### **Property Insurance Companies**

Edwin Dennis McCormick, President  
Farmers and Mechanics Fire and Casualty  
Insurance Company  
25 Administrative Drive  
Martinsburg, WV 25404  
Phone: 304-263-0809

Edwin Dennis McCormick, President  
Farmers and Mechanics Mutual Ins Co of WV  
25 Administrative Drive  
Martinsburg, WV 25404  
Phone: 304-263-0809

J. Wilbur Larew, President  
Farmers Home Fire Insurance Company of WV  
122 South Jefferson Street  
Lewisburg, WV 24901  
Phone: 304-645-1975

Dave Corsini, II, President  
Farmers' Mutual Insurance Company  
40 Moran Circle  
White Hall, WV 26554  
Phone: 304-366-1850

Robert Joseph Kenney, President  
First Surety Corporation  
300 Summers Street, Suite 970  
Charleston, WV 25301  
Phone: 304-720-1985

Joseph Carter Norton, President  
Inland Mutual Insurance Company  
P.O. Box 2085  
Huntington, WV 25721  
Phone: 304-529-2771

Brian Michael Taylor, President, CEO  
Municipal Mutual Insurance Company  
943 Charles Street  
Wellsburg, WV 26070  
Phone: 304-737-3371

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

**FINANCIAL CONDITIONS DIVISION**

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

**Property Insurance Companies *continued***

Arthur Lee Meadows, President  
Pan Handle Farmers Mutual Insurance Co. of WV  
R.D. #1 Box 166-A  
Moundsville, WV 26041  
Phone: 304-845-2649

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

James R. Michael, President  
Peoples Mutual Fire Insurance Company, Inc.  
P.O. Box 618  
Berkeley Springs, WV 25411  
Phone: 304-258-1466

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

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

Gregory Arthur Burton, President and CEO  
West Virginia Employers' Mutual Insurance Company  
dba: Brickstreet Mutual Insurance Company  
400 Quarrier Street  
Charleston, WV 25301  
Phone: 304-941-1000

William West Montgomery, President  
West Virginia Farmers Mutual Insurance  
Association  
332 Wilson Street  
Clarksburg, WV 26301  
Phone: 304-586-5181

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

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

**FINANCIAL CONDITIONS DIVISION**

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

**PURCHASING GROUPS**

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

**THIRD PARTY ADMINISTRATORS**

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

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

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

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

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

West Virginia Employers' Mutual Insurance Company  
dba: Brickstreet Mutual Insurance Company  
400 Quarrier Street  
Charleston, WV 25339  
Phone: 304-941-1000

**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
\$644,771	\$644,771	\$94,776	\$432,021	\$62,935	\$494,956

**SURPLUS LINES REPORT (UNAUDITED)  
CALENDAR YEAR 2009**

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 2006 through 2009 surplus lines statistics:

CALENDAR YEARS	2006	2007	2008	2009
Number of Licensed Brokers	559	776	850	943
Written Premiums – Net	\$136,719,891	\$132,426,138.48	\$122,082,335.15	\$121,622,862
Total Tax Liability	\$5,527,154	\$5,359,325.54	\$4,973,966.89	\$4,921,115

**DOMESTIC INSURANCE COMPANY EXAMINATIONS FILED  
JANUARY 1, 2009 TO DECEMBER 31, 2009**

COMPANY NAME	PERIOD COVERED BY EXAMINATION	DATE EXAMINATION REPORT ADOPTED
Brickstreet Mutual Ins. Co.	01/01/2006 to 12/31/08	11/20/2009
Carelink Health Plans, Inc.	01/01/2003 to 12/31/2008	05/04/2009
Farmers and Mechanics Fire & Casualty Ins. Co.	07/24/06 to 12/31/07	01/09/2009
Farmers and Mechanics Mutual Ins. Co. of WV	01/01/2003 to 12/31/2007	01/08/2009
Patron's Mutual Fire Insurance Company	01/01/2003 to 12/31/2007	06/10/2009
WV National Auto Insurance Company	01/01/2003 to 12/31/2007	06/22/2009

**2009 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	\$419,869,271	\$853,151,327	
Credit Life	\$8,012,123	\$5,787,823	
Group Life	\$159,120,833	\$518,625,300	
Industrial Life	\$146,703	\$3,585,420	
Fraternal Life Insurance	\$9,817,588	\$12,472,050	
<b>Total Life Insurance:</b>	<b>\$596,966,518</b>	<b>\$1,393,621,920</b>	
<b><u>ANNUITIES</u></b>	<b><u>Considerations</u></b>	<b><u>Benefits Paid</u></b>	
Life Annuities	\$1,150,188,026	\$355,946,632	
Fraternal Annuities	\$12,996,365	\$5,504,089	
<b>TOTAL ANNUITIES:</b>	<b>\$1,163,184,391</b>	<b>\$361,450,721</b>	
<b><u>ACCIDENT &amp; HEALTH INSURANCE</u></b>			<b><u>Loss Ratio</u></b>
<b><u>Life</u></b>	<b><u>Premiums Earned</u></b>	<b><u>Benefits Incurred</u></b>	<b><u>Exc. LAE</u></b>
Individual A & H Type Policies	\$150,898,928	\$96,162,884	64%
Group A & H	\$343,450,182	\$274,216,257	80%
Federal Employees Health Benefits	\$1,713,579	\$1,861,634	109%
Credit A & H, (Group and Ind.)	\$6,553,511	\$4,256,174	65%
Collectively Renewable A & H	\$557,404	\$251,718	45%
<b>Total Life A &amp; H Insurance</b>	<b>\$503,173,604</b>	<b>\$376,748,667</b>	<b>75%</b>
<b>Fraternal</b>			
Individual A & H Type Policies	\$5,695,992	\$4,529,624	80%
Collectively Renewable A & H	\$0	\$0	0%
<b>Total Fraternal A &amp; H Insurance</b>	<b>\$5,695,992</b>	<b>\$4,529,624</b>	<b>80%</b>
<b>Property</b>			
Individual A & H Type Policies	\$7,040,278	\$5,239,804	74%
Group A & H	\$15,715,416	\$11,845,719	75%
Federal Employees Health Benefits	\$0	\$0	0%
Credit A & H, (Group and Ind.)	\$594,799	\$106,656	18%
Collectively Renewable A & H	\$4,890	\$40	1%
<b>Total Property A &amp; H Insurance</b>	<b>\$23,355,383</b>	<b>\$17,192,219</b>	<b>74%</b>
<b>Hospital, Medical, and Dental Corp. (HMDI)</b>	<b>\$775,739,536</b>	<b>\$697,485,120</b>	<b>90%</b>
<b>Health Maintenance Org. (HMO)</b>	<b>\$536,908,621</b>	<b>\$458,611,828</b>	<b>85%</b>
<b>Limited Health Service Org.</b>	<b>\$1,402,198</b>	<b>\$1,252,516</b>	<b>89%</b>
<b>Life Org. Reporting on Health Blank</b>	<b>\$889,188,586</b>	<b>\$765,336,746</b>	<b>86%</b>
<b>Property Org. Reporting on Health Blank</b>	<b>\$30,093,567</b>	<b>\$26,978,865</b>	<b>90%</b>
<b>Total Accident &amp; Health:</b>	<b>\$2,765,557,487</b>	<b>\$2,348,135,585</b>	<b>85%</b>
<b><u>Total Life, Annuity, Accident &amp; Health, and Fraternal Insurance</u></b>	<b>\$4,525,708,396</b>	<b>\$4,103,208,226</b>	

**2009 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	\$49,994,774	\$75,400,867	151%
Allied Lines	\$26,993,550	(\$3,004,876)	-11%
Ocean Marine	\$3,039,832	\$1,402,949	46%
Inland Marine	\$59,096,780	\$24,661,547	42%
<b>Total Fire &amp; Allied Lines:</b>	<b>\$139,124,936</b>	<b>\$98,460,487</b>	<b>71%</b>
Multiple Peril Crop	\$2,057,381	\$910,389	44%
Farmowners Multiple Peril	\$10,733,745	\$8,299,131	77%
Homeowners Multiple Peril	\$317,605,719	\$217,941,664	69%
Commercial Multiple Peril (Non-Liability)	\$96,017,605	\$52,084,843	54%
Commercial Multiple Peril (Liability)	\$59,080,149	\$31,450,018	53%
Mortgage Guaranty	\$18,834,653	\$19,585,358	104%
<b>Total Multiple Peril:</b>	<b>\$504,329,252</b>	<b>\$330,271,403</b>	<b>65%</b>
Private Passenger Auto NoFault	\$174	\$3,000,237	1724274%
Private Passenger Auto Other Liability	\$655,091,540	\$361,168,337	55%
Commercial Auto Nofault	\$75,408	\$18,664	25%
Commercial Auto Other Liability	\$93,050,293	\$61,155,034	66%
Private Passenger Physical Damage	\$412,512,189	\$244,193,140	59%
Commercial Auto Physical Damage	\$38,116,389	\$18,701,982	49%
<b>Total Automobile:</b>	<b>\$1,198,845,993</b>	<b>\$688,237,394</b>	<b>57%</b>
Financial Guaranty	\$9,152,427	(\$1)	0%
Medical Malpractice	\$52,198,992	\$19,076,623	37%
Earthquake	\$791,209	(\$9,100)	-1%
Workers' Compensation	\$428,339,946	\$275,395,370	64%
Other Liability	\$148,292,792	\$79,098,564	53%
Products Liability	\$3,847,831	\$14,188,304	369%
Aircraft (All Perils)	\$4,020,335	\$1,005,753	25%
Fidelity	\$3,918,571	\$1,445,538	37%
Surety	\$35,476,978	\$4,217,017	12%
Federal Flood	\$13,349,064	\$7,995,809	60%
Burglary and Theft	\$425,012	\$55,552	13%
Boiler and Machinery	\$6,153,328	\$33,286,534	541%
Credit	\$3,896,204	\$1,588,612	41%
Aggregate Write-ins	\$4,834,498	\$1,993,848	41%
Title	\$19,443,445	\$1,110,688	6%
<b>Total Other Lines:</b>	<b>\$734,140,632</b>	<b>\$440,449,111</b>	<b>60%</b>
<b>Total Property &amp; Title</b>	<b>\$2,576,440,813</b>	<b>\$1,557,418,395</b>	<b>63%</b>
 <b>Report Total All Lines</b>	 <b>\$7,102,149,209</b>	 <b>\$5,660,626,621</b>	 <b>80%</b>

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Discount Medical Plans**

Aetna Life Insurance Company  
151 Farmington Avenue  
RW61 Halloran  
Hartford, CT 06156  
Phone: 508-240-1721  
Licensed: 2/23/2009

American Dental Professional Services, LLC  
9054 North Deerbrook Trail  
Milwaukee, DE 53223  
Phone: 414-203-2590  
Licensed: 4/1/2009

Avia Dental Plan, Inc.  
1025 Main Street, Suite 916  
Wheeling, WV 26003  
Phone: 304-233-2253  
Licensed: 3/4/2009

CHCS Services, Inc.  
411 North Baylen Street  
Pensacola, FL 32501  
Phone: 850-432-1700 EXT. 2510  
Licensed: 7/30/2009

Coverdell & Company, Inc.  
8420 W Bryn Mawr, Suite 700  
Chicago, GA 60631  
Phone: 773-867-4400  
Licensed: 2/20/2009

Healthtran LLC  
8300 E Maplewood Avenue, Suite 100  
Greenwood Village, DE 80111  
Phone: 720-528-6752  
Licensed: 9/3/2009

Medco Health Solutions, Inc.  
d/b/a Medco Rx Discount Program  
100 Parsons Pond Drive  
Franklin Lakes, DE 07417  
Phone: 201-269-5236  
Licensed: 2/19/2009

National Health Partners, Inc.  
d/b/a Carexpress  
120 Gibraltar Road - Suite 107  
Horsham, PA 19044  
Phone: 215-682-7114 EXT. 102  
Licensed: 4/1/2009

New Benefits, Ltd.  
14240 Proton Road  
Dallas, TX 75244  
Phone: 972-404-8192 EXT. 1802  
Licensed: 2/20/2009

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered during January 1, 2009 to December 31, 2009**

#### **Life Companies**

American Retirement Life Insurance Company  
P.O. Box 26580  
Austin, OH 78755  
Phone: 512-451-2224  
Licensed: 6/29/2009

Eagle Life Insurance Company  
6000 Westown Parkway  
West Des Moines, IA 50266  
Phone: 866-526-0995  
Licensed: 6/29/2009

Reserve National Insurance Company  
P.O. Box 138801  
Oklahoma City, OK 73113  
Phone: 405-843-7931  
Licensed: 7/1/2009

Sterling Investors Life Insurance Company  
210 E Second Avenue - Suite 105  
Rome, GA 30161  
Phone: 706-235-8154  
Licensed: 1/13/2009

#### **Managing General Agents**

ABA Insurance Services, Inc.  
5920 Landerbrook Drive  
Mayfield Heights, OH 44124  
Phone: 440-603-7581  
Licensed: 12/15/2009

Armtech Insurance Services, Inc.  
7101 82nd Street  
Lubbock, TX 79424  
Phone: 806-473-0333  
Licensed: 10/6/2009

C. V. Starr & Co.  
101 Second Street, 25th Floor  
San Francisco, CA 94105  
Phone: 415-343-7920  
Licensed: 9/16/2009

Cairnstone, Inc.  
5201 Blue Lagoon Drive, Suite 500  
Miami, FL 33126  
Phone: 305-269-3028  
Licensed: 9/18/2009

Petfirst Healthcare, LLC  
One Quartermaster Court  
Jeffersonville, IN 47130  
Phone: 812-206-6917  
Licensed: 2/27/2009

Starr Aviation Agency, Inc.  
3353 Peachtree Road, NE  
Atlanta, GA 30326  
Phone: 404-946-1400  
Licensed: 8/28/2009

Starr Global Accident & Health Insurance Agency, LLC  
Three Greenwich Office Park  
51 Weaver Street  
Greenwich, CT 06831  
Phone: 203-660-6260  
Licensed: 8/28/2009

Starr Marine Agency, Inc.  
399 Park Avenue, 8th Floor  
New York, NY 10022  
Phone: 646-227-6300  
Licensed: 8/24/2009



**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Professional Employer Organizations**

Access Human Resources, LLC  
42400 Grand River Avenue. - Suite 200  
Novi, MI 48375  
Phone: 248-319-8000  
Licensed: 12/11/2009

Adams Keegan-GA, LLC  
6055 Primacy Parkway - Suite 300  
Memphis, GA 38119  
Phone: 800-621-1308  
Licensed: 7/29/2009

Administaff Companies II, L.P.  
19001 Crescent Springs Drive  
Kingwood, TX 77339  
Phone: 800-237-3170  
Licensed: 7/27/2009

Administaff Companies, Inc.  
19001 Crescent Springs Drive  
Kingwood, TX 77339  
Phone: 800-237-3170  
Licensed: 7/27/2009

Administrative Employer Services, Inc.  
13486 Canal Road  
Sterling Hts., MI 48313  
Phone: 586-997-3377  
Licensed: 10/21/2009

ADP Totalsource, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource Co XXI, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource Co XXII, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource DE IV, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource FL XI, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a DP Totalsource FL XVI, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource FL XVII, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Professional Employer Organizations *continued***

ADP Totalsource, Inc.  
d/b/a ADP Totalsource FL XVIII, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource I, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource III, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource MI VII, LLC  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource NH XXVIII, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

Advantech Solutions III, LLC  
4890 W. Kennedy Blvd., Suite 500  
Tampa, FL 33609  
Phone: 813-207-8619  
Licensed: 7/30/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource FL XXIX, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource II, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource MI VI, LLC  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource MI XXX, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

ADP Totalsource, Inc.  
d/b/a ADP Totalsource of CO XXIII, Inc.  
10200 Sunset Drive  
Miami, FL 33173  
Phone: 305-630-1242  
Licensed: 8/14/2009

CBS Personnel Services, LLC  
d/b/a Employee Management Services  
435 Elm Street - Suite 600  
Cincinnati, OH 45202  
Phone: 513-852-4694  
Licensed: 8/25/2009

## FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

### Professional Employer Organizations *continued*

Coadvantage Resources IV, Inc.  
111 West Jefferson Street - Suite 100  
Orlando, FL 32801  
Phone: 407-447-1895  
Licensed: 7/28/2009

Coadvantage Resources, Inc.  
111 West Jefferson Street - Suite 100  
Orlando, FL 32801  
Phone: 407-447-1895  
Licensed: 7/28/2009

Doherty Employment Group, Inc.  
7625 Parklawn Avenue  
Edina, MN 55435  
Phone: 952-832-8384  
Licensed: 7/28/2009

Employers' Innovative Network LLC  
113 Goff Mtn Road - Suite 301  
Cross Lanes, WV 25313  
Phone: 304-204-8700  
Licensed: 8/3/2009

Employers' Innovative Network LLC  
d/b/a EIN Management LLC  
113 Goff Mtn Road - Suite 301  
Cross Lanes, WV 25313  
Phone: 304-204-8700  
Licensed: 8/3/2009

Employers' Innovative Network LLC  
d/b/a EIN Resources LLC  
113 Goff Mtn Road - Suite 301  
Cross Lanes, WV 25313  
Phone: 304-204-8700  
Licensed: 8/3/2009

Employers' Innovative Network LLC  
d/b/a EIN Services LLC  
113 Goff Mtn Road - Suite 301  
Cross Lanes, WV 25313  
Phone: 304-204-8700  
Licensed: 8/3/2009

Frankcrum 1, Inc.  
c/o Business Affairs  
100 S. Missouri Avenue  
Clearwater, FL 33756  
Phone: 727-726-2786  
Licensed: 7/29/2009

Frankcrum 11, Inc.  
c/o Business Affairs  
100 S. Missouri Avenue  
Clearwater, FL 33756  
Phone: 727-726-2786  
Licensed: 7/29/2009

Frankcrum 6, Inc.  
c/o Business Affairs  
100 S. Missouri Avenue  
Clearwater, FL 33756  
Phone: 727-726-2786  
Licensed: 10/15/2009

Gevity HR, LP  
9000 Town Center Parkway  
Brandenton, FL 34202  
Phone: 941-741-4629  
Licensed: 8/5/2009

Integrated Resources, Inc.  
P.O. Box 835  
Mullens, WV 25882  
Phone: 304-294-5610  
Licensed: 10/30/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Professional Employer Organizations *continued***

Merit Resources, Inc.  
4165 120th Street  
Des Moines, IA 50323  
Phone: 515-278-1931  
Licensed: 8/13/2009

Mirage Consulting Inc. Of TX  
48621 Hayes Road  
Shelby Township, TX 48315  
Phone: 586-566-6489  
Licensed: 7/27/2009

Modern Business Associates V, Inc.  
9455 Koger Blvd., Suite 200  
St. Petersburg, FL 33702  
Phone: 727-563-1500  
Licensed: 8/5/2009

Nelco International, Inc.  
111 West Jefferson Street - Suite 100  
Orlando, FL 32801  
Phone: 407-447-1895  
Licensed: 7/28/2009

Owners Solution Inc.  
d/b/a Personnel Management Company  
500 Southridge Blvd.  
Charleston, WV 25309  
Phone: 304-345-1384  
Licensed: 7/28/2009

Paychex Business Solutions, Inc.  
911 Panorama Trail South  
Rochester, NY 14625  
Phone: 585-385-6666  
Licensed: 8/4/2009

Paychex Business Solutions, Inc.  
d/b/a PBS of America, Inc.  
911 Panorama Trail South  
Rochester, NY 14625  
Phone: 585-385-6666  
Licensed: 8/4/2009

Paychex Business Solutions, Inc.  
d/b/a PBS of Central Florida, Inc.  
911 Panorama Trail South  
Rochester, NY 14625  
Phone: 585-385-6666  
Licensed: 8/4/2009

S&M Incorporated  
608 Chestnut Street  
So. Charleston, WV 25309  
Phone: 304-766-9777  
Licensed: 11/20/2009

S&M Incorporated  
d/b/a American Staffing, Inc.  
608 Chestnut Street  
So. Charleston, WV 25309  
Phone: 304-766-9777  
Licensed: 11/20/2009

S&M Incorporated  
d/b/a ASI, Inc.  
608 Chestnut Street  
So. Charleston, WV 25309  
Phone: 304-766-9777  
Licensed: 11/20/2009

Selective HR Solutions, Inc.  
d/b/a Selective HR Solutions II, Inc.  
6920 Professional Parkway E  
Sarasota, FL 34240  
Phone: 941-755-4634 X217  
Licensed: 8/5/2009

## **FINANCIAL CONDITIONS DIVISION**

### **Companies Licensed/Registered during January 1, 2009 to December 31, 2009**

#### **Professional Employer Organizations *continued***

Selective HR Solutions, Inc.  
d/b/a Selective HR Solutions III, Inc.  
6920 Professional Parkway E  
Sarasota, FL 34240  
Phone: 941-755-4634 X217  
Licensed: 8/5/2009

Selective HR Solutions, Inc.  
d/b/a Selective HR Solutions IV, Inc.  
6920 Professional Parkway E  
Sarasota, FL 34240  
Phone: 941-755-4634 X217  
Licensed: 8/5/2009

Selective HR Solutions, Inc.  
d/b/a Selective HR Solutions V, Inc.  
6920 Professional Parkway E  
Sarasota, FL 34240  
Phone: 941-755-4634 X217  
Licensed: 8/5/2009

Staffing Concepts National, Inc.  
4224 W. Henderson Blvd.  
Tampa, FL 33629  
Phone: 813-258-0293 EXT. 2608 OR 2316  
Licensed: 7/28/2009

#### **Property & Casualty Companies**

21st Century Assurance Company  
21st Century Plaza  
3 Beaver Valley Road  
Wilmington, DE 19803  
Phone: 302-252-2000  
Licensed: 7/30/2009

21st Century Insurance Company Of The Southwest  
6301 Owensmouth Avenue  
Woodland Hills, TX 91367  
Phone: 818-704-3700  
Licensed: 7/15/2009

Amfirst Insurance Company  
P.O. Box 16708  
Jackson, OK 39236  
Phone: 601-656-2028  
Licensed: 12/30/2009

Axis Specialty Insurance Company  
11680 Great Oaks Way - Suite 500  
Alpharetta, CT 30022  
Phone: 678-746-9420  
Licensed: 12/30/2009

Colony Specialty Insurance Company  
P.O. Box 85122  
Richmond, OH 23285  
Phone: 804-560-2944  
Licensed: 9/14/2009

Cornhusker Casualty Company  
3333 Farnam Street, Suite 300  
Omaha, NE 68131  
Phone: 402-399-7255  
Licensed: 2/3/2009

Essent Guaranty, Inc.  
201 King of Prussia Road  
Radnor, PA 19087  
Phone: 610-386-2392  
Licensed: 8/27/2009

Farmers Insurance Exchange  
d/b/a Farmers Underwriters Assoc., Attorney-In-Fact  
P.O. Box 2478  
Los Angeles, CA 90051  
Phone: 323-932-3200  
Licensed: 1/23/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Property & Casualty Companies *continued***

Florists' Mutual Insurance Company  
P.O. Box 428  
Edwardsville, IL 62025  
Phone: 618-656-4240  
Licensed: 11/9/2009

Fox Insurance Company  
40 West 25Th Street, 6Th Floor  
New York, AZ 10010  
Phone: 212-400-6101  
Licensed: 4/10/2009

Housing Enterprise Insurance Company, Inc.  
P.O. Box 189  
Cheshire, VT 06410  
Phone: 203-272-8220  
Licensed: 11/25/2009

Keystone Insurance Company  
One River Place  
Wilmington, PA 19801  
Phone: 302-299-4000  
Licensed: 7/6/2009

Maxum Casualty Insurance Company  
3655 North Point Parkway - Suite 500  
Alpharetta, DE 30005  
Phone: (866) 387-4500 OR (678) 597-4500  
Licensed: 1/21/2009

Meridian Citizens Mutual Insurance Company  
P.O. Box 1980  
Indianapolis, IN 46206  
Phone: 614-464-5000  
Licensed: 1/21/2009

Municipal And Infrastructure Assurance Corporation  
Attn: Sung Choi  
125 West 55th Street  
New York, NY 10019  
Phone: 212-895-2000  
Licensed: 6/22/2009

NAU Country Insurance Company  
7333 Sunwood Drive  
Ramsey, MN 55303  
Phone: 763-427-3770  
Licensed: 8/5/2009

Seaworthy Insurance Company  
P.O. Box 22674  
Alexandria, MD 22304  
Phone: 703-823-9550  
Licensed: 7/13/2009

ZNAT Insurance Company  
21255 Califa Street  
Woodland Hills, CA 91367  
Phone: 818-713-1000  
Licensed: 7/24/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Purchasing Groups**

Beauty Health & Trade Alliance  
c/o Mandell Menkes, LLC  
333 West Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000  
Licensed: 4/7/2009

College Risk Purchasing Group, Inc.  
P.O. Box 530  
Burlington, IL 05402  
Phone: 802-864-6529  
Licensed: 9/9/2009

Crescent Sports And Recreational Insurance RPG, Inc.  
3100 Five Forks Trickum Road, Suite 101  
Lilburn, SC 30047  
Phone: 678-205-8040  
Licensed: 11/10/2009

Fitco Risk Purchasing Group, LLC  
6320 Canoga Avenue, Suite 1200  
Woodland Hills, DE 91367  
Phone: 818-598-8900  
Licensed: 11/10/2009

HLI Services, Inc.  
3333 New Hyde Park Road, Suite 400  
New Hyde Park, DE 11042  
Phone: 516-869-8666  
Licensed: 11/10/2009

Identity Crime Prevention, Inc.  
d/b/a Data Theft Risk Purchasing Group  
1700 North Broadway, Suite 370  
Walnut Creek, DE 94596  
Phone: 925-296-2601  
Licensed: 5/7/2009

Information Security Risk Purchasing Group  
333 W Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000  
Licensed: 3/25/2009

International Orthopedic Ins Purchasing Group, Inc.  
6240 Som Center Road  
Cleveland, OH 44139  
Phone: 440-248-4711  
Licensed: 12/21/2009

International Scuba Risk Purchasing Alliance (The)  
709 Black Horse Parkway  
Franklin, TN 37069  
Phone: 615-599-0334  
Licensed: 5/20/2009

Internet Truckstop Risk Purchasing Group, LLC  
Corporation Trust Center  
1209 Orange Street  
Wilmington, DE 19801  
Phone: 503-943-6623  
Licensed: 10/16/2009

National Event Providers Association  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, DC 77381  
Phone: 281-3670380  
Licensed: 5/13/2009

Platinum Leisure Risk Purchasing Group, Inc.  
Howe Commons  
65 S. Main Street, Suite 300A  
Pennington, DE 08534  
Phone: 609-818-9534  
Licensed: 2/20/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Purchasing Groups *continued***

Risk Protection Group, Inc.  
757 Poplar Church Road  
Camp Hill, PA 17011  
Phone: 717-763-7665 EXT. 16  
Licensed: 5/12/2009

Senior Care Providers Risk Purchasing Group  
c/o Marsh USA, Inc.  
1166 Avenue of the Americas  
New York, IL 10036  
Phone: 212-345-4440  
Licensed: 10/16/2009

Unified Properties Purchasing Group  
c/o Beth Kravetz & Associates, Inc.  
4323 Warren Street, NW  
Washington, DC 20016  
Phone: 202-966-3934  
Licensed: 8/13/2009

**Reinsurance Intermediary Companies**

AON Benfield Inc.  
1712 Magnavox Way  
Attn: Licensing  
Fort Wayne, IL 46804  
Phone: 952-886-8024  
Licensed: 5/8/2009

BMS Group Limited  
c/o Dewey & Leboeuf, LLP  
99 Washington Avenue - Suite 2020  
Albany, NY 12210  
Phone: 44-020-7374-5170  
Licensed: 7/14/2009

Towers, Perrin, Forster & Crosby, Inc.  
175 Powder Forest Drive  
Weatogue, PA 06089  
Phone: 860-843-7143  
Licensed: 11/18/2009

U.S. Re Corporation  
One Blue Hill Plaza, 3rd Floor  
P.O. Box 1574  
Pearl River, NY 10965  
Phone: 845-921-7100  
Licensed: 11/9/2009



**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

**Risk Retention Groups**

Arcoa Risk Retention Group, Inc.  
1800 Second Street - Suite 909 E  
Sarasota, NV 34236  
Phone: 800-226-0793  
Licensed: 1/2/2009

Arise Boiler Inspection And Insurance Company Risk  
Retention Group  
P.O. Box 23790  
Louisville, KY 40223  
Phone: 502-244-1343  
Licensed: 4/30/2009

Bonded Builders Insurance Co, A Risk Retention Group  
c/o Risk Services  
2233 Wisconsin Avenue, NW Suite 310  
Washington, NV 20007  
Phone: 202-471-5944  
Licensed: 12/16/2009

Caring Communities, A Reciprocal Risk Retention  
Group  
20 Kimball Avenue - Suite 305  
South Burlington, DC 05403  
Phone: 847-549-8225  
Licensed: 11/13/2009

College Risk Retention Group, Inc.  
P.O. Box 530  
Burlington, VT 05402  
Phone: 802-859-3599  
Licensed: 6/18/2009

Doctors & Surgeons National Risk Retention Group,  
Inc.  
605 E First Street - Suite 102  
Rome, KY 30161  
Phone: 706-232-8383  
Licensed: 2/2/2009

Proair Risk Retention Group, Inc.  
1800 Second Avenue - Suite 909 E  
Sarasota, NV 34236  
Phone: 800-226-0793  
Licensed: 5/22/2009

Urgent Care Assurance Company, Risk Retention  
Group  
c/o Risk Services  
2233 Wisconsin Avenue, NW - Suite 310  
Washington, NV 20007  
Phone: 202-471-5944  
Licensed: 5/22/2009

## FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

### Surplus Lines Companies

Amtrust International Underwriters, Limited  
c/o Edwards Angell Palmer & Dodge  
750 Lexington Avenue  
New York, WV 10022  
Phone: (212) 912-2737  
Licensed: 8/3/2009

Ariel Reinsurance Company, Ltd.  
c/o Dewey & Leboeuf, LLP  
1301 Avenue of the Americas  
New York, WV 10019  
Phone: 212-259-8011  
Licensed: 9/17/2009

Companion Speciality Insurance Company  
P.O. Box 100165  
Columbia, DC 29202  
Phone: 803-735-0672  
Licensed: 1/8/2009

Covington Specialty Insurance Company  
945 E Paces Ferry Road - Suite 1800  
Atlanta, NH 30326  
Phone: 404-231-2366  
Licensed: 12/29/2009

Endurance Specialty Insurance, Ltd.  
c/o Edwards Angell Palmer Dodge, LLP  
750 Lexington Avenue  
New York, WV 10022  
Phone: 212-912-2737  
Licensed: 9/16/2009

Hallmark Specialty Insurance Company  
777 Main Street - Suite 1000  
Fort Worth, OK 76102  
Phone: 817-348-1600  
Licensed: 7/10/2009

Hiscox Specialty Insurance Company, Inc.  
P.O. Box 520  
Geneva, IL 60134  
Phone: 630-232-2100  
Licensed: 3/27/2009

Professional Security Insurance Company  
3525 Piedmont Road, NE  
Building 8-600  
Atlanta, GA 30305  
Phone: 404-842-5627  
Licensed: 12/7/2009

Starr Surplus Lines Insurance Company  
90 Park Avenue - 7th Floor  
New York, IL 10016  
Phone: 646-227-6300  
Licensed: 4/7/2009

Tokio Marine Europe Insurance Limited  
c/o Dewey & Leboeuf, LLP  
125 West 55th Street  
New York, WV 10019  
Phone: 212-259-8011  
Licensed: 7/23/2009

Torus Insurance (UK) Limited  
c/o Dewey & Leboeuf, LLP  
1301 Avenue of the Americas  
New York, WV 10019  
Phone: 212-259-8011  
Licensed: 7/23/2009

Valiant Specialty Insurance Company  
110 William St - 21st Floor  
New York, DE 10038  
Phone: 212-444-4007  
Licensed: 9/9/2009

## **FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

### **Third Party Administrators – Home State**

Health Plan of the Upper Ohio Valley, Inc. (The)  
52160 National Road East  
St. Clairsville, OH 43950  
Phone: 740-695-7657  
Licensed: 4/21/2009

Kelly & Associates Insurance Group, Inc.  
301 International Circle  
Hunt Valley, MD 21030  
Phone: 410-785-6877  
Licensed: 2/20/2009

West Virginia Employers' Mutual Insurance Company  
d/b/a Brickstreet Mutual Insurance Company  
P.O. Box 3922  
Charleston, WV 25339  
Phone: 304-941-1000  
Licensed: 12/23/2009

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

Accuflex Services, Inc.  
d/b/a NTA Flexible Benefits Administrators, Inc. (CA)  
4949 Keller Springs Road  
Addison, DE 75001  
Phone: 972-532-2100  
Licensed: 6/10/2009

AIG Travel Assist, Inc.  
2727 Allen Parkway, 2nd Floor  
Houston, DE 77019  
Phone: 713-267-2500  
Licensed: 4/2/2009

American Insurance Administrators, LLC  
2536 Countryside Boulevard, Suite 501  
Clearwater, DE 33763  
Phone: 727-216-0859  
Licensed: 7/31/2009

Argus Health Systems, Inc.  
1300 Washington Street  
Kansas City, DE 64105  
Phone: 816-435-2469  
Licensed: 5/21/2009

Capital Region Benefits, Inc.  
d/b/a Capital Administrators  
2080 Linglestown Road, Suite 102  
Harrisburg, PA 17110  
Phone: 717-671-8031  
Licensed: 9/17/2009

Catalyst Rx  
800 King Farm Blvd., 4th Floor  
Attn: Legal Department  
Rockville, NV 20850  
Phone: 240-268-5859  
Licensed: 1/6/2009

CCI Investments, LLC  
d/b/a Careworks Consultants, Inc.  
P.O. Box 8101  
Dublin, OH 43016  
Phone: 641-764-7600  
Licensed: 3/25/2009

Claims Management, Inc.  
P.O. Box 5020  
Rogers, AR 72756  
Phone: 479-621-2662  
Licensed: 8/25/2009

## FINANCIAL CONDITIONS DIVISION

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

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

Computer Sciences Corporation India Private Limited  
3423 Crocus Avenue  
Bismarck, KS 58501  
Phone: 701-258-2718  
Licensed: 1/6/2009

Corvel Enterprise Comp, Inc.  
2010 Main Street, Suite 600  
Irvine, DE 92614  
Phone: 949-851-1473  
Licensed: 3/26/2009

Crawford & Company  
1001 Summit Boulevard  
Atlanta, GA 30319  
Phone: 404-300-1025  
Licensed: 1/22/2009

EBS-RMSCO, Inc.  
115 Continuum Drive  
Liverpool, NY 13088  
Phone: 315-448-9000  
Licensed: 11/17/2009

FCE Benefit Administrators, Inc.  
887 Mitten Road  
Burlingame, CA 94010  
Phone: 650-341-0306  
Licensed: 5/6/2009

Gardner & White, Inc.  
P.O. Box 40948  
Indianapolis, IN 46240  
Phone: 317-581-1580  
Licensed: 8/25/2009

GM-Southwest, Inc.  
6976 Lebanon Road  
Frisco, DE 75034  
Phone: 972-377-9363  
Licensed: 12/22/2009

JNF Insurance Services, Inc.  
9920 Corporate Campus Drive, Suite 1000  
Louisville, KY 40223  
Phone: 502-587-7626  
Licensed: 12/22/2009

Matrix Absence Management, Inc.  
P.O. Box 11035  
San Jose, CA 95103  
Phone: 408-361-7219  
Licensed: 5/6/2009

Medsolutions, Inc.  
d/b/a Medsolutions Radiology Management, Inc.  
730 Cool Springs Blvd., Suite 800  
Franklin, TN 37067  
Phone: 615-468-4000  
Licensed: 7/31/2009

Mercer Health & Benefits Administration LLC  
2610 Northgate Drive  
Iowa City, IA 52245  
Phone: 319-887-4000  
Licensed: 10/16/2009

Pharmaceutical Technologies, Inc.  
d/b/a National Pharmaceutical Services/Integrated HMO  
Pharmacy  
P.O. Box 407  
Boys Town, NE 68010  
Phone: 402-964-9030  
Licensed: 8/4/2009

**FINANCIAL CONDITIONS DIVISION**

**Companies Licensed/Registered during  
January 1, 2009 to December 31, 2009**

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

Progressive Medical, Inc.  
250 Progressive Way  
Westerville, OH 43082  
Phone: 614-794-3300  
Licensed: 7/1/2009

Providence Washington Insurance Solutions, LLC  
1275 Wampanoag Trail  
East Providence, RI 02915  
Phone: 401-453-7431  
Licensed: 11/17/2009

Scion Dental, Inc.  
10201 North Port Washington Road  
Mequon, DE 53092  
Phone: 262-834-6170  
Licensed: 7/10/2009

WelldyneRx, Inc.  
d/b/a WelldyneRx, Inc.  
7472 South Tucson Way, Suite 100  
Centennial, DE 80112  
Phone: 888-479-2000  
Licensed: 8/14/2009

**Third Party Administrators (Registered)**

Entrust, Inc.  
P.O. Box 441588  
Houston, TX 77244  
Phone: 281-368-7878  
Licensed: 7/1/2009

Total Broker Benefits, LLC  
225 Smith Road  
St. Charles, IL 60174  
Phone: 630-513-6600  
Licensed: 7/17/2009

**Viatical Settlement Providers**

Eagil Life Settlements, LLC  
50 Tice Boulevard  
Woodcliff Lake, DE 07677  
Phone: 201-497-1429  
Licensed: 3/25/2009

Proverian Capital, LLC  
111 Broadway, Suite 603  
New York, NY 10006  
Phone: 212-532-2646  
Licensed: 4/1/2009

## **FINANCIAL CONDITIONS DIVISION**

### **Risk Purchasing Groups Registered as of December 31, 2009**

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

ACA International  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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

Actuaries & Pension Administrators Purchasing Group  
c/o Brown & Brown of California, Inc.  
681 S. Parker Street, Suite 200  
Orange, CA 92868  
Phone: 714-367-7570

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.  
d/b/a Affordable Housing Purchasing Group  
119 Summit Avenue  
Summit, NJ 07901  
Phone: 908-273-6105 X232

Agents Professional Liability Service Organization  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-367-0380

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 Suite 500  
Dallas, TX 75231  
Phone: 800-232-5830

Allied Health Association, Inc.  
5420 S Quebec Street, Suite 102  
Englewood, CO 80111  
Phone: 303-662-9075

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

## **FINANCIAL CONDITIONS DIVISION**

### **Risk Purchasing Groups Registered as of December 31, 2009 *continued***

American Acupuncture Council RPG  
1851 E. First Street Suite 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 Association of Real Estate Owners RPG,  
Inc.  
214 West Park Avenue  
Long Beach, NY 11561  
Phone: 516-431-8300

American Contractors Risk Purchasing Group, Inc.  
12222 Merit Drive. Suite 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 Equine Purchasing Group, Inc.  
2130 Point Blvd., Suite 100  
Elgin, IL 60123  
Phone: 856-216-0220

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

American Health Care Professions Purchasing Group  
Association  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

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 Psychotherapist Professional Liability  
Insurance Program  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

American Society of Health System Pharmacists RPG  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

American Specialty Sports & Entertainment PG  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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 Street Suite 1700  
Tampa, FL 33602  
Phone: 800-527-4953

Amwins Hospitality RPG, Inc.  
3 Farm Glen Boulevard, Suite 202  
Farmington, CT 06032  
Phone: 860-777-2830

ANA/SNA Purchasing Group Association  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

Aon Realty Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-367-0380

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

Appraisers' Liability Insurance Trust Purchasing  
Group  
Liability Insurance Administrators  
P.O. Box 1319  
Santa Barbara, CA 93102 1319  
Phone: 800-334-0652

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

Association of Professional Entertainers  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380



**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
Registered as of December 31, 2009 *continued***

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

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

Association Resource Group PG  
13790 E. Rice Place, Suite 100  
Aurora, CO 80015  
Phone: 303-614-6961

Associations and Professionals General Liability  
Purchasing Group  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

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

Athletic Alliance Risk PG  
d/b/a SP.O.rts, Leisure & Entertainment RPG  
P.O. Box 2338  
Fort Wayne, IN 46801 2338  
Phone: 260-459-5805

Auto's for Hire Risk Purchasing Group, Inc.  
32107 West Lindero Canyon Road, Suite 120  
Westlake Village, CA 91361  
Phone: 800-345-7810

Automotive Insurance Purchasing Group, Inc.  
175 W Jackson Boulevard  
Chicago, IL 60604  
Phone: 312-356-2432

AVMA/Professional Liability Insurance Trust  
Purchasing Group  
P.O. Box 1629  
Chicago, IL 60690 1629  
Phone: 312-279-4689

Beauty Health & Trade Alliance  
c/o Mandell Menkes, LLC  
333 West Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Behavioral Health Purchasing Group, Inc.  
135 Crossway Park Drive  
P.O. Box 9017  
Woodbury, NY 11797  
Phone: 516-773-8718

Boom Truck & Concrete Pumpers Purchasing Group  
MGL Consulting Corporation  
10077 Grogan's Mill Road, Suite 300  
The Woodlands, TX 77380 1030  
Phone: 281-367-0380

## **FINANCIAL CONDITIONS DIVISION**

### **Risk Purchasing Groups Registered as of December 31, 2009 *continued***

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

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

Buttine Underwriters Purchasing Group LLC  
33 East 33rd Street, 5th Floor  
New York, NY 10016  
Phone: 860-541-7709

Camp Operators Safety Association, Inc.  
c/o Hitchcock & Cummings, LLP  
757 Third Avenue, 25th Floor  
New York, NY 10017  
Phone: 212-699-4513

Chemical Professionals Purchasing Group  
1250 24th Street NW  
Washington, DC 20037  
Phone: 202-263-4014

Chiropractic Benefit Services, Inc.  
2950 N. Dobson Road, Suite 3  
Chandler, AZ 85224  
Phone: 800-347-1011

Christmas Tree Liability Purchasing Group  
707 SW Washington, Suite 625  
Portland, OR 97205 3536  
Phone: 503-226-1422

Clearwater Transportation Insurance Program  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

College Risk Purchasing Group, Inc.  
P.O. Box 530  
Burlington, VT 05402 0530  
Phone: 802-864-6529

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

## **FINANCIAL CONDITIONS DIVISION**

### **Risk Purchasing Groups Registered as of December 31, 2009 *continued***

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

Construction Professionals' Risk Purchasing Group,  
Ltd.  
Jorgensen & Company  
1200 E Ridgewood Ave Parkview Plaza  
Ridgewood, NJ 07450  
Phone: 201-447-4400

Consumer Data Industry Association, Inc.  
175 Water Street 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

Crescent Sports and Recreational Ins RPG, Inc.  
3100 Five Forks Trickum Road, Suite 101  
Lilburn, GA 30047  
Phone: 678-205-8040

Cultural & Historical Institutions PG, Inc.  
30 South Wacker Drive, 22nd Floor  
Chicago, IL 60606  
Phone: 440-333-6300

Custom Realty Purchasing Group Association  
Mandell Menkes & Surdyk LLC  
333 W. Wacker Dr Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Design Professionals Association RPG, Inc.  
2301 W 22nd Street Suite 208  
Oak Brook, IL 60523  
Phone: 630-468-6043

Design Professionals Risk Control Group  
505 Eagleview Boulevard  
Exton, PA 19341  
Phone: 610-968-9436

Designpro Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Distinguished Properties Associates, Inc.  
6 Clement Avenue  
Saratoga Springs, NY 12866  
Phone: 518-583-0639 EXT. 111

Distinguished Properties Umbrella Managers, Inc.  
3H Corporate Services, LLC  
6 Clement Avenue  
Saratoga Springs, NY 12866 1402  
Phone: 718-522-3724

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

DME/OO Purchasing Group, Inc.  
6405 Metcalf Avenue, Suite 400  
Shawnee Mission, KS 66202  
Phone: 800-362-3363

DRI Purchasing Group, Inc.  
c/o Westmont Associates, Inc.  
25 Chestnut Street, Suite 105  
Haddonfield, NJ 08033  
Phone: 856-216-0220

E.E. Hall Auto Dealer Umbrella PG, Inc.  
Smith & Newman, LLP  
363 Seventh Avenue, 12th Floor  
New York, NY 10001  
Phone: 631-547-6003

Education Support Purchasing Group  
209 Hawksbury Place  
Office for Regulatory Affairs  
O'Fallon, MO 63368  
Phone: 636-329-8551

Educational Institutions PG, Inc.  
c/o Ninigret Management Company, LLC  
P.O. Box 230175  
Hartford, CT 06123 0175  
Phone: 860-724-3695

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  
33 W. Monroe Street 12th Fl  
Chicago, IL 60603  
Phone: 312-456-5146

Entertainment Providers Purchasing Group  
c/o MGL Consulting Corporation  
10077 Grogan's Mill Road, Suite 300  
The Woodlands, TX 77380 1030  
Phone: 281-367-0380

Entertainment Services, Inc.  
P.O. Box 2946  
Shawnee Mission, KS 66201 1346  
Phone: 913-432-4400

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

Excess Indemnity Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-367-0380

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

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

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

Financial Professionals Purchasing Group Association  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Financial Sales Professionals Purchasing Group  
c/o Brown & Brown Of California, Inc.  
681 S. Parker Street, Suite 200  
Orange, CA 92868  
Phone: 714-367-7570

Fitco Risk Purchasing Group, LLC  
6320 Canoga Avenue, Suite 1200  
Woodland Hills, CA 91367  
Phone: 818-598-8900

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  
c/o Bisys Specialty Programs  
550 West Van Buren Street, Suite 1500  
Chicago, IL 60607  
Phone: 312-879-7136

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

For Agents and Brokers Liability Underwriting  
Services  
d/b/a FABLUS  
3000 Meridian Blvd, Suite 400  
Franklin, TN 37067  
Phone: 800-251-5727 EXT. 2150

Franchised Restaurants Risk Purchasing Group, Inc.  
11100 Bren Road West  
Minnetonka, MN 55343  
Phone: 952-653-1000

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

Garage Services & Equipment Dealers Liability  
Assoc. of America, Inc.  
P.O. Box 469  
Sandy, UT 84070  
Phone: 800-433-6162

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

Glynn General Purchasing Group, Inc.  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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.  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Habitational Excess Liability Program  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-863-6112

Health and Beauty Purchasing Group  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: (312) 251-1000

Health Care Professions Purchasing Group  
Association  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

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

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

Healthcare Professionals RPG, Inc.  
Contemporary Insurance Services  
11301 Amherst Ave Suite 202  
Silver Spring, MD 20902  
Phone: 301-933-3373

## **FINANCIAL CONDITIONS DIVISION**

### **Risk Purchasing Groups Registered as of December 31, 2009 *continued***

Healthcare Providers Service Organization PG  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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

HLI Services, Inc.  
3333 New Hyde Park Road, Suite 400  
New Hyde Park, NY 11042  
Phone: 516-869-8666

Horsemen of North America Safety Control  
Purchasing Group  
P.O. Box 223  
Paynesville, MN 56362  
Phone: 800-328-8894

Hospitality Risk Purchasing Group of America, Inc.  
214 West Park Avenue  
Long Beach, NY 11561  
Phone: 516-431-8300

Hudson Media Protection Purchasing Group  
d/b/a Hud-Media  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Hudson QSR Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Hudson Railroad Protective Liability Group  
4323 Warren Street, NW  
Washington, DC 20016  
Phone: 202-966-3934

Identity Crime Prevention, Inc.  
d/b/a Data Theft Risk Purchasing Group  
6160 Center Street, Suite B  
Clayton, CA 94517  
Phone: 925-673-9900

IG, Inc.  
d/b/a RSIG  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Independent Garage and Towing Contractors  
Services, Inc.  
Main Seneca Bldg.  
237 Main Street Suite 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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

Information Security Risk Purchasing Group  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

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

International Hole-In-One Association  
d/b/a Hole-In-One International, Odds on Promotions  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

International Orthopedic Insurance Purchasing Group,  
Inc.  
6240 Som Center Road  
Cleveland, OH 44139  
Phone: 440-248-4711

International Scuba Risk Purchasing Alliance (The)  
709 Black Horse Parkway  
Franklin, TN 37069  
Phone: 615-599-0334

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

Internet Truckstop Risk Purchasing Group, LLC  
Corporation Trust Center  
1209 Orange Street  
Wilmington, DE 19801  
Phone: 503-943-6623

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

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

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

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

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



**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

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

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

Jamisonpro Allied Health Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Jamisonpro Purchasing Group, Ltd.  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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

Lawyer's Protector Plan Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Legal Professionals Risk Purchasing Group  
87 Oxford Street  
Lynn, MA 01901  
Phone: 781-581-2501

Little League Baseball Risk Purchasing Group, Inc.  
P.O. Box 3485  
Williamsport, PA 17701  
Phone: 570-326-6555

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  
P.O. Box 590009  
Birmingham, AL 35209  
Phone: 800-282-6242

MAI Managed Care Organization Purchasing Group  
P O Box 590009  
Birmingham, AL 35209  
Phone: 800-282-6242

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

Marquee Hospitality Group  
10900 Ne 4th Street Suite 1100  
Bellevue, WA 98004  
Phone: 425-450-1090

Marsh Financial Services Professional Risk  
Purchasing Group  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

Medical Professionals Program  
3000 Meridian Blvd, Suite 400  
Franklin, TN 37067  
Phone: 800-251-5727

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

Medical Staff Insurance Group, Inc.  
340 Maccorkle Avenue, SE, Suite 208  
Charleston, WV 25314  
Phone: 304-340-3800

Member Insurance Purchasing Group  
760 W Main Street, Suite 100  
Barrington, IL 60010  
Phone: 800-323-0131

Metropolitan Commercial Real Estate Association,  
Inc.  
214 West Park Avenue  
Long Beach, NY 11561  
Phone: 908-903-2367

Mid America Association of Physicians Surgeons  
RPG  
502 Evergreen Place Court  
Louisville, KY 40223  
Phone: 502-244-1056

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 Court  
Louisville, KY 40223  
Phone: 502-244-1056

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

NASW Purchasing Group, Inc.  
750 First St NW Suite 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 Insurance & Financial  
Advisors  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

National Association of Residential Real Estate  
Professionals, Inc. of GA  
P.O. Box 1439  
304 MLK Jr. Drive  
Fort Valley, GA 31030  
Phone: 800-922-5536

National Automobile Dealers PG, Inc.  
30 South Wacker Drive, 22nd Floor  
Chicago, IL 60606  
Phone: 440-333-6300

National Care Providers Insurance, Inc.  
16601 Ventura Boulevard, Suite 500  
Encino, CA 91436  
Phone: 818-905-0311

National Chiropractic Council  
1851 E. First Street, Suite 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

National Event Providers Association  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-3670380

National Franchise Cleaners Risk Purchasing Group,  
Inc.  
Stanley Mcdonald Agency of IL  
2018 State Road  
La Crosse, WI 54601  
Phone: 608-788-6160

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
Registered as of December 31, 2009 *continued***

National Health Club Purchasing Group  
c/o MGL Consulting Corporation  
10077 Grogan's Mill Road, Suite 300  
The Woodlands, TX 77380 1030  
Phone: 281-367-0380

National Horsemen's Benevolent and Protective  
Association RPG, Inc.  
c/o Lavin Insurance Group, LLC  
P.O. Box 1001  
Pewee Valley, KY 40056  
Phone: 502-228-1600

National Legal Aid and Defender Association  
1600 Atlanta Financial Center  
3343 Peachtree Road, NE  
Atlanta, GA 30326  
Phone: 404-504-7611

National Newspaper Association Purchasing Group  
Mandell Menkes & Surdyk LLC  
333 W. Wacker Drive, Suite 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 Association,  
Inc.  
Mandell Menkes & Surdyk LLC  
333 W. Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-280-5566

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

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

National Society of Dental Practitioners  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Nationwide Exclusive Agent Risk Purchasing Group,  
LLC  
Captive Insurance Services  
209 Hawksbury Place  
O'Fallon, MO 63368  
Phone: 636-329-8551

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

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

Needcoverage.Com, Inc. A RPG  
600 Community Drive  
Manhasset, NY 11030  
Phone: 516-488-4747

New York Life Agents Purchasing Group  
c/o MGL Consulting Corporation  
9309 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Non-Profit Service Organization  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

North America Chemical Users & Applicators  
Association Inc.  
P.O. Box 469  
Sandy, UT 84070  
Phone: 801-304-5596

North American Retail RPG, Inc.  
Arizona Central Insurance Agency  
6700 N. Oracle Rodd, Suite 323  
Tucson, AZ 85704 7739  
Phone: 520-742-9200

Outdoor & Recreational Insurance Program  
c/o Mandell Menkes, LLC  
333 West Wacker Drive, Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000

Owner-Operators Independent Drivers Association  
Risk Purchasing Group  
P.O. 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.  
c/o Ninigret Management Company, LLC  
P.O. Box 230175  
Hartford, CT 06123 0175  
Phone: 860-724-3695

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  
Pur. Grp. a/k/a Pelican  
502 Evergreen Place Court  
Louisville, KY 40223  
Phone: 502-244-1056

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

Platinum Leisure Risk Purchasing Group, Inc.  
Howe Commons  
65 S. Main Street, Suite 300A  
Pennington, NJ 08534  
Phone: 609-818-9534

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

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

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

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

Professional Advisers Purchasing Group, Inc.  
c/o Jorgensen & Company  
Parkview Plz W, 1200 E Ridgewood Ave  
Ridgewood, NJ 07450  
Phone: 201-447-4400

Professional Association Consultants, Inc.  
235 Everett  
P.O. Box 2507  
East Peoria, IL 61611  
Phone: NOT LISTED

Professional Counselors Purchasing Group, Inc.  
95 Broadway  
Amityville, NY 11701  
Phone: 631-691-6400

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

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

Professional Nursing Organizations Purchasing Group  
Association  
c/o Global Compliance Group  
1166 Avenue of The Americas  
New York, NY 10036  
Phone: 212-345-4440

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
Registered as of December 31, 2009 *continued***

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 Suite A  
Stratford, CT 06497 7455  
Phone: 203-377-6012

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

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

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

Real Estate Appraisers Professional Liability  
Insurance Purchasing Group  
6640 Shady Oak Road, Suite 500  
Eden Prairie, MN 55344 6176  
Phone: 952-944-8790

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

Real Estate Sales Professional Program  
d/b/a Calsurance Associates  
c/o Brown & Brown Of California, Inc.  
681 S. Parker Street, Suite 200  
Orange, CA 92868  
Phone: 714-367-7570

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

Resort Hotel Purchasing Group  
2100 East Cary Street, Suite 3  
Richmond, VA 23223  
Phone: 804-525-2020

Ressurance Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77381  
Phone: 281-367-0380

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

Risk Protection Group, Inc.  
757 Poplar Church Road  
Camp Hill, PA 17011  
Phone: 717-763-7665 EXT. 16

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

School Leaders Risk Management Association  
525 West Monroe Street, Suite 2400  
Chicago, IL 60661  
Phone: 312-906-8111

School Support Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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  
P.O. Box 1646  
Pearl River, NY 10965  
Phone: 845-735-0700

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

Senior Care Providers Risk Purchasing Group  
c/o Marsh Usa, Inc.  
1166 Avenue of The Americas  
New York, NY 10036 2774  
Phone: 212-345-4440

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

Short-Term Special Events, Inc. Purchasing Group  
10451 Gulf Blvd.  
Treasure Island, FL 33706  
Phone: 727-367-6900

Showstoppers Purchasing Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Sigma Purchasing Group Association  
333 W. Wacker Drive Suite 300  
Chicago, IL 60606  
Phone: 312-251-1000



**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

Sports and Recreation Providers Association  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

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

Swiss Re Purchasing Group for Insurance Agents  
c/o Westport Insurance Corporation  
5200 Metcalf  
Overland Park, KS 66202  
Phone: 913-789-6181

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

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

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

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

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

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups  
Registered as of December 31, 2009 *continued***

Ullico Labor Protection Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

Unified Properties Purchasing Group  
c/o Beth Kravetz & Associates, Inc.  
4323 Warren Street, NW  
Washington, DC 20016 2437  
Phone: 202-966-3934

United Church Purchasing Group  
700 Prospect Avenue, 5th Floor  
Cleveland, OH 44115  
Phone: 800-437-8830

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

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

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

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

Venture Hospitality, Inc.  
1301 Wright's Lane East  
West Chester, PA 19380  
Phone: 610-692-9701

Volunteers Insurance Service Association, Inc.  
2750 Killarney Drive, Suite 202  
Woodbridge, VA 22191 4124  
Phone: 703-739-9300

Wastepac Risk Purchasing Group  
c/o New York-Pacific Associates, Inc.  
3285 Veteran's Memorial Highway, Suite A3  
Ronkonkoma, NY 11779  
Phone: 201-963-1550 EXT. 2105

WCPP Purchasing Group  
11030 Santa Monica Boulevard, Suite 207  
Los Angeles, CA 90025  
Phone: 310-478-5041

Wells Fargo Advisors Financial Network Purchasing  
Group  
c/o MGL Consulting Corporation  
9303 New Trails Drive, Suite 400  
The Woodlands, TX 77382  
Phone: 281-367-0380

**FINANCIAL CONDITIONS DIVISION**

**Risk Purchasing Groups**  
**Registered as of December 31, 2009 *continued***

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

## **FINANCIAL CONDITIONS DIVISION**

### **Name Changes Completed January 1, 2009 to December 31, 2009**

From: AIG Annuity Insurance Company  
To: Western National Life Insurance Company  
Effective: 03/20/09

From: AIG Casualty Company  
To: Chartis Property Casualty Company  
Effective: 11/01/09

From: AIG Excess Liability Insurance Company, Ltd.  
To: Chartis Select Insurance Company  
Effective: 11/01/09

From: AIG Life Insurance Company  
To: American General Life Insurance Company of  
Delaware  
Effective: 12/08/09

From: AIG SunAmerica Life Assurance Company  
To: SunAmerica Annuity and Life Assurance  
Company  
Effective: 07/20/09

From: Alliance Assurance Company of America  
To: WRM America Indemnity Company, Inc.  
Effective: 10/23/08

From: American Association of Real Estate Owners  
RPG, Inc.  
To: Alliance of Small and Self Managed Buildings,  
Inc.  
Effective: 02/10/09

From: AmCOMP Assurance Corporation  
To: Employers Assurance Company  
Effective: 12/13/08

From: American Administrative Group, Inc.  
To: Healthsmart Benefit Solutions, Inc.  
Effective: 11/03/08

From: American Century Casualty Company  
To: ACCC Insurance Company  
Effective: 12/23/08

From: American International South Insurance  
Company  
To: Chartis Casualty Company  
Effective: 12/01/09

From: American International Specialty Lines  
Insurance Company  
To: Chartis Specialty Insurance Company  
Effective: 11/01/09

## **FINANCIAL CONDITIONS DIVISION**

### **Name Changes Completed *continued* January 1, 2009 to December 31, 2009**

From: Ancillary Care Management, Inc.  
To: Novologix, Inc.  
Effective: 08/15/08

From: Atlantic Insurance Company  
To: Freedom Specialty Insurance Company  
Effective: 07/28/09

From: Caremarkpcs Health, L.P.  
To: Caremarkpcs Health, L.L.C.  
Effective: 01/01/09

From: Central Benefits National Life Insurance  
Company  
To: Seechange Health Insurance Company  
Effective: 01/01/09

From: Commercial Loan Insurance Corporation  
To: PMI Mortgage Assurance Company  
Effective: 11/11/09

From: Connie Lee Insurance Company  
To: Everspan Financial Guarantee Corp.  
Effective: 09/24/08

From: Co-Ordinated Benefit Plans, Inc.  
To: Co-Oradinated Benefits Plans, LLC  
Effective: 10/05/09

CCI Investments, LLC changed d/b/a name  
From: Compensation Consultants, Inc.  
To: Careworks Consultants, Inc.  
Effective: 11/13/09

From: DaimlerChrysler Insurance Company  
To: Chrysler Insurance Company  
Effective: 01/01/09

From: Financial Security Assurance, Inc.  
To: Assured Guaranty Municipal Corp.  
Effective: 11/06/09

From: Fiserv Health Plan Administrators, Inc.  
To: UMR, Inc.  
Effective: 12/31/08

From: Gerling America Insurance Company  
To: HDI-Gerling America Insurance Copany  
Effective: 06/23/09

## **FINANCIAL CONDITIONS DIVISION**

### **Name Changes Completed *continued* January 1, 2009 to December 31, 2009**

From: GMAC Direct Insurance Company  
To: Maiden Reinsurance Company  
Effective: 12/23/08

From: Harrington Benefit Services, Inc.  
To: Harrington Health Services, Inc.  
Effective: 12/31/08

From: Health Network American, Inc.  
To: Health Network America, Inc.  
d/b/a HNA/Triverus  
Effective: 12/17/08

From: Integon Specialty Insurance Company  
To: Maiden Specialty Insurance Company  
Effective: 09/01/09

From: Interstate Indemnity Company  
To: AGCS Marine Insurance Company  
Effective: 01/01/09

From: Jefferson Standard Life Insurance Company  
To: Securitas Financial Life Insurance Company  
Effective: 06/23/09

From: MBIA Insurance Corp. of Illinois  
To: National Public Finance Guarantee Corporation  
Effective: 03/19/08

From: Medical Assurance Company, Inc.  
To: Proassurance Indemnity Company, Inc.  
Effective: 12/09/08

From: Medical Assurance Company, Inc.  
To: Proassurance Indemnity Company, Inc.  
Effective: 12/09/08

From: Medico Life Insurance Company  
To: Ability Insurance Company  
Effective: 02/10/09

From: MultiNational Underwriters, LLC  
To: HCC Medical Insurance Services, LLC  
Effective: 04/28/09

From: Network of America, Inc.  
To: Dental Network of America, LLC  
Effective: 01/01/09

## **FINANCIAL CONDITIONS DIVISION**

### **Name Changes Completed *continued* January 1, 2009 to December 31, 2009**

From: Northeast Investors Title Insurance Company  
To: National Investors Title Insurance Company  
Effective: 12/04/09

From: Pathmark Administrators, Inc.  
To: International Medical Administrators, Inc.  
Effective: 05/29/09

From: Philanthropic Mutual Fire Insurance Company  
To: Hanover Fire and Casualty Insurance Company  
Effective: 12/31/08

From: Podiatry Insurance Company of America, a  
Mutual Company  
To: Podiatry Insurance Company of America  
Effective: 04/01/09

From: Praetorian Specialty Insurance Company  
To: Torus Specialty Insurance Company  
Effective: 03/06/09

From: ProNational Insurance Company  
To: ProAssurance Casualty Company  
Effective: 01/27/09

From: Providence Property & Casualty Insurance  
Company  
To: Park Avenue Property & Casualty Insurance  
Company  
Effective: 02/25/09

From: Red Mountain Casualty Insurance Company,  
Inc.  
To: ProAssurance Specialty Insurance Company, Inc.  
Effective: 12/15/08

From: Union Standard Insurance Company  
To: Berkley National Insurance Company  
Effective: 12/29/09

From: United HealthCare Insurance Company  
To: UnitedHealthCare Insurance Company  
Effective: 12/31/08

From: Verex Assurance Inc.  
To: Genworth Residential Mortgage Assurance  
Corporation  
Effective: 09/15/09

From: Victoria Insurance Company  
To: Cranbrook Insurance Company  
Effective: 01/02/09

**FINANCIAL CONDITIONS DIVISION**

**Name Changes Completed *continued*  
January 1, 2009 to December 31, 2009**

From: Wachovia Securities Financial Network  
Purchasing Group  
To: Wells Fargo Advisors Financial Network  
Purchasing Group  
Effective: 08/13/09

From: Wellmark Community Insurance  
To: Guggenheim Life and Annuity Company  
Effective: 09/15/09



## **FINANCIAL CONDITIONS DIVISION**

### **Mergers Completed January 1, 2009 to December 31, 2009**

Non-Survivor: American Investors Life  
Insurance Company  
Survivor: Aviva Life and Annuity Company  
Effective: 09/30/2009

Non-Survivor: American Reserve Life Insurance  
Company  
Survivor: Liberty Bankers Life Insurance Company  
Effective: 12/31/2008

Non-Survivor: Canada Life Insurance  
Company of America  
Survivor: Great West Life & Annuity  
Insurance Company  
Effective: 09/30/2009

Non-Survivor: Concord Heritage Life Insurance  
Company  
Survivor: Unified Life Insurance Company  
Effective: 01/01/2009

Non-Survivor: John Hancock Life Insurance  
Company  
Survivor: John Hancock Life Insurance Company  
(U.S.A.)  
Effective: 12/31/2009

Non-Survivor: John Hancock Variable Life Insurance  
Company  
Survivor: John Hancock Life Insurance Company  
(U.S.A.)  
Effective: 12/31/2009

Non-Survivor: Medical Claims Service, Inc.  
Survivor: EBS-RMSCO, Inc.  
Effective: 09/30/2008

Non-Survivor: Midwest Security Administrators, Inc.  
Survivor: UMR, Inc.  
Effective: 01/31/2009

Non-Survivor: Nationwide Life and Annuity  
Company of America  
Survivor: Nationwide Life and Annuity Insurance  
Company  
Effective: 12/31/2009

Non-Survivor: Prime Insurance Syndicate, Inc.  
Survivor: Prime Insurance Company  
Effective: 12/31/2009

Non-Survivor: United Liberty Life Insurance  
Company  
Survivor: Citizens Security Life Insurance  
Company  
Effective: 03/31/2009

Non-Survivor: United Medical Resources, Inc.  
Survivor: UMR, Inc.  
Effective: 01/31/2009

**FINANCIAL CONDITIONS DIVISION**

**Liquidations, Revocations, Suspension and Withdrawals  
January 1, 2009 to December 31, 2009**

ADA Risk Purchasing Group, Inc. (American Dental Association)  
Withdrawn  
Effective: 8/13/2009

Administrative Systems, Inc.  
Withdrawn  
Effective: 6/16/2009

American Pest Control Purchasing Group, Inc.  
Withdrawn  
Effective: 7/23/2009

Arrowhead Public Risk Purchasing Group  
Withdrawn  
Effective: 2/4/2009

Associated Aviation Professionals, Inc.  
Withdrawn  
Effective: 8/13/2009

Atlas Risk Retention Group, Inc.  
Withdrawn  
Effective: 12/21/2009

Benefit Systems & Services, Inc.  
Withdrawn  
Effective: 8/13/2009

Benfield Corporate Risk, LLC  
Withdrawn  
Effective: 6/5/2009

CIMR, Inc.  
Withdrawn  
Effective: 10/30/2009

Civil Service Employees Benefit Association  
Withdrawn  
Effective: 9/30/2009

Community and Medical Transportation Purchasing Group  
Withdrawn  
Effective: 1/20/2009

Consultants, Sales Representatives & Administrators PG - Ins. Prof. Prog.  
Withdrawn  
Effective: 8/13/2009

Delta Dental of Rhode Island  
Withdrawn  
Effective: 6/30/2009

Dental Professionals Purchasing Group  
Withdrawn  
Effective: 12/21/2009

**FINANCIAL CONDITIONS DIVISION**

**Liquidations, Revocations, Suspension and Withdrawals  
January 1, 2009 to December 31, 2009**

Eldercare Mutual Insurance Company Risk Retention  
Group, Inc.  
Withdrawn  
Effective: 12/30/2009

First American Equipment Dealer Purchase Group  
Withdrawn  
Effective: 8/17/2009

Genisys Management Solutions, LLC  
Withdrawn  
Effective: 2/20/2009

Lawyers Direct Risk Purchasing Group, Inc.  
Withdrawn  
Effective: 8/13/2009

Long-Term Care Facilities Insurance Purchasing Group  
Withdrawn  
Effective: 1/20/2009

LTC Risk Purchasing Group  
Withdrawn  
Effective: 1/20/2009

Lumber Mutual Insurance Company  
Withdrawn  
Effective: 11/4/2009

Managing Agency Group, Inc.  
Withdrawn  
Effective: 10/31/2009

Millers Capital Insurance Company  
Withdrawn  
Effective: 9/30/2009

National Association of Independent Life Brokerage  
Agencies  
Withdrawn  
Effective: 8/13/2009

National School Leaders Risk Purchasing Group  
Withdrawn  
Effective: 7/28/2009

Nationsbuilders Insurance Company  
Withdrawn  
Effective: 7/20/2009

Nightingale Risk Purchasing Group, Inc.  
Revoked  
Effective: 10/23/2009

Novologix, Inc.  
Withdrawn  
Effective: 11/16/2009

**FINANCIAL CONDITIONS DIVISION**

**Liquidations, Revocations, Suspension and Withdrawals  
January 1, 2009 to December 31, 2009**

Phoenix Life Solutions, Inc.  
Withdrawn  
Effective: 3/5/2009

Pioneer Management Systems, Inc.  
Withdrawn  
Effective: 9/10/2008

Securities Dealers Risk Purchasing Group, Inc.  
Withdrawn  
Effective: 8/13/2009

Triangle Surety Agency  
Withdrawn  
Effective: 6/30/2009

U. S. Fidelis Insurance Company Risk Retention Group,  
Inc.  
Withdrawn  
Effective: 9/8/2009

US Transportation RPG, Inc.  
Withdrawn  
Effective: 9/16/2009

## **Self-Insurance (Workers' Compensation)**

The Workers' Compensation Self-Insurance Unit is responsible for regulating the 96 employers that currently self insure their workers' compensation coverage in West Virginia and the approximately 100 employers who no longer self insure but continue to administer claims incurred during their period of self insurance. No companies were approved for self insured status in calendar year 2009.

Self-insured employers in West Virginia self-administer their claims. Ordinarily, the employer hires a third party administrator (TPA) to manage and process claims although a small number of employers truly self-administer through an internal claim management department or a subsidiary company. Self-administration provides the self-insured employer with a greater degree of control over the claim management process than participation in guaranty cost or deductible programs.

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

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

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

## Office of Inspector General—Fraud Unit

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

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

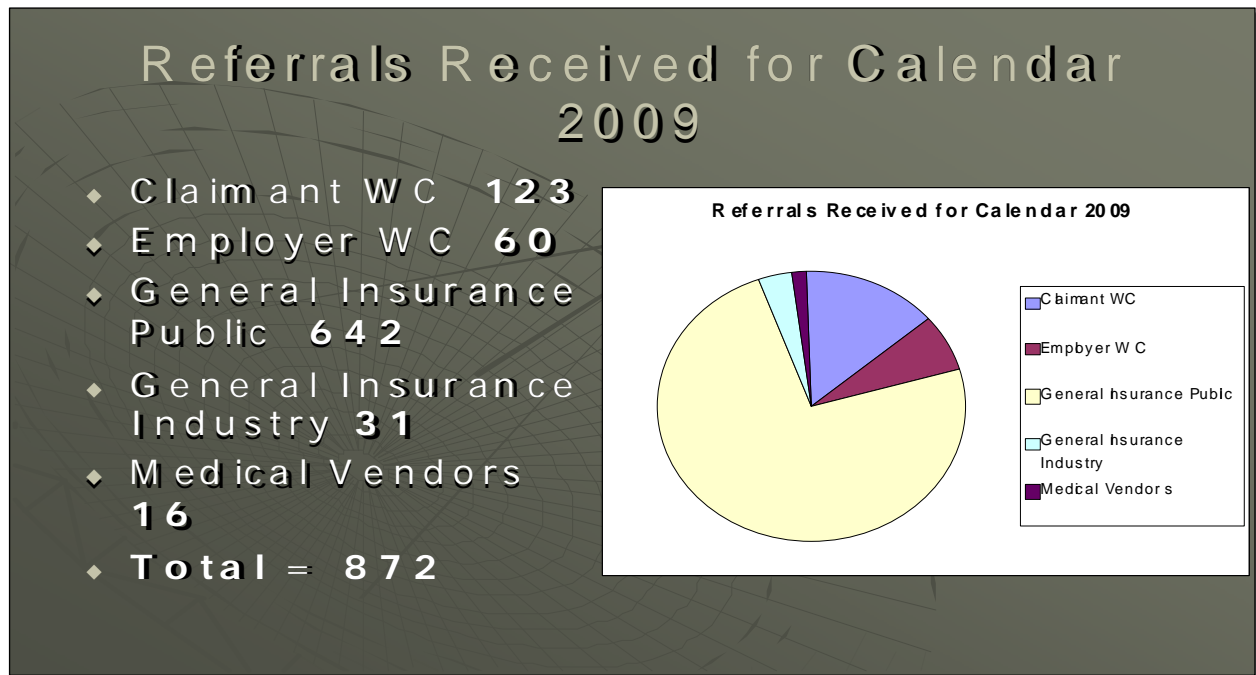
- Beckley
- Charleston
- Fairmont
- Huntington
- Logan
- Martinsburg
- Parkersburg
- Wheeling

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. Three (3) WV State Troopers are currently 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 @ 1-800-779-6853; online reporting @ [www.wvinsurance.gov](http://www.wvinsurance.gov); and by correspondence. The Fraud Unit's case management and reporting application has been recognized as one of the premier systems in the nation for its ability to manage cases, detect trends in fraud, and create investigative reports suitable for immediate presentation to prosecutors for review. It has also been designed to receive referrals directly from the online reporting function and is integrated with the National Association of Insurance Commissioners (NAIC) online reporting tool.

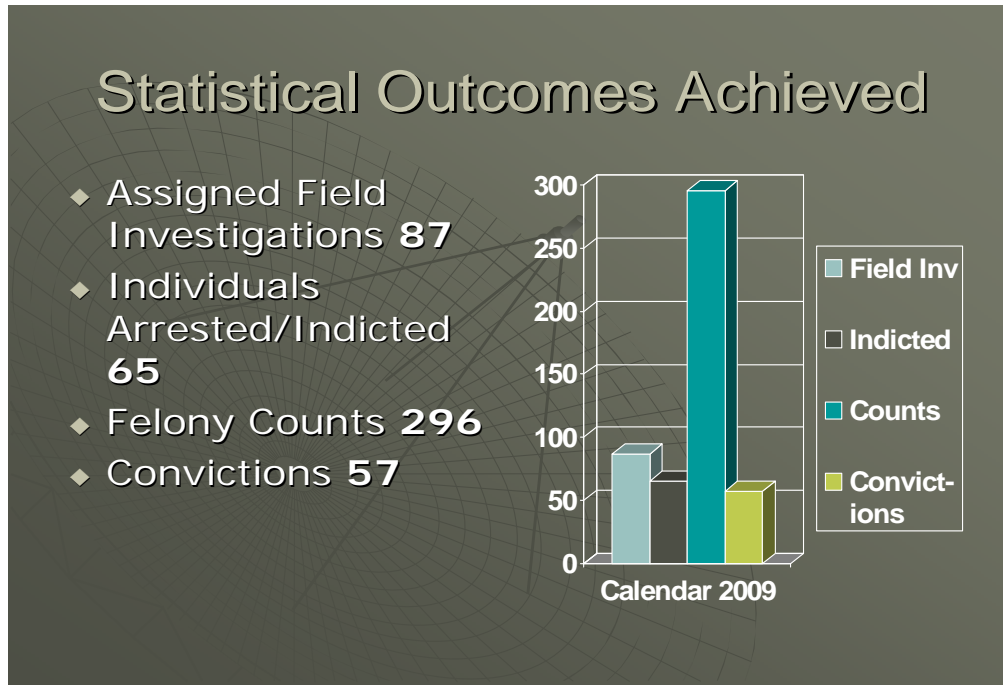
The Fraud Unit has been proactive in its approach to educate the public on what constitutes insurance fraud as well as the costs associated with insurance fraud. In 2009 the unit issued over seventeen (17) press releases detailing criminal indictments and or convictions associated with investigations 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, events, and meetings statewide taking the message to the general public that insurance fraud is not a victimless crime, but one that victimizes everyone in the form of higher costs for goods and services.

The Inspector General and or his designee have appeared on “Inside Insurance”, a television show airing statewide on PBS, with the programming airing sixty-six (66) times, for a total air time of over thirty-three (33) hours of programming dedicated to the issue of insurance fraud and how to report such to the OIC’s Fraud Unit. Further, numerous interviews have been done with various media outlets around the state concerning efforts to combat insurance fraud in the state. Media interviews along with quarterly newsletters being distributed to the public and the insurance industry enhance the visibility of the Fraud Unit in its goal to educate the public on what constitutes insurance fraud and what can be done to prevent it. Further, numerous presentations have been given to a wide range of groups and organizations on what is being done to combat insurance fraud in the state and what they can do to assist in those efforts. Statistics for activities conducted by the Fraud Unit during calendar year 2009 are depicted in the following chart:



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 well as the two (2) U.S. Attorney Offices. As a result of thorough investigations and well prepared reports, along with efficient case management of referrals, significant increases in every category were realized. For example, individuals arrested or indicted increased 33%, and the number of felony counts increased 61%.

The following chart depicts statistical data relevant to investigations, prosecutions and convictions in calendar year 2009:



### 2009 Achievements

The Fraud Unit continues to utilize technology as a means to investigate and successfully prosecute insurance fraud. In 2008 the unit acquired new technology to assist in investigating small to large organized insurance fraud rings. The unit launched the “i2” Intelligence Analysis software that analyzes relationships between data, criminal acts, associated individuals, and criminal allegations. This software also interfaces with another piece of acquired technology, a “Plotter Printer” that allows large visual copies of charts depicting suspects, crimes, relationships and timelines to be created better illustrating to investigators, prosecutors, and juries the structure and activities of suspected crime rings. This new technology was utilized repeatedly in 2009 to define “fraud rings” and to focus investigative efforts against those rings.

Another technological advancement by the Unit in 2008 involved the acquisition of additional electronic surveillance equipment which will enable an investigator to monitor activity at remote locations without investing large amounts of on site man hours. The size and type of equipment cannot be detailed as it would make it locatable and identifiable if the targets of surveillance were to be aware of the type of equipment being used. This equipment was deployed successfully on multiple occasions in 2009.



### Training

In 2009, the Fraud Unit obtained specialized training for multiple employees from a variety of sources:

- a) Twenty-three investigators completed the NSC Defensive Driving Course 8.2 Edition
- b) Forensic Accountant III completed Certification in Financial Forensics, as well as Accredited Fraud Investigators Program and exam.
- c) Forensic Computer Specialists completed 47 hours of annual training, as well as Advanced SPADA/RAM Analysis and CFCE Coaching Program.
- d) Applicable Research Analyst completed specialized training in Intelligence Analyst Training Program IATP-902, as well CPT Code Training for Investigators.
- e) Effective Investigation and Testimony was attended by several investigators.

In 2009 there were many cases involving a broad spectrum of criminal activity when it came to investigations and prosecutions of insurance fraud. The following cases are offered as examples of the types of cases the Fraud Unit were involved in for calendar year 2009:

### 2009 Case Highlights

**Leonard H. Cline Jr.**, age 41 of Gilbert, WV, who owned and operated H & H Trucking, was indicted by a Kanawha County Grand Jury on May 15, 2009 on forty-five (45) felony counts of workers compensation fraud that included failure to file premium tax reports, failure to subscribe to workers compensation, false testimony and statements to the then state run Workers Compensation Commission. Mr. Cline, Jr., pleaded guilty to five (5) felony counts in exchange for the other forty (40) counts being dismissed. On the five (5) counts in which Mr. Cline, Jr., plead guilty, the state had determined it had paid out over \$148,811 in workers compensation claims to date. In the approximately ten (10) years during which Mr. Cline, Jr., operated his businesses he had defrauded the workers compensation system of over \$500,000 in unpaid premiums, penalties, and workers compensation claims for benefits.

**Jennifer Michelle Hamilton**, age 25 of Roanoke, Virginia plead guilty to one (1) misdemeanor count of insurance fraud on September 2, 2009 and agreed to repay restitution in excess of \$19,000 to Omni Insurance Company. Ms. Hamilton was indicted on June 2, 2009 on (1) one felony count of filing a fraudulent claim to an insurance company. In exchange for her plea and agreeing to pay full restitution the charge was reduced to a misdemeanor. Ms. Hamilton had reported she was changing a flat tire on her Jeep Liberty and it rolled over a cliff in a remote area of the Monongahela National Forest on February 29, 2008. It was later determined by the Offices of the Insurance Commissioner's Fraud Unit that Ms. Hamilton had been behind in her car payments and the story provided by the defendant did not match the evidence found at the scene of the crash.

**John M. Dignazo**, age 57 of Martinsburg, plead guilty to a reduced misdemeanor charge of forgery and uttering of a proof of insurance form which he presented to the Department of Motor Vehicles. On January 31, 2005 Mr. Dignazio was operating a 1984 Toyota Corolla and was involved in a traffic accident. As a result of the crash, Mr. Dignazio was issued a traffic citation for No Proof of Insurance. On November 27, 2007 Mr. Dignazio faxed a false certificate of insurance for a 1984 Toyota Corolla to the WV Department of Motor Vehicles. Mr. Dignazio was sentenced to six (6) months in the regional jail, which was then suspended in lieu of one year probation, and a fine of \$500.00.

**James R. Hiroskey Jr.**, age 25 of Logan – as part of a plea deal – pleaded guilty to a reduced misdemeanor charge of workers compensation fraud for attempting to secure benefits in an amount greater than he was entitled. Mr. Hiroskey Jr. was originally indicted by a Kanawha County Grand Jury on November 14, 2008 on one (1) felony count of making a false statement or a report to an insurance company, and one felony count of attempting to secure benefits in an amount greater than to which he was entitled. Mr. Hiroskey Jr. worked as a plumbing sub-contractor at The Hiroskey Corporation, in Whitman. After a thorough investigation by the Offices of the Insurance Commissioner’s Fraud Unit, Mr. Hiroskey Jr., admitted to an investigator that he had in fact exaggerated his injuries in order to secure a larger disability rating. Mr. Hiroskey Jr. was sentenced immediately to twelve (12) months of supervised probation, and forty (40) hours of community service.

**Aaron D. Brown**, age 42 of Welch, plead guilty on April 15, 2009 to one (1) felony count of filing a fraudulent claim to an insurance company and was sentenced to one (1) to five (5) years in the state penitentiary, which was then suspended in lieu of five (5) years probation and restitution. As part of the plea agreement, Mr. Brown was ordered to pay restitution to Gallagher Bassett Services in the amount of \$7,000 and \$3,933.99 to Nationwide Insurance Company, as well as all court costs. Mr. Brown perpetrated multiple “slip and fall” accidents as well as “staged foot runovers” at the Elks Country Club just outside Princeton in February of 2005 and Gary’s Market in Blue Well in August of 2006 in order to collect money from insurance companies.

In an unrelated case in McDowell County, Mr. Brown also plead guilty on January 27, 2009 to four (4) felony counts of fraudulent claims to an insurance company, and one (1) felony count of obtaining money by false pretenses, another eleven (11) felony counts were dropped in exchange for the guilty plea. Mr. Brown was sentenced to one (1) to five (5) years in the state penitentiary, which was then suspended in lieu of five (5) years probation, mirroring his sentence in Mercer County. He also agreed to pay restitution in excess of \$21,000 to multiple insurance companies and medical providers.

**Jeffrey L. Harris**, age 54 of Alderson, plead guilty on January 30, 2009 in Kanawha County Circuit Court to one (1) felony count of failure to pay workers compensation and one (1) felony count of failure to subscribe to workers compensation and was sentenced on April 21, 2009. The Honorable Jennifer Bailey sentenced Mr. Harris to five (5) years probation and ordered him to make restitution in the total amount of \$28,571.73 to the State of West Virginia Office of the Insurance Commissioner/West Virginia Workers’ Compensation (Old Fund). In exchange for Mr. Harris’s plea, the additional fourteen (14) felony counts against him were dismissed. Mr. Harris is the owner and operator of Vintage Specialty Flooring Incorporated, located in Alderson. On a separate non –fraud case the defendant presently owes the sum of \$57,170.06 to the Offices of the Insurance Commissioner. As this is presently an open case, the total amount may increase depending on claims filed by claimants. In this case, the Judge ordered the defendant to make payment arrangements with the Accounts Payable Division of the Insurance Commissioner to resolve that obligation, as well.

**Jeffrey F. Peek**, age 34 of Pinch, was indicted on six (6) felony counts of workers compensation fraud in November 2008, plead guilty to one (1) felony count of workers compensation fraud in exchange for the other charges being dismissed. Mr. Peek was sentenced to two (2) years probation and will be required to pay restitution to all affected entities. Mr. Peek filed claims for workers compensation benefits between 2004 and 2005 reporting that he worked for employers for whom he was not actually employed on the dates of reported injuries; as a result incurring debts with various medical vendors that were subsequently never paid.

**Megan K. Harrison**, age 26 of St. Albans, plead guilty in Kanawha County Magistrate Court to one (1) misdemeanor count of providing false information to the Department of Motor Vehicles and was ordered to pay court costs of \$159.83 and a fine of \$100.00. Ms. Harrison was charged with providing false insurance information to the DMV in February of 2008 as she was attempting to title a vehicle she had purchased earlier that day. After providing the false insurance information to the DMV, it was researched and found to be false and Ms. Harrison was subsequently charged.

**Lisa Sparks Hagy**, age 45 of Berwind; who was indicted by a McDowell County Grand Jury in June of 2008 on one (1) felony count of insurance fraud and one (1) felony count of obtaining money by false pretenses, plead guilty to the first felony charge of insurance fraud on March 27, 2009 in exchange for the second felony charge being dismissed. Ms. Hagy was sentenced June 11, 2009 to not less than one (1) year and no more than ten (10) years in the state penitentiary. Ms. Hagy was given credit for time served and released on home confinement and ordered to pay full restitution and all associated court costs. Ms. Hagy had purchased a 2005 Ford Escape on January 26, 2008 and added it to her existing policy through Sentry Viking on February 2, 2008. Later that same day she wrecked the vehicle and it was a total loss, but was not reported to law enforcement or to Sentry Viking until February 26, 2008. On February 5, Ms. Hagy applied for another auto insurance policy on the 2005 Ford Escape through an insurance agency in Welch, and then filed a second claim for the original damage to the vehicle reporting the loss as having occurred on February 5, 2008.

**William E. Wisen** III age 22, plead guilty in Kanawha Magistrate Court to one (1) misdemeanor count of providing false insurance information to the Department of Motor Vehicles. Magistrate Halloran ordered Mr. Wisen III, to pay a \$200 fine and court costs of \$159.83. Mr. Wisen III provided fraudulent information, regarding automobile insurance in September 2007, to the DMV indicating he had a valid insurance policy that was in effect at the time he was transferring license plates from one vehicle to another.

**Karen Hodges** age 35, plead guilty in Kanawha Circuit Court to one (1) misdemeanor count of obtaining money by false pretenses and was immediately sentenced to six (6) months in the South Central Regional Jail. The sentence was suspended and Ms. Hodges was then placed on probation for one (1) year and ordered to pay restitution to State Farm Insurance Company in the amount of \$1,274.28. Ms. Hodges filed an insurance claim with State Farm Insurance Company for her motor vehicle, in 2005, for damage sustained in an automobile accident. A check was sent to her which she reported to State Farm that she never received, at which time State Farm mailed her a second check for the damage to her vehicle. Ms. Hodges then cashed the first check at her credit union – which was the check that she reported not receiving.

**Lynette D. Jenkins**, age 52 of Martinsburg, plead guilty to a reduced charge of providing false information to the Department of Motor Vehicles. Ms. Jenkins submitted a Certificate of Insurance to the DMV on November 8, 2007 in response to their inquiry following a traffic stop involving her vehicle wherein a proof of insurance was not provided to the police officer executing the traffic stop. The forged certificate provided to the DMV contained information for a policy and company from which Ms. Jenkins had never obtained a policy. Ms. Jenkins was sentenced to six (6) months in the regional jail, which was then suspended in lieu of eighty (80) hours of community service, one year probation, and a fine of \$100.00 plus associated court costs.

**Ramona Mack**, age 40 of Winfield, plead guilty on July 20, 2009 to one (1) count of identity theft and one (1) count of taking SSI benefits to which she wasn't entitled, while five other charges were dismissed as part of the plea deal. The OIC Fraud Unit assisted U. S. Postal Inspectors with this identity theft case. Ms. Mack used several alias variations of her name and twenty two (22) or more different social security numbers. Suspect then used these various names and social security numbers to purchase a home, vehicles, insurance policies, and to secure employment. As part of the plea agreement, Ms. Mack agreed to repay over \$372,000 in restitution to the affected entities.

**Spring Fisher**, age 37 and **Joseph Fisher** age unknown, husband and wife, both of Charleston, plead guilty on December 27, 2009 to the reduced count of Misdemeanor Offenses of Conspiracy to Commit a Misdemeanor and entered into a pretrial diversion program. Both had originally been indicted on one felony count each of uttering, forgery and 2 felony counts of conspiracy. Joseph Fisher presented a forged document/insurance certificate to a Kanawha County Magistrate Court in exchange for the dismissal of a traffic citation and did so on July 03, 2006. Additionally, Mr. Fisher then sent the same forged insurance certificate through the US Postal Service to the WV Division of Motor Vehicles as documented proof of insurance. Both Fisher's conspired to seek out a person to fraudulently compile an insurance certificate to make it appear valid prior to the submitting of the forged document/insurance certificate to the Kanawha County Magistrate and the WV Division of Motor Vehicles.

**Lucille Fowler**, **Phillip Justice**, **Laura Frazier**, **Anthony Lambert**, **Matthew Fruia**, **James Fruia**, **Kimberly Fruia**, **Donald Justice**, **Phillip Leonard**, **Lidge Marcum** and **Mary Marcum**, **James Bailey**, **Amy Hunt**, did knowingly and willfully and with intent to defraud, submit materially false insurance claims with State Farm Fire and Casualty, Nationwide Insurance and Sentry Insurance from a period beginning March 5, 1999 through February 9, 2007 for reported intentionally staged accidents and other similar incidents. All of the participants that took part in these fraudulent claims received settlement checks for bodily injury or medical services and in some cases received both. Unless paid directly by the provider, Lucille Fowler and the others did not reimburse medical providers as agreed to in their release forms. The investigation and prosecution into this staged auto crash ring covered approximately three (3) years. All participants either plead or were found guilty in 2008 and 2009. The "leader" of the group, Lucille Fowler was sentenced to one (1) to three (3) years in the state penitentiary and ordered to pay all court costs within one (1) year from her release from jail.

**Sharon Ann Glassburn**, age 63 of Charleston plead guilty on January 23, 2009 to creating a fraudulent certificate of insurance for her son which was presented to the Kanawha County Magistrate court as well as faxed to the WV Department of Motor Vehicles. Ms. Glassburn was sentenced to two (2) years probation and ordered to pay associated costs for her probation, as well as all court costs.

**Lisa K. Hall**, age 28, of Man plead guilty to on February 26, 2009 to one (1) count of Accessory to Forging False Certificates of Insurance and was fined \$100 plus court costs. Ms. Hall had conspired with **Cindy B. Hall**, age unknown, who also plead guilty to "Forgery of an Insurance Certificate, to provide a false certificate of insurance and faxed the same to the WV Department of Motor Vehicles for Lisa K. Hall. Cindy B. Hall was fined \$50 plus court costs for her role.

**Chad J Haynes**, age 36 of Kenna plead guilty on March 16, 2009 to one (1) felony count of Obtaining Money by False Pretense since his crime predated the insurance code. In exchange for Mr. Haynes' plea, pending charges against his wife for her role in the crime were dismissed. In 2003, the Haynes' had reported their 2001 Yamaha motorcycle missing and subsequently filed a police report and insurance claim. After a thorough investigation by the WVOIC Fraud Unit, the motorcycle was located still in the possession of the Haynes's. Mr. Haynes was given probation and ordered to pay restitution in the amount that was determined by the Adult Probation Department.

**Amy E. Hedrick**, age 35 of Jane Lew plead "no contest" to a reduced charge of misdemeanor count of Insurance Application Fraud on May 21, 2009. She received a \$10.00 fine and \$159.53 Court costs. Ms. Hedrick must also pay her Court Appointed Attorney fees. Ms. Hedrick falsified an application for health insurance coverage for her husband indicating there were no pre-existing conditions. After a thorough investigation it was determined that there were numerous pre-existing conditions for which her husband was subsequently hospitalized for approximately 30 days shortly after the policy was taken out, resulting in a loss of approximately \$37,000 to the insurance company.

**Paul D. Krimm**, age 50 of Hurricane plead guilty to a reduced count of filing a fraudulent claim to an insurance company on January 20, 2009 and received two (2) years probation and was ordered to pay restitution to State Farm in the amount of \$49,286.75

Mr. Krimm had reported his 2004 Mercedes Benz 500 was stolen and eventually filed an insurance claim after the car was found "burned out" approximately 2 miles from his mother in laws house.

**Andrew R. Talbott**, age 33 of Martinsburg pleaded "No Contest" to one count of Forgery and was sentenced to six (6) months plus one (1) day and an additional thirty (30) days for providing False Insurance Information. The sentences were to run concurrently with each other and with any time sentenced on additional pending felony charges. He was also charged \$319.00 for court costs. Another charge for forgery was dismissed. On March 2, 2007, Mr. Talbott directed another individual to present fraudulent insurance information to the Martinsburg Division of Motor Vehicles Office while attempting to submit two vehicle applications for titles.

**Delphia Trout**, 52 of Genoa and **Elwood Robertson** age unknown of Genoa, each plead guilty to one (1) felony count of filing a false claim with an insurance company. Each were given identical sentences of twelve (12) months in jail, suspended in lieu of three (3) years probation and a fine of \$250 plus court costs. Delphia Trout reported a false insurance claim in which her vehicle (1995 Jeep) had supposedly sustained damage in a hit and run incident while her son, Mr. Robertson was in the vehicle. It was later determined the vehicle had been wrecked by Ms. Trout's husband while he was intoxicated a day earlier.

**Jennifer Jo & Matthew Nichols**, ages 39 and 35 of Coal City, each plead guilty to a reduced misdemeanor count of forgery of a certificate of insurance and each were given twelve (12) month jail terms plus \$500 fines plus court costs. The jail terms were suspended and each was given eighteen (18) months of probation and ordered to assist in defraying their probation costs. The Nichols conspired and assisted each other in producing and presenting the fraudulent certificate of insurance after Mr. Nichols was given a citation for “no proof of insurance” during a traffic stop.

There were additional subjects and cases not listed here due to the fact that some cases have multiple subjects involved and there are times that some subjects will enter a plea while others are still litigating their defense. Therefore, in an effort to not to jeopardize any pending prosecution, those individuals and cases were not detailed in this report.

## **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 implementing legislation, 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. In addition, the OIC is responsible for the administration of several funds associated with the workers' compensation system, including the Uninsured Employers' Fund ("UEF" - for claims filed after 1-1-06 against uninsured employers) and the Workers' Compensation Old Fund (all claims with dates of injury or dates of last exposure before 7-1-05). Legal Division staff advises and works directly with the third party administrators of the UEF and the Old Fund on the proper administration, litigation and settlement of these claims.

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 2009 regular session of the West Virginia Legislature. This information is not to be construed as inclusive of all legislation which may affect the insurance industry or insurance consumer, nor should it be construed as a comprehensive explanation of the bills addressed. Rather, the information provided is intended to highlight the bills significantly affecting the insurance community at large.

### **BILLS**

#### ***Senate Bill 278 - Creating felony offense for willful failure to provide certain drug benefits. (Effective July 10, 2009)***

This bill amends W. Va. Code §33-15E-15 to clarify the criminal provisions in the discount medical/prescription plan act enacted in 2008. In the original legislation, determination of whether the crime of failing to provide promised benefits to plan members was a misdemeanor or a felony was based on the "value of the benefits denied" to the member. The bill amends this language to tie the misdemeanor/felony distinction to the amount of fees paid by the member. Now, if a person collects a fee for purported membership in a discount medical plan or discount prescription drug plan and knowingly and willfully fails to provide the promised benefits, he or she is guilty of a felony if the fees collected total \$1,000 or more and a misdemeanor if less than \$1,000.

***Senate Bill 284 - Relating to Viatical Settlements. (Effective July 6, 2009)***

This bill amends the Viatical Settlements Act that was initially enacted in 2008. The first change allows applicants for a broker's license to demonstrate evidence of financial responsibility through an errors and omissions policy in the sum of not less than \$100,000 per occurrence and \$300,000 in the aggregate for all occurrences within one year; the 2008 statute required an applicant to provide a surety bond in the amount of \$250,000.

The second change corrects a drafting error in the criminal provisions of the Act in which only a viator (policyholder) could be convicted of a fraudulent viatical settlement act; the bill expands the scope of the criminal provisions to any "person convicted of a fraudulent viatical settlement act."

***Senate Bill 322 - Exempting certain life insurance policies from Medicaid assignment. (Effective July 10, 2009)***

Submission of an application to the state Department of Health and Human Resources ("DHHR") for medical assistance constitutes an assignment of the right of the applicant to recover from personal insurance or other sources to the extent of the cost of medical services paid by the Medicaid program. The bill exempts life insurance policies with a death benefit of \$25,000 or less from this assignment.

***Senate Bill 326 - Mandating certain dental anesthesia insurance coverage. (Effective July 10, 2009)***

This bill mandates that most group and individual health insurance policies, including PEIA, cover general anesthesia for certain dental procedures performed on young people or those with certain developmental disorders.

***Senate Bill 408 - Relating to model health plan for uninsurable individuals. (Effective July 8, 2009)***

This bill permits the use of surplus funds in the Model Health Plan for Uninsurable Individuals fund (the State's high risk pool, commonly known as "AccessWV") to subsidize premiums of low-income enrollees. The AccessWV Board of Directors must propose legislative rules to establish eligibility criteria for applicants for the subsidies.

Current law imposes a six-month preexisting-condition exclusion on all new enrollees except those coming from a COBRA plan. The bill grants rulemaking authority to the AccessWV Board to propose additional classes of individuals to which the preexisting-condition exclusion would not apply.

***Senate Bill 414 - Creation of the Governor's Office of Health Enhancement and Lifestyle Planning. (Effective August 26, 2009)***

This bill terminates three existing programs – the prescription benefit program established in 2000; the 2004 pharmaceutical programs (cost management council, etc.), and the Interagency Health Council – and creates in their stead a new agency, the Governor's Office of Health Enhancement and Lifestyle Planning ("GO HELP"), the primary task of which is to "coordinate all state health care system reform initiatives" among all executive agencies. The bill also mandates that the GO HELP director implement four "medical home" pilots in addition to similar pilots now underway through the Bureau for Medical Services ("BMS") and PEIA.



***Senate Bill 431 - Providing in-state medical providers notice of small group health benefit plan. (Effective July 6, 2009)***

Under legislation enacted in 2004, unless a provider affirmatively notified PEIA that the provider would not accept PEIA's reimbursement rates under the small business plan (W. Va. Code §33-16D-16), such rates had to be accepted by that provider from any carrier participating in the plan. The original legislation had required notices of the opt-out opportunity to be sent to all known in-state health care providers by PEIA, and the bill now imposes this duty on the West Virginia Health Care Authority.

***Senate Bill 434 - Relating to long-term care policy insurance agents. (Effective July 1, 2009)***

This bill, which is based on a National Association of Insurance Commissioners ("NAIC") model, imposes new training requirements for insurance producers (agents) who sell long-term care ("LTC") policies. Every producer must complete 8 hours of training before selling such products and 4 hours in each biennium thereafter; producers selling such products on July 1, 2009, have a year to complete the initial 8-hour requirement. Companies must retain records of the training for 5 years. If West Virginia participates in the federal LTC Partnership program in the future, the training required by this legislation must be approved by the Commissioner.

***Senate Bill 494 - Authorizing Insurance Commissioner to order restitution in certain cases. (Effective July 9, 2009)***

This bill amends W. Va. Code §33-2-11 to clarify that the Commissioner may, in addition to other penalties or remedies available, order restitution to persons injured by insurance companies or producers. The bill provides that this restitution authority specifically applies to orders entered as a result of a financial or market conduct examination of any person "transacting the business of insurance in this state" and to orders entered after notice and hearing regarding a violation of any provision of the insurance code.

***Senate Bill 495 - Authorizing Insurance Commissioner to permit certain groups life insurance policies. (Effective July 9, 2009)***

This bill, which is based on an NAIC model act, amends the article on group life insurance that limited the types of groups eligible for group life policies to labor union groups, employee groups, credit union groups, trustee groups and debtor groups. This amendment gives the Commissioner discretion to authorize group policies to be marketed to any other group if she finds that it would be in the public's best interest to do so.

***Senate Bill 537 - Relating to Workers' Compensation. (Effective July 10, 2009)***

In addition to numerous technical changes, the bill makes the following substantive amendments to the Workers' Compensation statutes.

§23-2-1d. Prime Contractors and Subcontractors Liability - The amendment of this section (which had sunsetted) now holds prime contractors liable for providing workers' compensation benefits to an uninsured subcontractor's employees if that prime contractor had failed to require the subcontractor to produce a certificate of coverage.

§23-2A-1. Subrogation; limitations - This amendment clarifies some confusion about subrogation rights arising out of injured workers' claims against third-party tortfeasors.

--For any claim arising on or after January 1, 2006, a private carrier or self-insured employer is allowed statutory subrogation for both indemnity and medical benefits paid.

--For any claim arising before January 1, 2006, the Commissioner or BrickStreet is allowed statutory subrogation for only medical benefits paid through the date of recovery and (resurrecting the pre-2003 rule), with respect to any recovery arising out of a cause of action accruing prior to July 1, 2003, the Insurance Commissioner's or self-insured employer's recovery may not exceed 50% of the amount received by the injured worker.

--A new subsection was added giving the Commissioner the right to statutory subrogation for indemnity and medical benefits paid from the Uninsured Employers' Fund ("UEF") regardless of the date on which the cause of action arose.

--The amendments also allow the Insurance Commissioner to negotiate the amount to accept as subrogation.

§23-2C-8. Workers' Compensation Uninsured Employers' Fund - The change to this section confers jurisdiction on the Office of Judges ("OOJ") to hear protests on initial decisions to accept or reject a claim into the UEF rather than the bifurcated process in which the Commissioner determined whether the claim belonged in the UEF and OOJ determined, often contemporaneously, other claims-related issues.

§23-2C-15. Mandatory coverage - This changes the date -- from June 30, 2012 to June 30, 2010 -- on which state and local governmental bodies are able to purchase workers' compensation insurance from insurers other than BrickStreet. It also prohibits BrickStreet from cancelling or refusing to renew a policy of a state or local governmental body prior to July 1, 2011, except for nonpayment of premium or refusal to comply with a premium audit.

§23-2C-17. Administration of a competitive system - The amendment to subsection (c) clarifies that private carriers or self-insured employers may only enter into contracts with third party administrators that are licensed by OIC.

§23-2C-21. Limitation of liability of insurer or third-party administrator; administrative fines are exclusive remedies - This clarifies that the Commissioner has the authority to use all of her regulatory authority in Chapters 23 and 33 with respect to administrative fines and remedies against workers' compensation insurers. A change was also made to permit OOJ to award attorney's fees for an unreasonable denial of *any* TTD benefits; the prior law had been limited to denials of *initial* TTD awards only.

***Senate Bill 537 -continued***

§23-4-1c. Payment of temporary total disability benefits directly to claimant; payment of medical benefits; payments of benefits during protest; right of commission, successor to the commission, private carriers and self-insured employers to collect payments improperly made -- Subdivision (a)(3) had previously permitted an expedited hearing for only an initial denial of TTD benefits; now, a claimant may request an expedited hearing for *any* denial of TTD benefits.

§23-4-6b. Occupational hearing loss - This change makes allocation of hearing loss claims among chargeable employers permissive rather than mandatory, which is consistent with the rule on allocation among employers in occupational disease (“OD”) and occupational pneumoconiosis (“OP”) claims.

§23-4-8. Physical examination of claimant - Whenever a claimant is ordered to appear for examination by the Occupational Pneumoconiosis Board or ordered to attend an Independent Medical Examination, the claimant must be reimbursed for lost wages and reasonable traveling expenses; if the travel is for any other type of medical treatment, including visits to his or her authorized treating physician, the claimant is entitled to reimbursement for reasonable traveling expenses only. A new subsection (e) defines “reasonable traveling expenses” as including reimbursement for meals, lodging and mileage; reimbursement for travel in a personal motor vehicle will be at the mileage reimbursement rates contained in the Governor’s travel rules for state employees in effect at the time the treatment is authorized; these rates can be found at <http://www.state.wv.us/admin/purchase/travel/>.

§23-4-8d. Occupational pneumoconiosis claims never closed for medical benefits - A new section now provides that a request for medical services, durable medical goods or other medical supplies in an OP claim may be made at any time.

§23-5-1. Notice by commission or self-insured employer of decision; procedures on claims; objections and hearing - Under the prior law, every claimant had to be given a brochure explaining the claims process before an initial decision was made in the claim. The bill changes this to require that the brochure has to be sent only to claimants in OP and OD claims as well as in any claim in which temporary total benefits are being sought.

Under prior law, a claims administrator had to pay conditional benefits if the *only* controversy relating to compensability was whether an application for benefits was properly filed as a new claim or a reopening of a previous. The amended language now requires conditional payments whenever the protest simply includes such a controversy.

Subsection (c) is renumbered to clarify that the OoJ has jurisdiction generally to designate a new application as a reopening petition or vice versa or to reassign a claim from one insurer or self-insured employer to another whenever appropriate.

§23-5-16. Fees of attorney for claimant; unlawful charging or receiving of attorney fees - A new subsection (b) now provides that in a final settlement, an attorney cannot charge a fee in excess of 20% of the total value of the medical and indemnity benefits. The amendment further limits the attorney’s fee by stating that the fee, when combined with any fees previously charged or received by the attorney for permanent partial disability or permanent total disability, may not exceed 20% of an award of benefits to be paid during a period of 208 weeks.

***Senate Bill 537 -continued***

§33-2-22. Authority of Insurance Commissioner regarding employers in default to workers' compensation funds; injunctions against defaulting employers - This amendment grants the Commissioner the authority to compromise and settle claims for monies due to the Old Fund or the UEF. Information regarding such settlements is subject to FOIA, and the Commissioner must file an annual report that describes the parties involved in each settlement, the total amount owed/paid and the terms of the settlement.

***Senate Bill 552 - Affordable health insurance plan proposals. (Effective April 11, 2009)***

This bill requires the Commissioner to invite insurers to submit Affordable Health Care Plan proposals for OIC approval. These proposed plans, which can provide group or individual coverage; must provide cost containment through caps or co-pays, and every proposal must include at least one plan offering catastrophic coverage. In order to reduce the cost of these plans, many mandated benefits are eliminated. OIC will assist in the marketing of approved plans.

As a response to the American Recovery and Reinvestment Act of 2008, the bill includes a provision that makes unemployed persons who were involuntarily terminated from jobs between September 1, 2008 and February 17, 2009, but who either did not elect COBRA coverage or who elected such coverage but had thereafter terminated it, a second chance to elect COBRA coverage and thus take advantage of federal subsidies. The bill required employers to send this "second-opportunity" notice by April 18, 2009, giving the affected former employees 60 days to make the election to continue COBRA group coverage with a 65% premium subsidy from the federal government.

***Senate Bill 632 - Requiring insurers share certain information with Bureau for Medical Services. (Effective July 7, 2009)***

This bill requires insurers to share information with the BMS regarding claims that may have been paid by BMS during a period when an individual was covered by private insurance.

***Senate Bill 669 - Extending Preventive Care Pilot Program. (Effective July 8, 2009)***

This bill extends the Preventative Care Pilot Program for two years and increases the number of parties allowed to participate. The bill also requires the Insurance Commissioner to propose a legislative rule regarding limited participation by a subscriber or employer with a high-deductible health benefit plan. The rule must further require notice to a subscriber or employer that, depending on the policy, payment for prepaid health services may or may not count towards an applicable health insurance deductible.

***House Bill 2660 - Expanding the definition of limited health care service. (Effective July 10, 2009)***

This bill authorizes the creation of additional classes of prepaid limited health service organizations formed pursuant to W. Va. Code §33-25D-1 *et seq.*, which had been limited to such organizations offering mental or behavioral health services. The bill expands the definition of “limited health service” to include dental, vision, podiatric and pharmaceutical services, including Medicare Part D prescription drug plans. The primary focus for the bill is to create an additional licensing vehicle for qualifying Medicare Part D prescription drug plans. Under the new Medicare program, carriers offering the Part D prescription coverage must be licensed in the states in which they operate as risk bearing entities, which meant often having to meet solvency requirements intended for larger accident and sickness insurance companies. The bill is consistent with the NAIC’s amendment of its model Prepaid Limited Health Service Organization Act.

***House Bill 2757 - Relating to financial audits of insurers. (Effective July 7, 2009)***

The NAIC conducts an accreditation review in each state every five years to assure that each accredited state has sufficient authority to regulate the solvency of its domestic industry. This bill, which was proposed to meet recent NAIC accreditation mandates, makes several changes to West Virginia’s audit rules. These changes involve attempts to increase auditor independence by limiting how often a lead auditor may serve in such a capacity and by prohibiting an auditor from serving a company if he or she provides non-auditing services to that company. The changes also attempt to increase the level of corporate governance by requiring the company to have an audit committee to oversee auditing services and to file a report with the OIC regarding their assessment of internal controls over financial reporting, which report must include management’s assessment of the effectiveness of these internal controls and disclose any unremediated material weaknesses. The corporate governance changes are only mandated for companies with more than \$500,000,000 in annual direct premiums in West Virginia; at present, this would affect only Mountain State BCBS and BrickStreet.

***House Bill 2884 - Long-Term Care Partnership Program. (Effective July 10, 2009)***

This bill mandates that the state Medicaid agency propose amendments to the State Plan that would establish a public/private state LTC partnership program in West Virginia. The federal partnership program was developed in the 1980s to encourage the purchase of LTC insurance by permitting persons who purchase qualifying policies to retain a specified amount of assets and still qualify for Medicaid for the payment of LTC services.

***House Bill 2885 - Establishing a uniform credentialing form and creating a single credentialing verification organization. (Effective July 10, 2009)***

The Uniform Credentialing Advisory Committee (“UCAC”) was established in 2001 to create uniform forms for credentialing health care providers and to assist in promulgation of joint rules with OIC and DHHR regarding the forms. The bill expands the mandate of the UCAC’s advisory committee to include consideration of the establishment of one or more credentialing verification organizations within the state to provide primary source verification. DHHR and OIC must report to the Legislature by January 1, 2010 on proposed legislation to implement the provisions of the bill.

***House Bill 3047 - Clarifying that the Director of the Public Employees Insurance Agency is authorized to enter into capitated provider arrangements for provision of primary health care services. (Effective July 10, 2009)***

This bill adds capitated primary care arrangements to the preferred provider system that the section authorizes PEIA to establish for the delivery of health care to PEIA plan participants. It also provides that such arrangements are not subject to regulation by OIC.

***House Bill 3278 - Relating to the life and health insurance guaranty association. (Effective July 10, 2009)***

The bill updates the Life and Health Guaranty Fund Association Act by adopting recent amendments to the NAIC model. These changes include the inclusion of unallocated annuity contracts and structured settlement contracts; addresses how payments to residents and nonresidents are determined; sets new limits on coverage for various types of policies and contracts; eliminates the Association's authority to make loans to insolvent insurers; increases the permissible maximum annual pro rata assessment and establishes a process for the protest of assessments; mandates that members comply with requests for information from the association; requires that the plan of operation include provisions for removing a director for cause; addresses conflicts-of-interest issues; and increases the length of the stay of court proceedings involving an insolvent insurer.

***House Bill 3288 - Relating to mental health parity. (Effective August 25, 2009)***

This bill makes essentially technical changes necessary to comply with recent federal law changes with respect to mental health parity. In addition to changing the way in which parity is measured – actual costs of mental health benefits relative to medical/surgical benefits, instead of the anticipated costs of such benefits – the bill removes the distinction between small and large groups for purposes of parity.

## **RULES**

The following Title 85 workers' compensation related exempt legislative rules became effective during 2009:

**85 CSR 1 - Claims Management and Administration (amended rule effective February 22, 2009)**

The rule was amended for the limited purpose of addressing the number of days that an injured worker must miss before he or she is eligible for temporary total disability benefits.

**85 CSR 1 - Claims Management and Administration (amended rule effective November 8, 2009)**

The rule was amended to address travel reimbursement to workers' compensation claimants, as a result of changes made to W. Va. Code §23-4-8 by Senate Bill 537 (passed April 11, 2009, effective July 10, 2009). Specifically, the Legislature amended this provision of the Code to clarify that claimants receive mileage reimbursement at the rate established by the West Virginia Purchasing Division for all treatment related travel.

**85 CSR 9 - Workers' Compensation Uninsured Employers' Fund ("UEF") (amended rule effective November 8, 2009)**

The rule was amended for the purpose of addressing changes made to W. Va. Code §§23-2A-1 and 23-2C-17 by Senate Bill 537 (passed April 11, 2009; effective July 10, 2009), pertaining to subrogation and the decision appeals process.

Regarding subrogation, changes were made to section 5 of the rule to reflect changes in the law by the Legislature to clarify that the Commission may pursue subrogation against third-party lawsuits brought by the claimant for all amounts paid to date or paid in the future. Also, the Code was unclear as to whether the claimant had to first bring a suit against the third-party or if the UEF could bring suit separately. The amendments to W. Va. Code §23-2A-1 clarified that the claimant must first bring suit.

Regarding the appeals process, previously, the Legislature amended W. Va. Code §23-2C-8 to give the Workers' Compensation Office of Judges ("OOJ") jurisdiction to hear all decisions regarding the UEF. (Previously, the OOJ had no jurisdiction to hear protests regarding the WV Offices of the Insurance Commissioner's initial decision to accept or not accept a claim into the UEF). Changes were made to section 4 of the rule to reflect these changes in the law.

**85 CSR 32 - State Agency Revocation Or Refusal To Grant, Issue Or Renew Contracts, Licenses, Permits, Certificates Or Other Authority To Conduct A Trade, Profession Or Business To Or With An Employing Unit In Default Of Its Workers' Compensation Obligations (amended rule effective November 8, 2009)**

The rule was amended for the purpose of updating the rule with certain procedural, stylistic and technical changes to reflect the workers' compensation regulatory transition from the former Workers' Compensation Commission to the West Virginia Offices of the Insurance Commissioner. This amended rule sets forth certain processes and procedures applicable to the obligation of other West Virginia state agencies to revoke licenses, permits, certificates, etc., of businesses who are in default status regarding workers' compensation.

The following Title 114 insurance related legislative rules (authorized for promulgation by Senate Bill 227) became effective in 2009:

**114 CSR 32 - Long-Term Care ("LTC") (amended rule effective July 1, 2009)**

This major revision was made to conform the rule to the NAIC's 2006 amendments to its Model Regulation 641. As amended, the rule provides a comprehensive scheme for regulating LTC insurance by adding provisions to address the following: Unintentional lapses; required disclosure of rating practices; initial filing requirements; premium rate schedule increases; notice to the policyholder of the availability of new services or providers; right to reduce coverage and lower premium; and standards for benefit triggers. The amendments also change the reporting requirements imposed on insurers, adopts new loss ratio standards, and changes the standards for marketing. The existing section governing insurers' efforts to determine the appropriateness of the recommended purchase or replacement is greatly expanded.

**114 CSR 41 - Actuarial Opinion and Memorandum Rule (amended rule effective May 14, 2009)**

The amendments to this rule, which mirror the changes in 2001 by the NAIC to its actuarial opinions model, were needed to maintain the NAIC accreditation that permits West Virginia's financial examinations to be accepted in other accredited states.

**114 CSR 42 - Continuing Education for Individual Insurance Producers (amended rule effective May 14, 2009)**

In 2008, the Legislature enacted H.B. 4557 to permit up to two hours of continuing education (“CE”) credit every biennium for active membership in an organization or association recognized and approved by the Commissioner as a state, regional or national professional insurance organization or association. The bill also permitted the carryover of up to six CE credit hours to the following biennium. This rule implements these statutory changes and also establishes standards by which the Commissioner assesses whether applicant organizations qualify for membership credit.

**114 CSR 80 - Viatical Settlements (new rule effective May 14, 2009)**

This new rule, which regulates providers and brokers involved in the life settlement (“viatical”) industry, is largely based on a model regulation adopted by the NAIC in 2004. The rule addresses licensing requirements, standards for reasonable payments to terminally or chronically ill insureds, annual reporting requirements and payment of settlements.

**114 CSR 83 - Discount Medical Plan Organizations and Discount Prescription Drug Plan Organizations (new rule effective May 14, 2009)**

This new rule implements 2008 legislation that subjected discount medical and prescription plan organizations to regulation by the WV Offices of the Insurance Commissioner. The rule addresses licensing, marketing, fees, consumer protections, record retention and sanctions.

**114 CSR 85 - Professional Employer Organizations (new rule effective May 14, 2009)**

This new rule implements a 2008 bill regulating professional employer organizations (“PEOs”). The rule establishes procedures for licensing of professional employer organizations or professional employer organization groups and establishes standards which a professional employer organization or professional employer organization group must meet when conducting business in the State of West Virginia.

**114 CSR 86 - Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values (new rule effective May 14, 2009)**

Actuarial research has determined that the 2001 CSO Mortality Table, currently recognized as the prevailing table for the purposes of calculating reserves and nonforfeiture values both on a statutory basis and on a tax basis, produced inadequate reserves for policies issued in support of a prearrangement agreement to provide goods and services at the time of an insured’s death. This rule requires the use of the 1980 Commissioners Standard Ordinary (CSO) Life Valuation Mortality Table for use in determining the minimum standard of valuation of reserves and the minimum standard nonforfeiture values for preneed insurance products issued after January 1, 2012; prior to that date, the 2001 CSO table may be used if certification of adequate reserves is filed.

The following Title 114 insurance related emergency rules became effective during 2009:

**114 CSR 24 - Medicare Supplement Insurance (emergency rule effective July 1, 2009)**

The amendments to this rule are due to federal legislation that required the National Association of Insurance Commissioners (“NAIC”) to make changes to their Medicare Supplement Insurance Regulation (Model 651), often referred to as “Medigap.” Medigap policies, which are standardized by this rule (1990 was the last time such policies were standardized), are used to provide coverage for services not covered by Medicare. Other changes are authorized.



**114 CSR 36 - West Virginia Life and Health Insurance Guaranty Association Act Notice Requirements (emergency rule effective September 23, 2009)**

The rule amendments updated the rule appendix to reflect both extensive amendments by the 2009 Legislature to the Guaranty Association Act (“GAA”) and added a separate form as an additional appendix that sets forth the separate document required if the policy/contract being delivered will not be covered by the Guaranty Association as required by W. Va. Code §33-26A-19(d).

**114 CSR 64 - Mental Health Parity (emergency rule effective September 9, 2009)**

The rule amendments were necessary to reflect 2009 amendments to the state parity statute, as well as to address more specifically some of the other aspects of the federal law (parity in use of out of network providers, actuarial certification of the costs and record retention). The amendment to the state parity statute (2<sup>nd</sup> Enr. Com Sub. for H.B. 3288) contained an internal effective date that made the amendment applicable to “any plan year beginning on or after October 3, 2009”; therefore, the emergency rule needed to be in place by October 3, 2009 in order to comply with the newly amended statute and with federal law.

**114 CSR 80 - Viatical Settlements (emergency rule effective September 9, 2009)**

The rule amendment reflects a change contained in SB 284, enacted in 2009 and effective July 10, 2009, which amended the viatical broker licensing provisions to permit, as an alternative to the pre-amendment requirement of the filing of a \$250,000, evidence of an errors and omissions policy in the amount of \$100,000 per occurrence and \$300,000 annual limit.

**EMERGENCY ORDERS**

Eight (8) emergency orders were issued by the Insurance Commissioner in 2009.

09-EO-01 - Emergency Order entered on February 3, 2009 - Re: Winter storm beginning January 26, 2009 which caused considerable snow and ice, disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout Cabell, Putnam, Kanawha and surrounding counties in the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the winter storm which began on January 26, 2009.

09-EO-02 - Emergency Adjuster Order entered on February 3, 2009 - Re: Winter storm beginning January 26, 2009 which caused considerable snow and ice, disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout Cabell, Putnam, Kanawha and surrounding counties in the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in Cabell, Putnam, Kanawha and surrounding counties in the State of West Virginia as a result of the winter storm which began on January 26, 2009.

09-EO-03 - Emergency Order entered on February 12, 2009 - Re: Storm beginning on February 11, 2009 containing strong winds, hail and heavy rain which caused disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the storm which began on February 11, 2009.

09-EO-04 - Emergency Adjuster Order entered on February 12, 2009 - Re: Storm beginning on February 11, 2009 containing strong winds, hail and heavy rain which caused disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia during the emergency situation.

09-EO-05 - Emergency Order entered May 12, 2009 - Re: Proclamation of state of emergency by Governor Joe Manchin as a result of heavy sustained rains beginning on May 9, 2009 which caused flooding, flash-flooding, river flooding, mudslides, landslides, disrupted transportation, stream blockages and considerable damage to private and public property in Boone, Logan, McDowell, Mingo, Raleigh, Wyoming and surrounding counties in the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the storm which began on May 9, 2009.

09-EO-06 - Emergency Adjuster Order entered May 12, 2009 - Re: Proclamation of state of emergency by Governor Joe Manchin as a result of heavy sustained rains beginning on May 9, 2009 which caused flooding, flash-flooding, river flooding, mudslides, landslides, disrupted transportation, stream blockages and considerable damage to private and public property in Boone, Logan, McDowell, Mingo, Raleigh, Wyoming and surrounding counties in the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia as a result of the heavy sustained rains which began on May 9, 2009.

09-EO-07 - Emergency Order entered December 21, 2009 - Re: Proclamation of state of emergency by Governor Joe Manchin III as a result of a severe winter storm beginning on December 18, 2009 which caused considerable snow, disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout the State of West Virginia. Normal time frames for claim handling and settlement set forth in West Virginia Code of State Rules Title 114, Series 14, Section 5 and subsections 6.2., 6.3., 6.7., 7.3.c., and 7.5. were suspended in the State of West Virginia for claims arising out of the storm which began on December 18, 2009.

09-EO-08 - Emergency Adjuster Order entered December 21, 2009 - Re: Proclamation of state of emergency by Governor Joe Manchin III as a result of a severe winter storm beginning on December 18, 2009 which caused considerable snow, disrupted transportation, downed trees and power lines and considerable damage to private and public property throughout the State of West Virginia. The Commissioner authorized the licensing of sufficient emergency adjusters to meet the demands of the public in the State of West Virginia as a result of the severe winter storm which began on December 18, 2009.

## **LITIGATION**

The Insurance Commissioner was a party to or involved in the following civil actions in the year 2009:

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

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

State of West Virginia, ex rel, Jane L. Cline, Insurance Commissioner of the State of West Virginia vs. The Honorable Andrew N. Frye, Jr., Judge of the Circuit Court of Grant County, Gerry A. Davis, Sr., Danny Keplinge, Timothy Rhorbaugh, Monumental Life Insurance Company and William Blankenbeckler, Civil Action No. 04-C-13/04-C-91/05-C-28

Michael Kostenko, D.O. v. Governor Joseph Anthony Manchin, III, et al., Civil Action No. 08-C-3359

Gary Cooper vs. Jane Cline, Insurance Commissioner of West Virginia, Civil Action No. 08-Misc-389

Tilden J. Posin v. West Virginia Bureau of Employment Programs, Workforce West Virginia Division, West Virginia Insurance Commission State of West Virginia and the Ohio County Sheriff, et al., Civil Action No. 5:08-CV-97

## **ADMINISTRATIVE HEARINGS**

Nine (9) hearings were held during 2009 involving complaints by insureds against insurers.

Eight (8) hearings were held during 2009 regarding insurance producer regulatory issues.

Two (2) hearings were held during 2009 regarding third party complaints.

## **HEARINGS - OTHER**

Forty-two (42) Circuit Court hearings were held during 2009 as a result of complaints for injunctive relief filed by the OIC against employers that failed to maintain mandatory workers' compensation coverage.

## **DISCIPLINARY ACTIONS**

### **Individual Insurance Producers**

During the year 2009, Two Thousand Dollars (\$2,000.00) 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)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; and 33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

The licenses of nine (9) individual insurance producers were revoked in 2009 for violation of W. Va. Code §33-12-24(b)(1), Providing incorrect, misleading, incomplete or materially untrue information in the license application; W. Va. Code §33-12-24(b)(2), Violating insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner; W. Va. Code §33-12-24(b)(4), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing business; W. Va. Code §33-12-24(b)(6), Having been convicted of or pleaded nolo contendere to a felony; W. Va. Code §33-12-24(b)(9), Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; W. Va. Code §33-12-24(b)(10), Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province district or territory; and W. Va. Code §33-12-24(b)(11), Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged.

### **Insurers**

During the year 2009, Sixty-six Thousand Five Hundred Dollars (\$66,500) in penalties was assessed as a result of disciplinary actions taken against insurers for violation of W. Va. Code §33-12-18(a), Allowing an unappointed individual insurance producer to act as an agent; and as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9.

In addition to the above, two (2) orders were entered by the Insurance Commissioner during 2009 taking regulatory action against insurers for violation of W. Va. Code §33-11-4(9)(b), Failing to acknowledge and act reasonably promptly upon communications with respect to claims arising under insurance policies; W. Va. Code §33-11-4(9)(f), Unfair Claim Settlement Practices - Not attempting in good faith to effectuate prompt, fair and equitable settlements of claims in which liability has become reasonably clear; W. Va. Code §33-11-7, Undefined acts or practices; W. Va. Code §33-12-18, Allowing an unappointed individual insurance producer to act as an agent; and 114CSR14-6.7, Notice of necessary delay in investigating claims.

The certificates of authority of nine (9) insurers were suspended in 2009 for: Failure to meet the requirements for the license originally granted, because of deficiency of assets or otherwise (W. Va. Code §33-3-10(b)); and, 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)).

## **REFERRALS**

A total of one thousand one hundred ninety-four (1,194) referrals were received by the Regulatory Compliance Unit of the Legal Division in 2009. A referral is an issue referred to the Regulatory Compliance Unit of the Legal Division from various departments and units within the OIC as well as outside agencies, including the Division of Labor and State Auditor's Office, and other State collaborative actions, which require review and analysis by the Regulatory Compliance Unit prior to determining if it's appropriate to take regulatory action in accordance with the West Virginia Code and/or West Virginia Code of State Rules.

## **INVESTIGATIONS**

A total of eight hundred twelve (812) investigations on all matters were opened by the Regulatory Compliance Unit of the Legal Division in 2009.

- One hundred eighty-four (184) investigations were opened with regard to third party claims settlement practices issues.
- Three hundred forty (340) investigations were opened with regard to producer licensing issues.
- Two hundred fifty-two (252) investigations were opened with regard to workers' compensation issues.
- Ten (10) investigations were opened with regard to company issues.
- Four (4) investigations were opened with regard to first party issues.
- Twenty-two (22) investigations were opened with regard to general inquiries.

## **POSTINGS**

One hundred seventy (170) posting requests with regard to employers that failed to maintain mandatory workers' compensation coverage were referred to the Regulatory Compliance Unit of the Legal Division in 2009. Fifty-four (54) non-compliant employers were posted and/or handled by the Regulatory Compliance Unit. One hundred sixteen (116) postings were attempted but could not be completed due to various reasons, e.g. employer was no longer in business, employer was no longer at the address on file, etc.

## **Market Conduct Unit**

Four (4) “Agreed Orders Adopting Reports of Market Conduct Examination, Directing Corrective Action and Assessing Penalties” were entered by the Insurance Commissioner in 2009 as a result of market conduct examinations conducted in accordance with W. Va. Code §33-2-9. West Virginia policyholders received \$15,894,848.48 in restitution. Penalties totaling \$41,500.00 were assessed as a result of violations discovered during these market conduct examinations.

The OIC entered into one (1) collaborative action with other states in 2009 on issues of concern with multistate insurers.

The unit conducted forty-seven (47) level one and thirty-five (35) level two analyses on licensed companies concerning compliance with the West Virginia Code and the West Virginia Code of State Rules.

The OIC received pertinent data on three hundred and fifty-one (351) companies which filed market conduct annual statements per National Association of Insurance Commissioners’ (“NAIC”) guidelines.

The Market Conduct Unit completed nine (9) comprehensive compliance audits on employers which are self-insured for workers’ compensation; no penalties were assessed.

## **Revenue Recovery Unit**

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

### **Cash Receipts**

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

January	\$	432,575.11
February	\$	128,211.85
March	\$	149,590.34
April	\$	158,809.16
May	\$	120,044.94
June	\$	117,012.49
July	\$	136,614.93
August	\$	313,900.04
September	\$	172,836.01
October	\$	93,101.33
November	\$	75,772.94
December	\$	106,981.82
2009	\$	2,005,450.96

### **Default Notifications and Employer Contact**

The Division sends letters of notification to all employers that are reported as being in default by not maintaining the mandatory workers' compensation insurance. In 2009, more than 3,300 letter notices were sent to employers that were reported to be uninsured. There were 23,031 contacts both by telephone and in-person between Revenue Recovery and the uninsured employer.

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

The Division reviews all employers reported to not have the mandatory workers' compensation insurance and places the employer and the officers of the business on the listing. This electronic report allows other state agencies to search for and identify an employer that may apply for other state licensure or permits. If the employer is on EVS, other agencies may not grant licensure or permits until the default is cured and the business is appropriately insured. In 2009, there were 32,345 accounts listed on EVS.

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

The Division prepared and mailed 1,666 liens to the county clerk of West Virginia Counties in 2009. The liens were placed on the business as well as the officers or the members of the business as listed on the West Virginia Secretary of State website. During the same timeframe, 603 lien releases were prepared and mailed to the county clerk offices. The liens would be placed due to the employer not working with the Division to cure the default and the lien releases were performed at the time the default was cured.

There were 204 posting requests prepared and forwarded to Regulatory Compliance and the Office of Inspector General during 2009.



## **Medical Rates and Plans Unit**

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

### **MEDICAL RATES:**

In accordance with WV Code the workers' compensation maximum medical fee schedules are set by the OIC. These fee schedules and reimbursement rates determine the maximum a carrier/payor can pay a provider for covered goods and/ or services on behalf of an injured worker outside of a managed health care plan. The schedules are comprised of thousands of national standard medical codes and each code has a calculated reimbursement value based on methodology. The Medical Rates and Plans area of the OIC website allows internal and external customers to view the current OIC maximum fee schedule methodology.

During the reporting period, in-depth analysis was performed to determine the effects of using existing WV workers' compensation fee schedule methodology and the impact of any proposed revisions on associated medical costs. These complex econometric models were analyzed to enable informed decisions regarding the need for any formula changes. The existing fee schedule methodology that follows a more standardized national insurance approach was reviewed, along with those adopted by various states including those that surround WV. A comparative analysis of a national workers' compensation bill review survey was also performed. This division looks for opportunities for West Virginia to benchmark in a national arena. Staff members attended a Centers for Medicare and Medicaid training opportunity, as well as webinar training to enhance understanding of national billing, coding, and reimbursement trends.

Based on research, workers' compensation maximum medical fee schedule methodologies were developed for nine separate fee schedules. These schedules comprised thousands of codes and fees. It was determined that the current methodology should be updated for the coming period. These new schedules were published July 1, 2009 and are effective for dates of service from July 1, 2009 through June 30, 2010. The Medical Rates and Plans Division continues to focus on customer education with every contact opportunity.

National codes change frequently throughout the course of every year, and fee schedules require regular review to ensure insurance market and billing relevance along with impact analysis. The reference library that supports the medical rate analysis system is updated as needed to assure the most current information is available for regulatory analysis and stakeholder requests. The Insurance Commissioner annually provides the legislature a copy of the schedules.

**MANAGED HEALTH CARE PLANS:**

The West Virginia Legislature in an attempt to ensure effective, high quality, and cost effective care to injured workers determined that all workers’ compensation managed health care plans operating in WV be reviewed and approved bi-annually by the Offices of the Insurance Commissioner. The Medical Rates and Plans Division develops and maintains, the applications and approval processes for Managed Health Care Plans (MHCP) for workers’ compensation. A managed health care renewal application was developed and is used to facilitate review of plans that have been approved for two years or more.

These managed health care plans are normally fiduciary or non-fiduciary in nature and their comprehensive applications, approval, and renewal processes reflect those differences. The applications are based on national standards and are regularly reviewed and receive enhancements as necessary. Continued alignment with national standards and proven strategies for quality assurance and improvement requires regular review. This division provides individual assistance to stakeholders during the application process to smooth any difficulties they may encounter. During the 2009 calendar year this division recommended to the Commissioner an additional two (2) new workers’ compensation managed health care plans for approval in WV, and three (3) managed health care plans for renewal.

Managed health care plans are not static and fluctuate in their business needs after their applications have been approved. This division continues to work with approved plans and assists them in the various plan and network changes that any health care organization experiences on a frequent basis. The regulatory review and approval systems were developed to facilitate the needs of the stakeholders. The Medical Rates and Plans Division processed 50 requests from the approved plans for amendments or modifications during this period.

<b>Year</b>	<b>Total Requests Processed</b>	<b>Requests for Amendments</b>	<b>Requests for Modifications</b>	<b>Requests Approved</b>	<b>Requests Denied</b>
2009	50	6	44	50	0

By the end of calendar year 2009, a total of twelve (12) workers’ compensation managed health care plans were approved to operate in WV. The number of network providers throughout WV in some of the plans are noted below for a few of the medical specialties frequently accessed by injured workers. Many providers participate in more than one network. If so, they would be represented more than once in the following information. Some networks participate in more than one MHCP.

	<b>Family/General Practice</b>	<b>Internal Medicine</b>	<b>General Surgery</b>	<b>Neurology</b>	<b>Orthopedic</b>	<b>Pain Management</b>	<b>Chiropractor</b>
Network 1	752	318	180	52	158	66	205
Network 2	454	170	97	36	5	18	119
Network 3	532	241	105	35	62	0	72
Network 4	638	385	129	44	109	28	103
Network 5	162	161	128	32	87	8	114

Based on the requirements of Series 85, Rule 21 managed health care plans must report semi-annually. A system was developed to standardize the plan reporting process. In addition to the medical cost data, these reports include information on the number of grievances filed with each managed health care plan and a summary of the action taken. The data collected in this system is an aggregate of the claims managed by each health care plan and experienced by multiple employers and/or carriers. The reported data is sorted by a set of disease and injury numbers called the International Classification of Disease (ICD) codes. The type of information collected includes the: number of employees and injuries treated by each code; total medical costs sorted by physician, hospital, drug and others costs; average costs per injured employee and average cost per code; along with the number of days employees were absent from work. Due to approval dates of the plans, only seven (7) were required to report for both periods during the 2009 calendar year. The following is an aggregate of some of the reported data:

<b>Aggregate Health Plans Reporting Period</b>	<b># of Employees Treated by ICD-9 Code During the 6 mo Period</b>	<b>Total Medical Cost</b>	<b># of Days Absent from Work</b>	<b>Grievances Reported</b>
January 1 – June 30, 2009	6,663	\$ 7,771,397	114,725	432
July 1 – December 31, 2009	20,648	\$27,293,155	399,403	363

A grievance reporting tool is included in the semi-annual reports that allows the approved plans to state the results of their grievance process. Each plan may determine whether their grievance process is mandatory or optional. These terms are further defined to mean: Mandatory MHCP grievance process (intent of MHCP is to have a grievance process that must be exhausted before litigation); Optional MHCP grievance process (intent of MHCP is to have a grievance process that may be exhausted before litigation). During 2009, all but one (1) of the approved MHCP's, reported mandatory grievance processes.

A Client Reporting process was developed to assist the plans in communicating client participation in the MHCP. Client reporting represents carriers, third party administrators, and self-insured employers. Regular subscriber employers are not included in this data. Aggregate participation was reported as: 60 clients and 77 sub-clients.

During this period an electronic imaging system was fully implemented to support stakeholder needs and to reduce paperwork engendered in the managed health care area of this division. Policies and procedures were developed and tested to support this function.

**OTHER:**

The Medical Rates and Plans Division maintains a website that encompasses their regulatory functions. This website enables stakeholders to easily access information, forms, applications and directions for their use. When appropriate, telephone callers to the division, are directed to this web site so they may have instant access to the information. The agency website underwent a complete revision in 2009. During this period, the Medical Rates and Plans division completely revised each page of it's website to enhance customer service, including a direct email inquiry address for customer use. More than 100 inquiries were processed just from this source alone. In addition to answering specific managed care and medical fee schedule questions, the Medical Rates and Plans direct email inquiry address provided valuable feedback concerning the stakeholder community's satisfaction, perceptions, and opinions about the services provided by this division and assists in its oversight and process improvement initiatives. Based on this and other information, the website is reviewed and revised on a regular basis as information and responsibilities change and to improve service.

Complex data bases and spreadsheets have been developed to track and support various functions of this division. Such systems, as exemplified above, are reviewed and revised on a regular basis to enhance lessons learned and improve division benchmarking opportunities and functionality. The information garnered from these information systems also allows Medical Rates and Plans to provide support to other divisions within the OIC and other agencies, such as: Administrative, Legal, Medical Director, Customer Services, Claims Services, Self-Insurance, WV uniform credentialing initiative, and the Governor's Office of Health Enhancement and Lifestyle Planning.

## Workers' Compensation Office of Judges

The primary responsibility of the Office of Judges is to process protests from initial workers' compensation claim management decisions made by insurers or their agents. Jurisdiction of the Office of Judges commenced on July 1, 1991. Early in the history of the office, the sole responsibility was to perform judicial review of actions of the Administrative Agency, the Workers' Compensation Division. Since privatization of the workers' compensation market in 2005, the Office of Judges reviews claim management decisions from Private Insurance Carriers and Self Insured Employers, as well as claim management decisions from the Third Party Administrator's, which administer the legacy claims of the former Workers' Compensation Commission. Our goal is to resolve these protests in a fair, efficient, and timely manner.

The Office of Judges currently employs sixty-three employees, including nineteen Administrative Law Judges. The operation is housed in three primary locations: Charleston, Beckley and Fairmont. Additionally, evidentiary hearings are conducted in seven venues across the State, including Charleston, Beckley, Fairmont, Parkersburg, Wheeling, Elkins and Martinsburg.

The issues in litigation traditionally arise under Chapter 23 of the West Virginia Code, as well as a plethora of Workers' Compensation Rules found in Title 85 of the Code of State Regulations. The Office of Judges is governed by procedural rules found in 93 CSR 1, Litigation of Protests, and 93 CSR 2, Time Standard Rules. Pursuant to rule, the Office of Judges establishes a deadline for the filing of evidence by the parties. The Office of Judges conducts hearings, receives and weighs evidence, as well as receives argument by the parties. At the end of the evidentiary time frame, a written decision is issued by an Administrative Law Judge.

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

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

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

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

*Non-Workers' Compensation Matters:*

*Third Party Claims Arising under the Unfair Trade Practices Act:* Pursuant to W.Va. Code §§33-11-4a(h) and §33-2-10, the OIC receives complaints arising from alleged unfair methods of competition or unfair or deceptive acts or practices of insurance policies and insurance contracts, except workers' compensation insurance. The Office of Judges has been designated as at least one responsible entity to conduct hearings, receive evidence, briefs, memoranda or motions and issue a recommendation to the Insurance Commissioner. The Commissioner will enter a final order following the hearing. The hearing will be conducted in accordance with the West Virginia Administrative Procedures Act.

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

In the wake of the statutory reforms enacted in 2003, and the onset of privatization in 2005, the volume of litigation before the Office of Judges substantially decreased. While litigation continues to decline, it is declining at a less rapid pace than in prior years.

I. Recent Initiatives

Recent initiatives at the Office of Judges have been aimed at adapting the operation to better serve West Virginia's newly-privatized workers' compensation market. In Fiscal Year 2010, the Office of Judges continued to make improvements to our work product with regard to quality and efficiency, including continued improvements in our goal of creating a Judge-centered system that recognizes the unique elements of each case and addresses the growing complexity of the issues placed in litigation. We believe these changes will improve the overall degree of satisfaction of the litigants participating in the appeals system.

The OIJ continues to work in the area of public outreach and provides a statistical report to the Workers' Compensation Industrial Council on a monthly basis, as well as provides a monthly update on litigation trends to the Workers' Compensation Committee of the West Virginia State Bar. Also in FY 2010, the Office of Judges held legal workshops in Charleston and Morgantown. These workshops are designed to provide the workers' compensation practitioner with pertinent information related to practicing before the Office of Judges, including litigation statistics, updates on the law and procedural practice pointers.

In FY 2010, the Office of Judges successfully consolidated operations in our Charleston office by incorporating the hearing venue, previously separate from our main office, into our primary office space. The old hearing space was relinquished back to the building owner, resulting in additional financial savings. The new hearing rooms were upgraded with traditional courtroom style furniture, as well as modern recording equipment. We believe these improvements will lead to greater satisfaction in the litigation process. The increased decorum assists our office in expressing to our litigants that judicial review is a serious matter and that they always receive substantial due process when appealing their workers' compensation matter to the Office of Judges.

## II. Time Standard Compliance

Pursuant to regulation, the Office of Judges is required to process protests in a timely manner in order that the parties to litigation may receive decisions without unreasonable delay. Additionally, on an annual basis, the Office of Judges is required to report on “the degree of compliance” with the time limitations set forth in the Rule. The following statistical analysis reflects the performance of the Office of Judge for Fiscal Year 2010.

### A. 93 CSR 2 § 4 Motions

The Rule requires the Office of Judges to act upon a motion “within 45 days of the date of submission” of the motion or on the date of the final decision, whichever is earlier. Of the 10,987 written motions ruled upon in the past fiscal year, 94.2% were issued in compliance with the time standard.

### B. 93 CSR 2 § 5 Hearings

The Rule requires the Office of Judges to schedule a hearing “within 60 days from the receipt of the request for hearing.” Of the 578 hearings scheduled in the past fiscal year, 90.31% were scheduled in compliance with the time standard.

### C. 93 CSR 2 § 6 Time Standards

The Rule requires the Office of Judges to issue a final decision within various time limits depending upon the issue involved (measuring time from the date of receipt of the protest to issuance of the decision). Pursuant to 93 CSR 2 § 3.1 the percentage of final decisions that must be at or under the applicable time standards as provided in 93 CSR 2 § 6 is 80%. The Office of Judges issued 89% of its decisions within the time standard.

### D. 93 CSR 2 § 7 Issuance of Decisions

The Rule requires the Office of Judges to issue 60% of its decisions within 30 days of the Order to Submit; 80% of its decisions within 60 days of the Order to Submit; and 100% of its decisions with 90 days of the Order to Submit. Of the 3,468 decisions issued in the past fiscal year, 45.8% were issued within 30 days, 73.5% were issued within 60 days and 97.8% were issued within 90 days of the Order to Submit.

## Rates and Forms Division

The Rates and Forms Division review rate, rule, form and advertising filings (proposals) submitted by the licensed insurance companies for use in our insurance markets. All personal lines property and casualty product filings (such as for auto, workers' compensation and homeowners insurance) as well as all accident and sickness products (such as health insurance and long term care insurance) must receive prior approval from the division before using the newly proposed forms or rates in our State. Similarly, all commercial lines property and casualty product filings (such as commercial auto or business owners policies) and all accident and sickness group association filings are also reviewed by the division within 30 days of the receipt of their filing and can be (and are) disapproved by the division, although those products do not require approval prior to use in our marketplace.

In 2009, the Rates and Forms Division received and reviewed eight thousand five hundred and forty (8,540) rate, form and rule filings. Of the total number of filings received in 2009, eight thousand three hundred and fifty seven (8,357) or 99% were submitted to the Rates and Forms Division via the System for Electronic Rate and Form filing (SERFF). One hundred and fifty nine (159) were submitted by the Interstate Insurance Product Regulation Compact.

### 2009 Total Filings

Total Filings	8,540
% P&C of total filings	62.93%
% L,A&H of total filings	37.07%
# of Filings Amended before approval	221
# of Filings Disapproved	17
# of Filings Withdrawn	59
Filing Fees	\$656,710

### 2009 Filings by Method

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Paper	3	4	5	8	1	0	6	1	0	1	0	0	29
Compact	13	5	9	13	13	14	10	22	20	10	14	16	159
SERFF	723	702	721	712	582	741	691	747	675	733	609	721	8,357
Total	739	711	735	733	596	755	707	770	695	744	618	737	8,540
% Paper	.40%	.56%	.68%	1.09%	0.17%	0%	.85%	0%	0%	0%	0%	0%	0.31%
% Serff	99.6%	99.4%	99%	98.9%	99.8%	100%	99%	99%	100	99%	100	100	99.66%



**2009 Filings by Type and Month**

	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Total
Form & Rule	68	59	54	39	66	67	46	52	40	58	38	51	638
Form	425	455	445	441	344	454	422	432	384	377	374	401	4954
Informational	0	1	6	0	0	1	3	1	1	0	1	1	15
Rate & Form	26	21	16	15	21	20	27	25	17	15	23	31	257
Rate	58	49	62	68	52	65	81	97	111	116	49	82	890
Rate & Rule	30	40	40	31	37	44	39	35	30	52	28	44	450
Rate, Rule & Form	42	35	57	46	46	41	44	42	45	59	43	53	553
Rule	90	49	55	90	30	63	45	85	67	67	62	74	777
Viatical	0	2	0	3	0	0	0	1	0	0	0	0	6
Total	739	711	735	733	596	755	707	770	695	744	618	737	8540

**2009 % of Filings by Type**

Form and Rule	7.47%
Form	58%
Informational	0.17%
Rate & Form	3%
Rate	10.42%
Rate & Rule	5.3%
Rate, Rule & Form	6.5%
Rule	9.1%
Viatical	0.07%

**2009 Filings by Product**  
**Commercial & Personal Property and Casualty**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Aircraft</b>	5	15	11	18	0	2	5	1	0	0	1	3	61
<b>Animal Mortality</b>	4	3	8	9	0	6	0	0	1	0	1	0	32
<b>Boiler and Machinery</b>	2	12	3	3	0	0	10	0	2	0	11	0	43
<b>Burglary and Theft</b>	8	6	7	13	4	1	5	10	31	32	10	12	139
<b>CMP Liability Portion Only</b>	8	7	4	5	2	1	5	4	7	0	1	11	55
<b>CMP Non-Liability Portion Only</b>	21	3	15	7	14	1	4	13	17	17	2	8	122
<b>Commercial Auto</b>	42	47	52	30	26	45	54	67	40	38	31	64	536
<b>Commercial Multiple Peril Liability and Non-Liability</b>	31	41	48	30	41	64	24	55	32	71	33	36	506
<b>Credit</b>	0	0	0	1	1	2	0	1	0	1	2	3	11
<b>Crop</b>	0	0	0	0	0	0	0	1	0	0	0	0	1
<b>Fidelity</b>	6	5	2	12	13	2	5	1	6	8	9	6	75
<b>Financial Guaranty</b>	0	1	0	0	0	0	0	0	0	0	0	0	1
<b>Flood</b>	0	1	0	0	0	0	0	0	0	0	0	0	1
<b>Homeowners</b>	12	19	13	18	7	14	13	21	9	18	13	8	165
<b>Inland Marine</b>	28	36	21	25	10	43	29	41	36	30	13	42	354
<b>Interline Filings</b>	22	19	12	10	24	40	10	15	9	11	19	10	201
<b>Med Mal</b>	1	5	9	3	4	15	3	5	4	4	1	10	64
<b>Mortgage Guaranty</b>	1	7	8	4	1	5	4	3	1	2	9	1	46
<b>Ocean Marine</b>	1	1	0	0	0	0	0	0	0	0	0	0	2
<b>Other – Commercial Inland Marine</b>	0	0	5	0	0	1	0	0	0	0	6	4	16
<b>OTHER LIABILITY - CLAIMS MADE ONLY</b>	8	22	17	16	13	21	13	18	28	21	23	26	226
<b>OTHER LIABILITY - OCC ONLY</b>	33	22	32	26	32	33	46	25	32	29	29	50	389
<b>Other Liability-Occ/Claims Made</b>	124	93	92	115	61	71	96	66	98	88	69	91	1064
<b>Other Lines of Business</b>	3	2	10	2	0	1	1	10	1	0	6	11	47
<b>Personal Auto</b>	33	26	28	22	19	26	24	43	17	30	29	22	319
<b>Personal Farmowners</b>	5	2	1	0	0	1	5	0	1	1	0	0	16
<b>Personal Credit Property</b>	1	2	0	1	3	2	3	0	1	1	3	0	17
<b>Product Liability</b>	0	0	1	0	0	0	1	0	1	0	0	1	4
<b>Property</b>	44	31	42	43	45	35	14	36	36	39	22	41	428
<b>Surety</b>	0	2	8	6	2	1	0	3	1	3	2	1	29
<b>Title</b>	0	0	0	0	7	1	7	0	0	2	1	6	24
<b>Workers Compensation</b>	36	19	25	32	21	19	33	44	58	41	31	21	380
<b>Total</b>	479	449	474	451	350	453	414	483	469	487	377	488	5374

**RATES AND FORMS DIVISION**

**2009 FILINGS BY PRODUCT**  
**LIFE, ACCIDENT AND HEALTH**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
<b>Annuities – Other</b>	4	9	12	5	3	7	3	13	5	2	4	10	77
<b>Credit – Other</b>	0	0	0	1	1	1	0	0	0	0	0	0	3
<b>Group Annuities</b>	9	7	8	5	10	7	7	7	5	10	8	5	88
<b>Group Credit</b>	0	0	0	0	2	1	1	0	0	0	0	1	5
<b>Group Health</b>	33	29	40	47	32	68	32	45	41	36	32	30	465
<b>Group Life</b>	24	15	11	23	16	9	14	11	10	17	23	7	180
<b>Group Long Term Care</b>	1	5	3	4	1	4	5	1	2	10	3	1	40
<b>Group Medicare Supplement</b>	3	14	4	7	11	3	3	19	4	7	2	8	85
<b>Health</b>	12	8	12	8	12	12	12	18	12	18	12	8	144
<b>Individual Annuities</b>	35	36	33	35	30	32	41	29	22	25	30	33	381
<b>Individual Credit Disability</b>	0	0	0	0	1	0	0	0	0	0	0	0	1
<b>Individual Health</b>	10	16	16	19	21	17	23	20	20	21	22	22	229
<b>Individual Life</b>	48	49	46	55	40	49	45	47	51	43	32	43	548
<b>Individual Long Term Care</b>	19	30	22	27	20	22	28	15	15	17	18	17	250
<b>Individual Med Supp</b>	5	6	18	12	10	15	19	12	5	5	10	12	129
<b>Life – Other</b>	46	31	22	22	20	28	39	45	24	33	40	44	394
<b>Long Term Care – Other</b>	5	2	6	4	0	22	12	1	0	3	1	2	58
<b>Med Sup – Other</b>	4	0	3	3	15	3	4	2	4	7	4	6	56
<b>Multiline – Other</b>	2	3	5	2	1	2	4	2	6	3	0	0	32
<b>Viaticals</b>	0	2	0	3	0	0	1	0	0	0	0	0	6
<b>Total</b>	260	262	261	282	246	302	293	287	226	257	241	249	3166

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

***Private Passenger Auto***

<b>Market Share as of 2009</b>	<b>Company</b>	<b>Effective Date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>	
<b>25.40%</b>	<b><i>State Farm Mutual Auto Ins Co</i></b>	8/30/2010	-0.20%	-0.20%	100003291	
		1/1/2010	0.00%	0.00%	100000027	
		8/24/2009	1.00%	1.00%	90427006	
		<i>Bi-annual rate filing-no change requested</i>	10/28/2009	0.00%	0.00%	81024001
		<i>Model Year Changes</i>	1/1/2009	0.00%	0.00%	81009003
			3/17/2008	-4.80%	-4.80%	80103003
		<i>Bi-annual rate filing-no change requested</i>	12/3/2007	0.00%	0.00%	71026018
			7/2/2007	-2.50%	-2.50%	70417004
		<i>Bi-annual rate filing-no change requested</i>	11/21/2006	0.00%	0.00%	61108016
		<i>Bi-annual rate filing-no change requested</i>	6/8/2006	0.00%	0.00%	60502031
			3/6/2006	-1.30%	-1.30%	51107001
			7/8/2005	-10.10%	-10.10%	50504018
			10/15/2004	-0.10%	-0.10%	40806003
			5/15/2003	9.40%	9.40%	30130015
			4/1/2002	11.30%	11.30%	158814
			11/15/2000	1.50%	1.50%	70381
		<b>Market Share as of 2009</b>	<b>Company</b>	<b>Effective Date</b>	<b>%Requested</b>	<b>% Granted</b>
<b>16.60%</b>	<b><i>Nationwide Mutual Insurance Company</i></b>	7/9/2010	2.10%	2.10%	100002461	
		1/9/2010	3.80%	3.80%	90908003	
		7/9/2009	7.30%	7.30%	90309050	
		12/15/2008	1.00%	1.00%	80828010	
		9/22/2008	0.00%	0.00%	80520025	
		5/10/2008	-0.10%	-0.10%	80411024	
		3/22/2008	0.00%	0.00%	71227026	
		8/17/2008	0.40%	0.40%	70501025	
		2/17/2008	0.00%	0.00%	61011021	
		8/18/2006	1.00%	1.00%	60525003	
		2/17/2006	0.00%	0.00%	51116015	
		8/11/2005	-5.70%	-5.70%	50519013	
		12/30/2004	0.00%	0.00%	40915025	
		11/30/2003	7.30%	7.30%	30410017	
		10/15/2002	0.08%	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			

**Private Passenger Auto**

<b>Market Share as of 2009</b>	<b>Company</b>	<b>Effective Date</b>	<b>%Requested</b>	<b>% Granted</b>	<b>WV #:</b>
<b>10.20%</b>	<b>Erie Ins Property &amp; Casualty</b> <i>Bi-annual rate filing-no change requested</i>	11/1/2009	0.00%	-0.20%	90622018
		5/1/2009	0.00%	0.00%	81125022
		1/1/2009	-0.90%	-0.90%	80912008
		11/1/2008	-2.10%	-2.10%	80605004
		5/1/2008	0.00%	0.00%	71203008
		11/1/2007	0.20%	0.20%	70604005
		3/1/2007	0.00%	0.00%	61207019
		10/1/2006	0.00%	0.00%	60605000
		5/1/2006	0.00%	0.00%	51220032
		1/1/2006	-3.20%	-3.20%	50916025
		11/1/2005	-2.40%	-2.40%	50627007
		8/1/2005	-3.10%	-3.10%	50512007
		3/1/2005	0.00%	0.00%	41116023
		11/1/2004	-0.01%	-0.01%	40629029
		8/17/2004	0.00%	0.00%	40610016
		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
		<b>4.20%</b>	<b>Allstate Insurance Company</b> <i>Bi-annual rate filing-no change requested</i>	5/12/2009	0.00%
11/13/2008	0.00%			0.00%	81113024
5/29/2008	0.00%			0.00%	80516007
12/11/2007	0.00%			0.00%	71121021
12/17/2007	9.30%			4.80%	70726014
7/18/2007	0.00%			0.00%	70515026
12/29/2006	0.00%			0.00%	61201007
n/a	4.50%			0.00%	60628022
6/29/2006	0.00%			0.00%	60516004
1/30/2006	1.40%			0.00%	51118026
7/25/2005	-4.20%			-8.20%	50518008
9/1/2003	0.00%			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

*Private Passenger Auto*

Market Share as of 2009	Company	Effective Date	%Requested	% Granted	WV #:
2.90%	<i>Westfield Insurance Company</i>	5/10/2010	0.00%	0.00%	100002018
	<i>Auto / Home Combined Policies</i>	9/14/2009	4.00%	4.00%	90625018
		4/1/2009	3.90%	3.90%	81222030
	<i>Expanding tiers Auto / Home Combined Policies</i>	12/9/2008	0.00%	0.00%	80918004
		5/19/2008	-0.70%	-0.70%	80226013
		5/19/2008	-0.70%	-0.70%	80215014
		9/10/2007	-4.00%	-4.00%	70411000
	<i>Auto / Home Combined Policies - Initial Filing</i>	8/1/2006	0.00%	0.00%	60612008
		7/1/2006	-2.80%	-2.80%	60405024
		7/1/2005	-7.70%	-7.70%	50504006
		4/19/2005	3.70%	3.70%	41209016
		4/19/2004	5.30%	5.30%	31106005
		4/19/2003	1.10%	1.10%	21029006
		4/19/2002	4.40%	4.40%	158515
		4/19/2001	0.00%	0.00%	150250
		12/1/2000	0.00%	0.00%	90175

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

Market Share 2009	Company	Eff Date	% Req	% Granted	WV #:
71.90%	<i>Mountain State Blue Cross Blue Shield (Forms DPNB97-DPSB97)</i>	10/1/2009	-2.01%	-2.01%	90603022
		1/1/2010	0.20%	0.20%	90824007
		4/1/2010	6.50%	6.50%	100000799
		7/1/2010	5.00%	0.00%	100002199
		10/1/2010	-1.00%	-1.00%	100003883
13.46%	<i>Time Insurance Company (Formerly Form 227 Merged to Form TIM)</i>	3/1/2010	17.00%	17.00%	90921014
6.52%	<i>John Alden Life Insurance Company (Formerly Form 390 Merged to Form JIM)</i>	3/1/2010	17.00%	17.00%	90921013
3.08%	<i>Health Plan of Upper Ohio Valley</i>	No New Rate Adjustments			NA
1.12%	<i>Continental General Insurance Company</i>	11/1/2009	27.00%	27.00%	90826004

**SECTION 3**

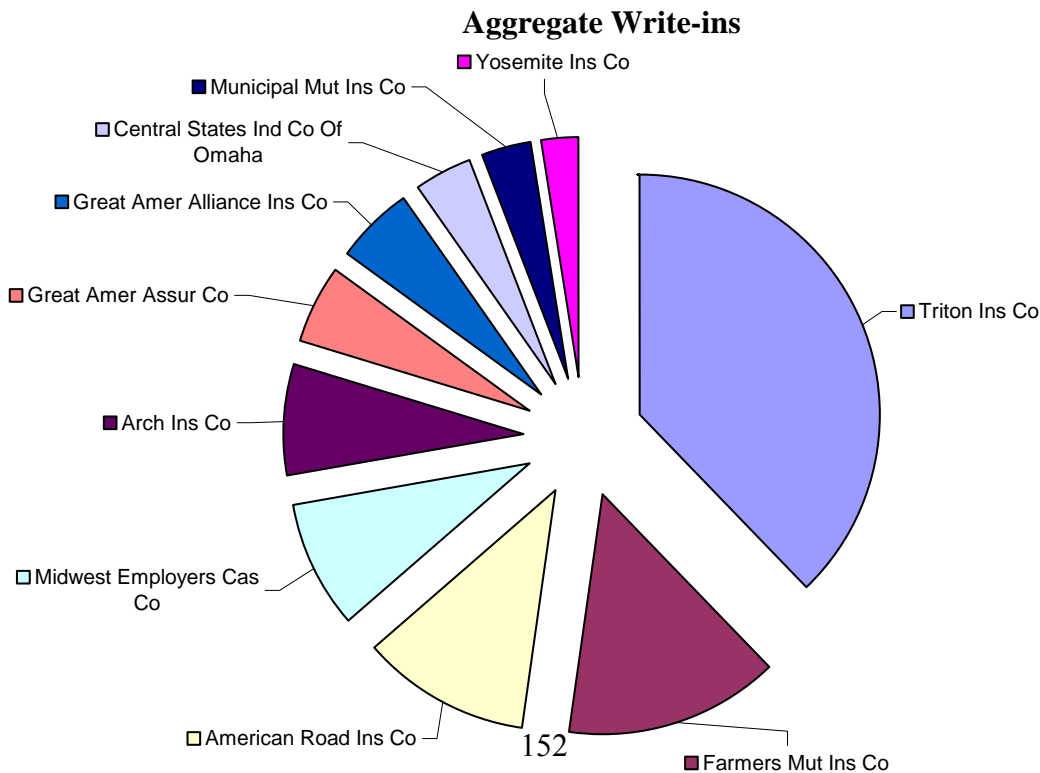
**INSURANCE**

**BUSINESS IN WEST**

**VIRGINIA**

## 2009 West Virginia Market Share Report Aggregate Write-ins

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Triton Ins Co	34.43%	\$1,664,412
2	Farmers Mut Ins Co	13.23%	\$639,787
3	American Road Ins Co	10.43%	\$504,397
4	Midwest Employers Cas Co	7.81%	\$377,658
5	Arch Ins Co	6.97%	\$337,038
6	Great Amer Assur Co	4.89%	\$236,523
7	Great Amer Alliance Ins Co	4.80%	\$232,297
8	Central States Ind Co Of Omaha	3.50%	\$169,329
9	Municipal Mut Ins Co	2.96%	\$143,202
10	Yosemite Ins Co	2.38%	\$114,908
11	Stonebridge Cas Ins Co	2.01%	\$97,006
12	Farmers Mech Mut Fire Ins Of WV	1.88%	\$91,015
13	Courtesy Ins Co	1.55%	\$74,865
14	Allstate Ins Co	0.83%	\$40,135
15	Allstate Prop & Cas Ins Co	0.64%	\$31,083
16	Great Amer Ins Co	0.63%	\$30,452
17	Balboa Ins Co	0.60%	\$29,074
18	American Bankers Ins Co Of FL	0.16%	\$7,684
19	Allstate Ind Co	0.14%	\$6,845
20	Gray Ins Co	0.11%	\$5,277
21	West Virginia Natl Auto Ins Co	0.02%	\$963
22	Harleysville Mut Ins Co	0.01%	\$368
23	American Reliable Ins Co	0.00%	\$179
24	Great Amer Ins Co of NY	0.00%	\$1
Total for Top 10 Insurers		91.42%	\$4,419,551
Total for All Other Insurers		8.58%	\$414,947
Total for All Insurers		100.00%	\$4,834,498

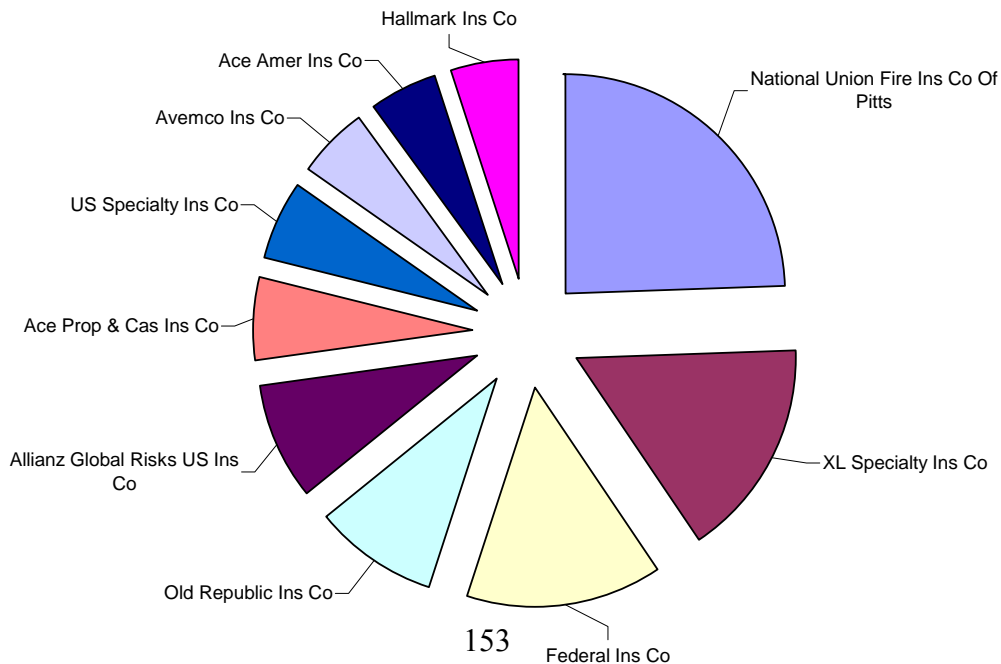




## 2009 West Virginia Market Share Report Aircraft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	National Union Fire Ins Co Of Pitts	18.71%	\$752,310
2	XL Specialty Ins Co	12.54%	\$504,283
3	Federal Ins Co	10.97%	\$441,186
4	Old Republic Ins Co	7.11%	\$286,021
5	Allianz Global Risks US Ins Co	6.61%	\$265,774
6	Ace Prop & Cas Ins Co	4.82%	\$193,616
7	US Specialty Ins Co	4.43%	\$178,040
8	Avemco Ins Co	3.97%	\$159,583
9	Ace Amer Ins Co	3.89%	\$156,446
10	Hallmark Ins Co	3.89%	\$156,407
11	Liberty Mut Ins Co	3.77%	\$151,519
12	Arch Ins Co	3.30%	\$132,621
13	American Alt Ins Corp	2.94%	\$118,390
14	National Ind Co	2.39%	\$96,282
15	General Reins Corp	1.89%	\$75,785
16	National Liab & Fire Ins Co	1.88%	\$75,783
17	Catlin Ins Co	1.78%	\$71,740
18	St Paul Fire & Marine Ins Co	1.73%	\$69,699
19	Tokio Marine & Nichido Fire Ins Co	0.89%	\$35,747
20	Mitsui Sumitomo Ins Co of Amer	0.66%	\$26,643
21	Starnet Ins Co	0.63%	\$25,403
22	AXA Ins Co	0.62%	\$24,895
23	Westchester Fire Ins Co	0.40%	\$16,089
24	American Commerce Ins Co	0.14%	\$5,648
25	Old United Cas Co	0.01%	\$425
Total for Top 10 Insurers		76.95%	\$3,093,666
Total for All Other Insurers		23.05%	\$926,669
Total for All Insurers		100.00%	\$4,020,335

### Aircraft



**2009 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Factory Mut Ins Co	14.04%	\$3,789,521
2	Farm Family Cas Ins Co	9.89%	\$2,669,148
3	State Auto Prop & Cas Ins Co	5.26%	\$1,420,428
4	Great Amer Assur Co	4.43%	\$1,196,601
5	American Security Ins Co	4.32%	\$1,165,657
6	Westfield Ins Co	3.65%	\$985,332
7	Westchester Fire Ins Co	3.59%	\$969,862
8	Nationwide Mut Fire Ins Co	3.36%	\$907,116
9	Farmers Mech Mut Fire Ins Of WV	3.30%	\$889,566
10	Wva Ins Co	2.85%	\$770,040
11	Continental Cas Co	2.84%	\$767,192
12	American Modern Home Ins Co	2.59%	\$699,969
13	RSUI Ind Co	2.48%	\$669,541
14	American Modern Select Ins Co	2.29%	\$618,408
15	Travelers Prop Cas Co Of Amer	2.17%	\$586,006
16	Erie Ins Prop & Cas Co	1.98%	\$533,651
17	Cincinnati Ins Co	1.88%	\$507,826
18	St Paul Fire & Marine Ins Co	1.85%	\$500,415
19	Zurich Amer Ins Co	1.83%	\$494,156
20	St Paul Mercury Ins Co	1.75%	\$473,731
21	American Guar & Liab Ins	1.43%	\$384,755
22	Travelers Ind Co	1.42%	\$382,017
23	Liberty Mut Fire Ins Co	1.40%	\$376,927
24	Westport Ins Corp	1.34%	\$361,393
25	State Automobile Mut Ins Co	1.30%	\$352,010
26	Balboa Ins Co	1.08%	\$291,579
27	General Ins Co Of Amer	1.06%	\$287,107
28	Safe Ins Co	1.00%	\$270,803
29	Allianz Global Risks US Ins Co	0.92%	\$248,458
30	American Natl Prop & Cas Co	0.90%	\$243,081
31	Municipal Mut Ins Co	0.69%	\$187,386
32	Farmers Mut Ins Co	0.69%	\$185,706
33	XL Ins Amer Inc	0.51%	\$137,570
34	USAA	0.50%	\$135,252
35	Pan Handle Farmers Mut Ins Co Of WV	0.49%	\$132,821
36	St Paul Protective Ins Co	0.46%	\$125,448
37	Allstate Ins Co	0.43%	\$117,249
38	Sentry Select Ins Co	0.38%	\$102,545
39	St Paul Guardian Ins Co	0.38%	\$101,409
40	Pennsylvania Lumbermens Mut Ins	0.36%	\$96,978
41	Nationwide Prop & Cas Ins Co	0.33%	\$88,548
42	West Virginia Farmers Mut Ins Assoc	0.31%	\$84,464
43	Motorists Mut Ins Co	0.31%	\$83,699
44	Nationwide Mut Ins Co	0.31%	\$83,111

**2009 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Property & Cas Ins Co Of Hartford	0.26%	\$70,975
46	Foremost Ins Co Grand Rapids MI	0.26%	\$70,296
47	Universal Underwriters Ins Co	0.26%	\$69,535
48	United States Fire Ins Co	0.25%	\$68,193
49	Affiliated Fm Ins Co	0.24%	\$64,962
50	USAA Cas Ins Co	0.23%	\$61,024
51	Federated Mut Ins Co	0.21%	\$57,619
52	Axis Ins Co	0.20%	\$53,026
53	Independent Mut Fire Ins Co	0.17%	\$46,688
54	Tokio Marine & Nichido Fire Ins Co	0.16%	\$44,136
55	American Alt Ins Corp	0.16%	\$43,230
56	Scottsdale Ind Co	0.15%	\$41,678
57	Greenwich Ins Co	0.15%	\$40,454
58	Granite State Ins Co	0.14%	\$38,127
59	Hanover Ins Co	0.14%	\$37,122
60	North Pointe Ins Co	0.13%	\$34,347
61	American States Ins Co	0.12%	\$31,366
62	Lumbermens Underwriting Alliance	0.11%	\$29,759
63	Travelers Ind Co Of Amer	0.10%	\$28,324
64	Lititz Mut Ins Co	0.10%	\$27,786
65	West Virginia Natl Auto Ins Co	0.10%	\$27,756
66	Phoenix Ins Co	0.10%	\$26,889
67	Travelers Ind Co Of CT	0.10%	\$26,622
68	Hartford Underwriters Ins Co	0.10%	\$26,591
69	Automobile Ins Co Of Hartford CT	0.10%	\$26,461
70	National Union Fire Ins Co Of Pitts	0.08%	\$21,154
71	Horace Mann Ins Co	0.08%	\$21,131
72	Verlan Fire Ins Co MD	0.08%	\$20,866
73	Selective Ins Co Of Amer	0.08%	\$20,394
74	Nationwide Agribusiness Ins Co	0.07%	\$19,575
75	Northland Ins Co	0.07%	\$18,229
76	Beazley Ins Co Inc	0.06%	\$17,162
77	Fidelity & Deposit Co Of MD	0.06%	\$15,732
78	Hartford Ins Co Of The Midwest	0.06%	\$15,291
79	Federated Serv Ins Co	0.06%	\$15,129
80	First Natl Ins Co Of Amer	0.05%	\$14,349
81	Seneca Ins Co Inc	0.05%	\$13,719
82	Empire Fire & Marine Ins Co	0.05%	\$13,653
83	Hartford Fire In Co	0.04%	\$9,798
84	American Economy Ins Co	0.04%	\$9,775
85	Guideone Specialty Mut Ins Co	0.04%	\$9,637
86	OneBeacon Amer Ins Co	0.03%	\$9,247
87	American Reliable Ins Co	0.03%	\$8,704
88	Charter Oak Fire Ins Co	0.03%	\$8,660

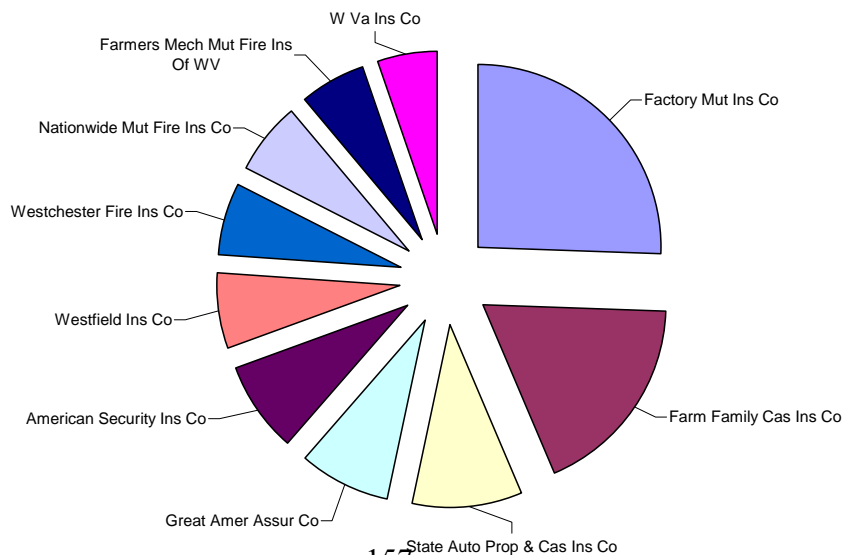
**2009 West Virginia Market Share Report  
Allied Lines**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	MutualAid eXchange	0.03%	\$7,389
90	Ohio Cas Ins Co	0.03%	\$7,258
91	Federated Rural Electric Ins Exch	0.03%	\$7,173
92	Markel Ins Co	0.03%	\$7,119
93	Employers Mut Cas Co	0.03%	\$6,810
94	United Cas Ins Co Of Amer	0.02%	\$6,302
95	New Hampshire Ins Co	0.02%	\$6,271
96	Hartford Cas Ins Co	0.02%	\$6,112
97	Sentinel Ins Co Ltd	0.02%	\$5,578
98	Amica Mut Ins Co	0.02%	\$5,557
99	Transguard Ins Co Of Amer Inc	0.02%	\$5,551
100	Garrison Prop & Cas Ins Co	0.02%	\$5,465
101	General Cas Co Of WI	0.02%	\$5,407
102	Diamond State Ins Co	0.02%	\$5,083
103	Armed Forces Ins Exch	0.02%	\$4,659
104	Liberty Ins Corp	0.01%	\$3,938
105	Harco Natl Ins Co	0.01%	\$3,765
106	Maryland Cas Co	0.01%	\$3,738
107	Arch Ins Co	0.01%	\$3,668
108	American Fire & Cas Co	0.01%	\$3,510
109	Continental Ins Co	0.01%	\$3,393
110	Fidelity Natl Ins Co	0.01%	\$3,376
111	Guideone Mut Ins Co	0.01%	\$3,328
112	Sentry Ins A Mut Co	0.01%	\$3,201
113	Church Mut Ins Co	0.01%	\$2,571
114	Regis Ins Co	0.01%	\$2,555
115	West Amer Ins Co	0.01%	\$2,326
116	USAA Gen Ind Co	0.01%	\$2,176
117	Employers Fire Ins Co	0.01%	\$2,118
118	Stonington Ins Co	0.01%	\$2,099
119	Wausau Underwriters Ins Co	0.01%	\$1,941
120	American Ins Co	0.01%	\$1,940
121	Illinois Natl Ins Co	0.01%	\$1,594
122	AXIS Specialty Ins Co	0.01%	\$1,525
123	Federal Ins Co	0.01%	\$1,378
124	Employers Ins of Wausau	0.00%	\$1,305
125	Assurance Co Of Amer	0.00%	\$1,124
126	Great Amer Ins Co	0.00%	\$1,062
127	Wesco Ins Co	0.00%	\$948
128	Massachusetts Bay Ins Co	0.00%	\$828
129	Castlepoint Natl Ins Co	0.00%	\$808
130	AXIS Reins Co	0.00%	\$582
131	Chartis Prop Cas Co	0.00%	\$542
132	Great Amer Ins Co of NY	0.00%	\$515

## 2009 West Virginia Market Share Report Allied Lines

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	T H E Ins Co	0.00%	\$376
134	Utica Mut Ins Co	0.00%	\$373
135	Firemans Fund Ins Co	0.00%	\$365
136	Philadelphia Ind Ins Co	0.00%	\$322
137	Ohio Farmers Ins Co	0.00%	\$316
138	Standard Guar Ins Co	0.00%	\$315
139	Max Amer Ins Co	0.00%	\$270
140	Pennsylvania Manufacturers Assoc Ins	0.00%	\$263
141	Star Ins Co	0.00%	\$240
142	Vigilant Ins Co	0.00%	\$240
143	Sompo Japan Ins Co of Amer	0.00%	\$229
144	Northern Ins Co Of NY	0.00%	\$215
145	Electric Ins Co	0.00%	\$207
146	Wausau Business Ins Co	0.00%	\$186
147	Continental Western Ins Co	0.00%	\$173
148	Capitol Ind Corp	0.00%	\$164
149	Great Northern Ins Co	0.00%	\$111
150	American Bankers Ins Co Of FL	0.00%	\$23
151	QBE Ins Corp	0.00%	\$19
152	Mitsui Sumitomo Ins Co of Amer	0.00%	\$12
153	Cumis Ins Society Inc	0.00%	\$11
154	National Farmers Union Prop & Cas	0.00%	\$10
155	American Zurich Ins Co	0.00%	\$4
156	Liberty Mut Ins Co	0.00%	\$2
157	State Natl Ins Co Inc	0.00%	(\$415)
158	Chrysler Ins Co	0.00%	(\$745)
159	Harleysville Mut Ins Co	-0.02%	(\$5,749)
160	Ace Prop & Cas Ins Co	-0.03%	(\$7,228)
	<b>Total for Top 10 Insurers</b>	<b>54.69%</b>	<b>\$14,763,271</b>
	<b>Total for All Other Insurers</b>	<b>45.31%</b>	<b>\$12,230,279</b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$26,993,550</b>

### Allied Lines



**2009 West Virginia Market Share Report  
Boiler and Machinery**

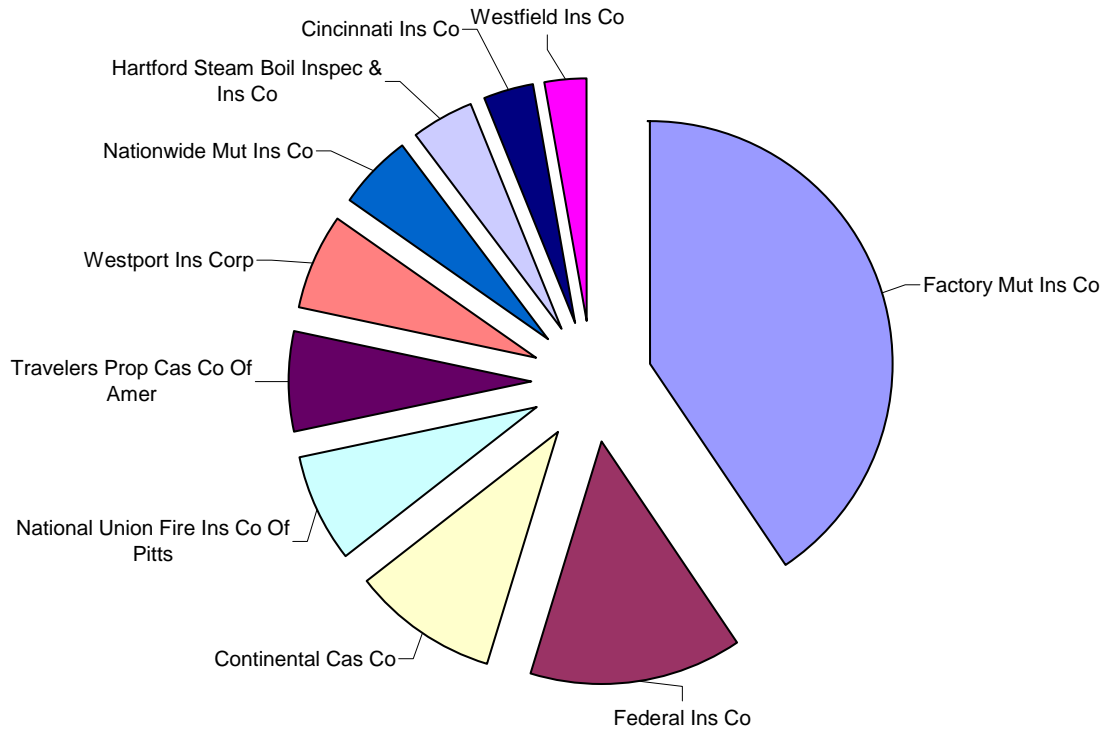
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Factory Mut Ins Co	31.26%	\$1,923,802
2	Federal Ins Co	10.76%	\$662,115
3	Continental Cas Co	7.45%	\$458,281
4	National Union Fire Ins Co Of Pitts	5.67%	\$349,088
5	Travelers Prop Cas Co Of Amer	5.09%	\$313,176
6	Westport Ins Corp	4.98%	\$306,145
7	Nationwide Mut Ins Co	3.71%	\$228,305
8	Hartford Steam Boil Inspec & Ins Co	3.24%	\$199,143
9	Cincinnati Ins Co	2.58%	\$159,029
10	Westfield Ins Co	2.13%	\$131,094
11	Brotherhood Mut Ins Co	1.90%	\$117,154
12	Nationwide Prop & Cas Ins Co	1.69%	\$104,009
13	XL Ins Amer Inc	1.58%	\$97,417
14	Zurich Amer Ins Co	1.32%	\$80,926
15	American Guar & Liab Ins	1.25%	\$76,988
16	Motorists Mut Ins Co	1.24%	\$76,349
17	St Paul Mercury Ins Co	1.09%	\$67,237
18	Travelers Ind Co	0.97%	\$59,769
19	St Paul Fire & Marine Ins Co	0.91%	\$55,936
20	Pennsylvania Lumbermens Mut Ins	0.89%	\$54,741
21	State Auto Prop & Cas Ins Co	0.78%	\$48,275
22	Allianz Global Risks US Ins Co	0.78%	\$48,161
23	Nationwide Mut Fire Ins Co	0.73%	\$45,145
24	Federated Mut Ins Co	0.63%	\$38,679
25	Phoenix Ins Co	0.62%	\$38,153
26	Chartis Prop Cas Co	0.55%	\$33,895
27	Great Northern Ins Co	0.54%	\$33,213
28	Affiliated Fm Ins Co	0.53%	\$32,766
29	Vigilant Ins Co	0.50%	\$30,462
30	Lumbermens Underwriting Alliance	0.49%	\$29,857
31	St Paul Protective Ins Co	0.45%	\$27,729
32	Travelers Ind Co Of CT	0.41%	\$25,387
33	Universal Underwriters Ins Co	0.40%	\$24,884
34	St Paul Guardian Ins Co	0.32%	\$19,801
35	Great Amer Ins Co of NY	0.27%	\$16,483
36	Granite State Ins Co	0.21%	\$12,733
37	New Hampshire Ins Co	0.20%	\$12,101
38	Tokio Marine & Nichido Fire Ins Co	0.18%	\$11,303
39	Praetorian Ins Co	0.18%	\$10,775
40	Hartford Fire In Co	0.16%	\$10,100
41	State Automobile Mut Ins Co	0.15%	\$8,938
42	Nationwide Agribusiness Ins Co	0.10%	\$6,388
43	Allstate Ins Co	0.10%	\$6,203
44	Charter Oak Fire Ins Co	0.09%	\$5,782

**2009 West Virginia Market Share Report  
Boiler and Machinery**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Scottsdale Ind Co	0.09%	\$5,771
46	Regis Ins Co	0.09%	\$5,594
47	Great Amer Ins Co	0.08%	\$4,969
48	Verlan Fire Ins Co MD	0.08%	\$4,639
49	Beazley Ins Co Inc	0.07%	\$4,059
50	Axis Ins Co	0.04%	\$2,744
51	Insurance Co Of The State Of PA	0.04%	\$2,562
52	North Pointe Ins Co	0.04%	\$2,514
53	Great Amer Alliance Ins Co	0.04%	\$2,453
54	Illinois Natl Ins Co	0.03%	\$1,953
55	Federated Serv Ins Co	0.03%	\$1,659
56	Stonington Ins Co	0.03%	\$1,636
57	Travelers Ind Co Of Amer	0.03%	\$1,622
58	Employers Mut Cas Co	0.02%	\$1,402
59	Indemnity Ins Co Of North Amer	0.02%	\$1,401
60	American States Ins Co	0.02%	\$1,352
61	American Hardware Mut Ins Co	0.02%	\$1,141
62	AXIS Reins Co	0.02%	\$977
63	OneBeacon Amer Ins Co	0.01%	\$862
64	American Economy Ins Co	0.01%	\$823
65	Property & Cas Ins Co Of Hartford	0.01%	\$779
66	National Cas Co	0.01%	\$746
67	Ace Amer Ins Co	0.01%	\$635
68	General Ins Co Of Amer	0.01%	\$575
69	Fidelity & Deposit Co Of MD	0.01%	\$510
70	First Natl Ins Co Of Amer	0.01%	\$435
71	Hanover Ins Co	0.01%	\$324
72	American Zurich Ins Co	0.00%	\$293
73	RLI Ins Co	0.00%	\$240
74	Continental Western Ins Co	0.00%	\$182
75	Hartford Ins Co Of The Midwest	0.00%	\$176
76	Pacific Ind Co	0.00%	\$172
77	Twin City Fire Ins Co Co	0.00%	\$138
78	Employers Fire Ins Co	0.00%	\$130
79	Massachusetts Bay Ins Co	0.00%	\$77
80	Continental Ins Co	0.00%	\$1
81	Chrysler Ins Co	0.00%	(\$135)

Total for Top 10 Insurers	76.87%	\$4,730,178
Total for All Other Insurers	23.13%	\$1,423,150
Total for All Insurers	100.00%	\$6,153,328

### Boiler and Machinery





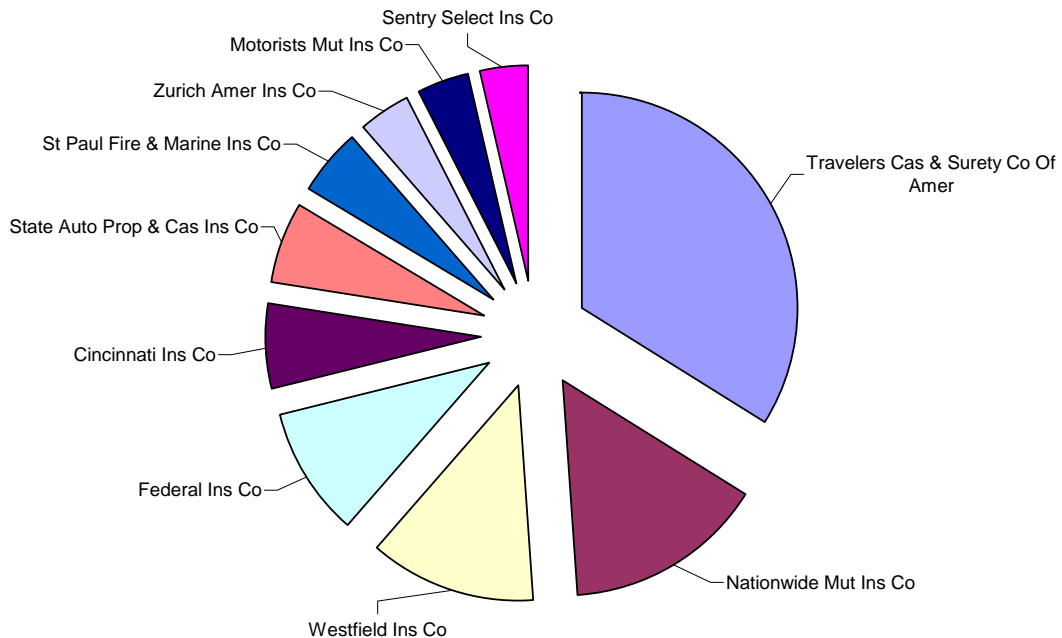
**2009 West Virginia Market Share Report  
Burglary and Theft**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Travelers Cas & Surety Co Of Amer	25.48%	\$108,302
2	Nationwide Mut Ins Co	11.39%	\$48,417
3	Westfield Ins Co	9.39%	\$39,914
4	Federal Ins Co	7.27%	\$30,907
5	Cincinnati Ins Co	4.90%	\$20,809
6	State Auto Prop & Cas Ins Co	4.44%	\$18,855
7	St Paul Fire & Marine Ins Co	3.88%	\$16,484
8	Zurich Amer Ins Co	2.87%	\$12,199
9	Motorists Mut Ins Co	2.86%	\$12,173
10	Sentry Select Ins Co	2.82%	\$11,973
11	Universal Underwriters Ins Co	2.80%	\$11,897
12	State Automobile Mut Ins Co	2.76%	\$11,721
13	St Paul Mercury Ins Co	2.31%	\$9,809
14	National Union Fire Ins Co Of Pitts	2.02%	\$8,586
15	Nationwide Mut Fire Ins Co	1.52%	\$6,457
16	Hartford Fire In Co	1.45%	\$6,181
17	Federated Mut Ins Co	1.01%	\$4,288
18	St Paul Guardian Ins Co	0.83%	\$3,542
19	Twin City Fire Ins Co Co	0.79%	\$3,372
20	Southern States Ins Exch	0.66%	\$2,824
21	American Hardware Mut Ins Co	0.63%	\$2,675
22	XL Ins Amer Inc	0.61%	\$2,609
23	Empire Fire & Marine Ins Co	0.61%	\$2,574
24	Scottsdale Ind Co	0.47%	\$2,016
25	Liberty Ins Underwriters Inc	0.47%	\$2,000
26	Phoenix Ins Co	0.47%	\$1,997
27	Executive Risk Ind Inc	0.44%	\$1,880
28	Independent Mut Fire Ins Co	0.44%	\$1,868
29	Allstate Ins Co	0.37%	\$1,555
30	Great Amer Ins Co of NY	0.36%	\$1,515
31	Continental Cas Co	0.36%	\$1,510
32	Hanover Ins Co	0.31%	\$1,323
33	Farmington Cas Co	0.31%	\$1,307
34	Great Amer Assur Co	0.29%	\$1,223
35	Philadelphia Ind Ins Co	0.28%	\$1,195
36	Nationwide Agribusiness Ins Co	0.25%	\$1,064
37	Peninsula Ins Co	0.19%	\$803
38	American Guar & Liab Ins	0.19%	\$797
39	American States Ins Co	0.15%	\$657
40	Federated Serv Ins Co	0.15%	\$623
41	Fidelity & Deposit Co Of MD	0.13%	\$570
42	Harco Natl Ins Co	0.13%	\$550
43	Vigilant Ins Co	0.11%	\$456
44	Harleysville Mut Ins Co	0.11%	\$454

## 2009 West Virginia Market Share Report Burglary and Theft

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Charter Oak Fire Ins Co	0.08%	\$340
46	United States Liab Ins Co	0.08%	\$327
47	Greenwich Ins Co	0.08%	\$321
48	Travelers Prop Cas Co Of Amer	0.07%	\$301
49	Ohio Farmers Ins Co	0.07%	\$301
50	Federated Rural Electric Ins Exch	0.06%	\$270
51	American Economy Ins Co	0.04%	\$181
52	North Pointe Ins Co	0.04%	\$152
53	Selective Ins Co Of Amer	0.03%	\$140
54	American Zurich Ins Co	0.03%	\$129
55	Travelers Cas & Surety Co	0.03%	\$128
56	Wesco Ins Co	0.02%	\$105
57	Employers Mut Cas Co	0.02%	\$101
58	Tokio Marine & Nichido Fire Ins Co	0.02%	\$74
59	Church Mut Ins Co	0.02%	\$70
60	Utica Mut Ins Co	0.01%	\$62
61	Occidental Fire & Cas Co Of NC	0.01%	\$57
62	Pennsylvania Lumbermens Mut Ins	0.01%	\$38
63	Praetorian Ins Co	0.00%	(\$2)
64	Regent Ins Co	0.00%	(\$14)
Total for Top 10 Insurers		75.30%	\$320,033
Total for All Other Insurers		24.70%	\$104,979
Total for All Insurers		100.00%	\$425,012

### Burglary and Theft



**2009 West Virginia Market Share Report  
Commercial Multi-peril (Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Westfield Ins Co	16.47%	\$9,730,252
2	Erie Ins Prop & Cas Co	12.22%	\$7,222,060
3	Federal Ins Co	6.23%	\$3,681,952
4	Cincinnati Ins Co	5.75%	\$3,395,648
5	Nationwide Mut Ins Co	4.85%	\$2,862,710
6	Travelers Ind Co Of Amer	3.27%	\$1,932,084
7	State Auto Prop & Cas Ins Co	3.21%	\$1,896,109
8	Travelers Prop Cas Co Of Amer	2.66%	\$1,570,228
9	Charter Oak Fire Ins Co	2.63%	\$1,554,814
10	Philadelphia Ind Ins Co	2.50%	\$1,477,198
11	American Alt Ins Corp	2.45%	\$1,448,360
12	Argonaut Great Central Ins Co	2.23%	\$1,318,643
13	Nationwide Prop & Cas Ins Co	2.16%	\$1,275,842
14	State Farm Fire & Cas Co	2.04%	\$1,207,132
15	Church Mut Ins Co	1.75%	\$1,033,724
16	Travelers Ind Co Of CT	1.55%	\$914,157
17	Phoenix Ins Co	1.49%	\$879,973
18	Farmers Mech Mut Fire Ins Of WV	1.33%	\$788,395
19	Nationwide Mut Fire Ins Co	1.26%	\$743,690
20	Farm Family Cas Ins Co	1.12%	\$660,070
21	Travelers Ind Co	1.10%	\$652,828
22	Hartford Cas Ins Co	1.05%	\$618,410
23	American Fire & Cas Co	0.92%	\$541,581
24	Arch Ins Co	0.86%	\$508,826
25	Brotherhood Mut Ins Co	0.85%	\$501,007
26	New Hampshire Ins Co	0.81%	\$479,680
27	Allstate Ins Co	0.81%	\$476,606
28	State Automobile Mut Ins Co	0.78%	\$459,040
29	Guideone Specialty Mut Ins Co	0.70%	\$415,669
30	Travelers Cas Ins Co Of Amer	0.67%	\$396,147
31	Hartford Fire In Co	0.66%	\$386,994
32	Granite State Ins Co	0.63%	\$369,825
33	Farmers Mut Ins Co	0.61%	\$360,316
34	American Zurich Ins Co	0.61%	\$358,495
35	Great Northern Ins Co	0.50%	\$298,048
36	American Economy Ins Co	0.47%	\$280,173
37	Motorists Mut Ins Co	0.47%	\$275,195
38	Wausau Underwriters Ins Co	0.44%	\$259,515
39	Guideone Mut Ins Co	0.43%	\$255,646
40	American States Ins Co	0.41%	\$239,796
41	Bituminous Cas Corp	0.36%	\$214,853
42	Employers Ins of Wausau	0.32%	\$189,518
43	National Fire Ins Co Of Hartford	0.31%	\$183,623
44	Westport Ins Corp	0.31%	\$182,449

**2009 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>
45	Farmers & Mechanics Fire & Cas Ins I	0.30%	\$176,948
46	Hanover Ins Co	0.29%	\$171,587
47	Markel Ins Co	0.29%	\$169,093
48	National Surety Corp	0.27%	\$162,233
49	Zurich Amer Ins Co	0.27%	\$157,487
50	Firemans Fund Ins Co	0.24%	\$143,244
51	Harleysville Mut Ins Co	0.24%	\$142,861
52	Sparta Ins Co	0.22%	\$130,404
53	West Amer Ins Co	0.21%	\$121,235
54	Continental Cas Co	0.20%	\$120,049
55	Wausau Business Ins Co	0.20%	\$118,158
56	Federated Mut Ins Co	0.19%	\$109,838
57	Twin City Fire Ins Co Co	0.18%	\$109,060
58	Cumis Ins Society Inc	0.17%	\$101,952
59	Illinois Natl Ins Co	0.17%	\$101,273
60	First Natl Ins Co Of Amer	0.17%	\$100,831
61	General Ins Co Of Amer	0.17%	\$99,131
62	American Ins Co	0.17%	\$97,948
63	Valley Forge Ins Co	0.15%	\$90,703
64	Seneca Ins Co Inc	0.15%	\$90,694
65	Stonington Ins Co	0.15%	\$86,750
66	Hartford Ins Co Of The Midwest	0.15%	\$86,710
67	Starnet Ins Co	0.14%	\$81,325
68	Property & Cas Ins Co Of Hartford	0.13%	\$74,717
69	Continental Ins Co	0.13%	\$74,624
70	Amerisure Mut Ins Co	0.12%	\$71,537
71	Praetorian Ins Co	0.12%	\$71,031
72	Regis Ins Co	0.11%	\$67,862
73	Pennsylvania Manufacturers Ind Co	0.11%	\$65,325
74	Ohio Cas Ins Co	0.11%	\$63,925
75	Tokio Marine & Nichido Fire Ins Co	0.11%	\$63,561
76	Indemnity Ins Co Of North Amer	0.10%	\$59,067
77	American Automobile Ins Co	0.10%	\$57,297
78	Hartford Underwriters Ins Co	0.09%	\$53,055
79	Great Amer Assur Co	0.09%	\$50,776
80	Vigilant Ins Co	0.08%	\$49,791
81	Sentinel Ins Co Ltd	0.08%	\$47,968
82	National Cas Co	0.08%	\$46,835
83	Allstate Ind Co	0.08%	\$45,833
84	Lititz Mut Ins Co	0.07%	\$42,994
85	Maryland Cas Co	0.07%	\$42,279
86	American Guar & Liab Ins	0.07%	\$40,333
87	Star Ins Co	0.07%	\$39,552
88	Plaza Ins Co	0.06%	\$37,787

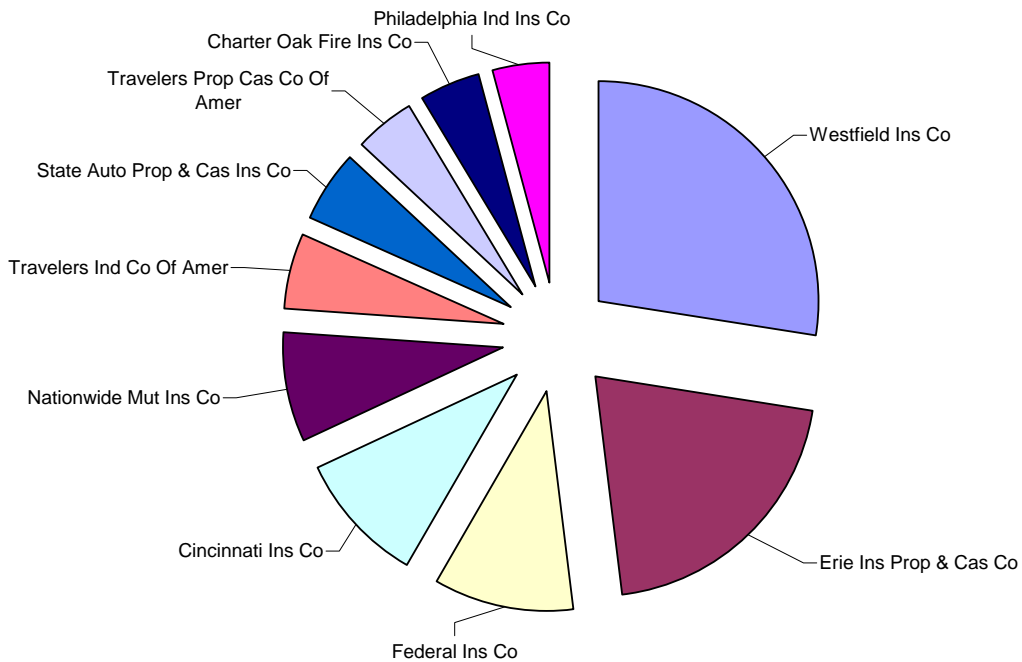
**2009 West Virginia Market Share Report  
Commercial Multi-peril (Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Colonial Amer Cas & Surety Co	0.06%	\$37,375
90	Southern States Ins Exch	0.06%	\$36,144
91	Safeco Ins Co Of Amer	0.06%	\$34,531
92	OneBeacon Amer Ins Co	0.06%	\$34,318
93	Nova Cas Co	0.06%	\$34,025
94	Continental Western Ins Co	0.06%	\$33,658
95	Great Amer Ins Co	0.05%	\$31,568
96	Massachusetts Bay Ins Co	0.05%	\$27,718
97	Assurance Co Of Amer	0.05%	\$26,890
98	Ace Amer Ins Co	0.04%	\$25,652
99	Everest Natl Ins Co	0.04%	\$25,192
100	Pharmacists Mut Ins Co	0.04%	\$24,386
101	State Natl Ins Co Inc	0.04%	\$24,089
102	Liberty Mut Fire Ins Co	0.04%	\$21,543
103	Mitsui Sumitomo Ins USA Inc	0.04%	\$20,756
104	Employers Fire Ins Co	0.04%	\$20,703
105	Associated Ind Corp	0.03%	\$16,096
106	Northland Ins Co	0.03%	\$14,876
107	Jewelers Mut Ins Co	0.02%	\$14,176
108	Pennsylvania Manufacturers Assoc Ins	0.02%	\$13,551
109	Utica Mut Ins Co	0.02%	\$13,011
110	American Cas Co Of Reading PA	0.02%	\$12,894
111	Manufacturers Alliance Ins Co	0.02%	\$11,631
112	Fidelity & Deposit Co Of MD	0.02%	\$11,091
113	Castlepoint Natl Ins Co	0.01%	\$8,293
114	General Cas Co Of WI	0.01%	\$7,842
115	Great Amer Ins Co of NY	0.01%	\$6,165
116	Ullico Cas Co	0.01%	\$5,532
117	Hartford Accident & Ind Co	0.01%	\$5,528
118	Discover Prop & Cas Ins Co	0.01%	\$5,136
119	United States Fire Ins Co	0.01%	\$4,794
120	Occidental Fire & Cas Co Of NC	0.01%	\$4,669
121	Navigators Ins Co	0.01%	\$4,122
122	Pacific Ind Co	0.01%	\$4,059
123	RLI Ins Co	0.01%	\$4,054
124	Northern Ins Co Of NY	0.01%	\$3,809
125	Liberty Mut Ins Co	0.01%	\$3,706
126	Indiana Lumbermens Mut Ins Co	0.01%	\$3,588
127	Mitsui Sumitomo Ins Co of Amer	0.01%	\$3,503
128	MutualAid eXchange	0.01%	\$2,995
129	Transportation Ins Co	0.00%	\$2,577
130	Atlantic Specialty Ins Co	0.00%	\$2,078
131	Nationwide Agribusiness Ins Co	0.00%	\$1,844
132	QBE Ins Corp	0.00%	\$1,645

## 2009 West Virginia Market Share Report Commercial Multi-peril (Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Bituminous Fire & Marine Ins Co	0.00%	\$1,382
134	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$934
135	Ace Prop & Cas Ins Co	0.00%	\$818
136	St Paul Fire & Marine Ins Co	0.00%	\$500
137	Markel Amer Ins Co	0.00%	\$467
138	LM Ins Corp	0.00%	\$205
139	Encompass Ins Co Of Amer	0.00%	\$140
140	Capitol Ind Corp	0.00%	\$126
141	Encompass Ind Co	0.00%	\$62
142	Sompo Japan Ins Co of Amer	0.00%	\$22
143	Redland Ins Co	0.00%	(\$2)
144	Diamond State Ins Co	0.00%	(\$931)
145	Regent Ins Co	0.00%	(\$1,024)
146	Liberty Ins Corp	0.00%	(\$2,693)
147	North River Ins Co	-0.01%	(\$4,614)
	Total for Top 10 Insurers	59.79%	\$35,323,055
	Total for All Other Insurers	40.21%	\$23,757,094
	Total for All Insurers	100.00%	\$59,080,149

### Commercial Multi-peril (Liability)



**2009 West Virginia Market Share Report  
Commercial Multi-peril (Non-Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Erie Ins Prop & Cas Co	14.49%	\$13,914,561
2	Westfield Ins Co	9.89%	\$9,498,767
3	Federal Ins Co	6.33%	\$6,074,386
4	Nationwide Mut Ins Co	5.46%	\$5,242,396
5	Cincinnati Ins Co	5.45%	\$5,233,129
6	Travelers Prop Cas Co Of Amer	4.39%	\$4,214,707
7	State Farm Fire & Cas Co	3.23%	\$3,103,701
8	Church Mut Ins Co	2.80%	\$2,687,194
9	Travelers Ind Co Of Amer	2.57%	\$2,468,471
10	Hartford Cas Ins Co	2.51%	\$2,405,545
11	State Auto Prop & Cas Ins Co	2.00%	\$1,918,712
12	Nationwide Prop & Cas Ins Co	1.90%	\$1,827,164
13	Argonaut Great Central Ins Co	1.90%	\$1,824,130
14	Charter Oak Fire Ins Co	1.86%	\$1,789,587
15	Travelers Ind Co Of CT	1.85%	\$1,777,150
16	American Alt Ins Corp	1.63%	\$1,564,128
17	Brotherhood Mut Ins Co	1.58%	\$1,516,782
18	Motorists Mut Ins Co	1.57%	\$1,511,642
19	Farmers Mech Mut Fire Ins Of WV	1.52%	\$1,464,161
20	Travelers Ind Co	1.47%	\$1,407,365
21	Philadelphia Ind Ins Co	1.42%	\$1,360,146
22	Ace Amer Ins Co	1.40%	\$1,342,535
23	Farm Family Cas Ins Co	1.19%	\$1,137,900
24	Nationwide Mut Fire Ins Co	1.18%	\$1,137,447
25	Allstate Ins Co	1.08%	\$1,036,197
26	Phoenix Ins Co	1.04%	\$993,883
27	National Union Fire Ins Co Of Pitts	0.95%	\$910,054
28	Maryland Cas Co	0.79%	\$759,587
29	Hartford Fire In Co	0.70%	\$667,913
30	Travelers Cas Ins Co Of Amer	0.68%	\$655,129
31	American Fire & Cas Co	0.56%	\$539,367
32	Farmers Mut Ins Co	0.55%	\$528,256
33	American Economy Ins Co	0.55%	\$526,332
34	Great Northern Ins Co	0.53%	\$505,577
35	Firemans Fund Ins Co	0.49%	\$472,608
36	State Automobile Mut Ins Co	0.48%	\$463,220
37	Continental Cas Co	0.48%	\$462,334
38	Guideone Mut Ins Co	0.45%	\$429,653
39	Liberty Mut Ins Co	0.43%	\$416,943
40	Sompo Japan Ins Co of Amer	0.43%	\$412,151
41	Arch Ins Co	0.42%	\$400,940
42	Guideone Specialty Mut Ins Co	0.39%	\$378,002
43	Cumis Ins Society Inc	0.38%	\$365,735
44	Vigilant Ins Co	0.38%	\$360,468

**2009 West Virginia Market Share Report  
Commercial Multi-peril (Non-Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Federated Mut Ins Co	0.37%	\$352,117
46	Mitsui Sumitomo Ins Co of Amer	0.35%	\$340,545
47	Assurance Co Of Amer	0.31%	\$300,415
48	Westport Ins Corp	0.31%	\$297,181
49	American States Ins Co	0.30%	\$284,598
50	National Surety Corp	0.28%	\$266,837
51	Empire Fire & Marine Ins Co	0.25%	\$241,745
52	National Fire Ins Co Of Hartford	0.24%	\$231,894
53	Southern States Ins Exch	0.23%	\$220,498
54	New Hampshire Ins Co	0.21%	\$205,969
55	Allstate Ind Co	0.19%	\$185,699
56	Praetorian Ins Co	0.19%	\$181,451
57	American Zurich Ins Co	0.19%	\$179,429
58	Great Amer Ins Co of NY	0.19%	\$179,405
59	Granite State Ins Co	0.19%	\$179,159
60	Hartford Ins Co Of The Midwest	0.18%	\$174,228
61	Commonwealth Ins Co Of Amer	0.17%	\$167,522
62	Employers Ins of Wausau	0.17%	\$162,786
63	Harleysville Mut Ins Co	0.16%	\$156,302
64	Wausau Underwriters Ins Co	0.16%	\$149,810
65	Seneca Ins Co Inc	0.15%	\$148,166
66	American Cas Co Of Reading PA	0.15%	\$146,688
67	Markel Ins Co	0.15%	\$141,920
68	Hanover Ins Co	0.15%	\$141,210
69	First Natl Ins Co Of Amer	0.14%	\$138,274
70	National Cas Co	0.14%	\$132,491
71	Zurich Amer Ins Co	0.14%	\$129,685
72	West Amer Ins Co	0.13%	\$124,384
73	Property & Cas Ins Co Of Hartford	0.12%	\$111,091
74	Star Ins Co	0.11%	\$109,468
75	Great Amer Assur Co	0.11%	\$106,499
76	Valley Forge Ins Co	0.11%	\$103,543
77	St Paul Mercury Ins Co	0.10%	\$98,192
78	St Paul Fire & Marine Ins Co	0.10%	\$97,974
79	Fidelity & Deposit Co Of MD	0.10%	\$93,836
80	American Ins Co	0.09%	\$87,307
81	Great Amer Ins Co	0.09%	\$87,068
82	American Automobile Ins Co	0.09%	\$85,637
83	Northland Ins Co	0.09%	\$85,617
84	Lititz Mut Ins Co	0.08%	\$76,346
85	Twin City Fire Ins Co Co	0.07%	\$69,591
86	Ohio Cas Ins Co	0.07%	\$67,883
87	Wausau Business Ins Co	0.06%	\$61,202
88	Stonington Ins Co	0.06%	\$60,869

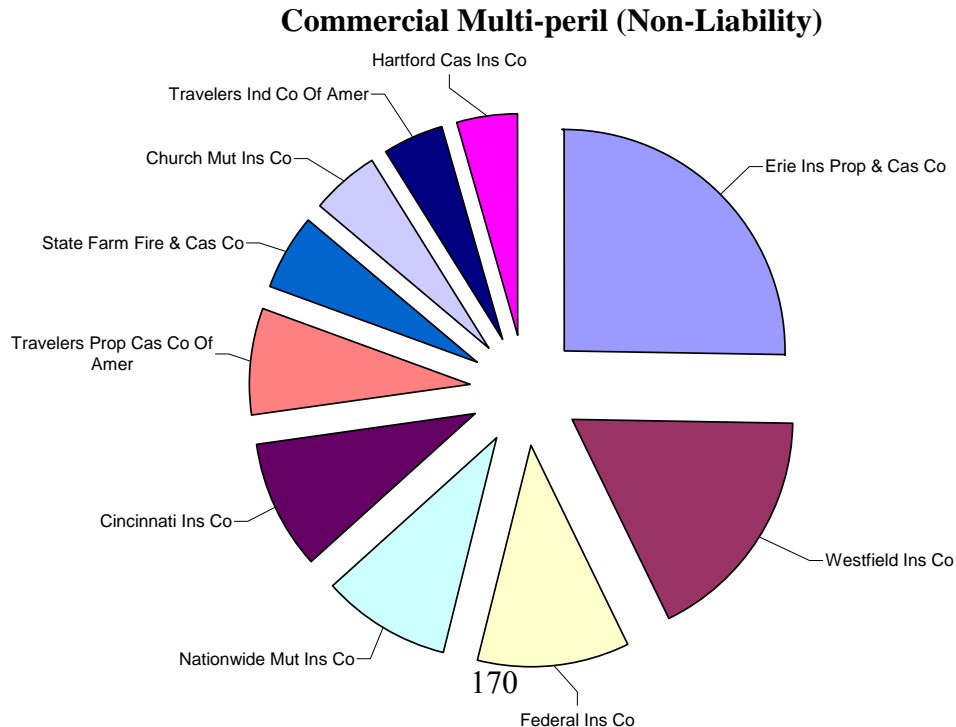


**2009 West Virginia Market Share Report  
Commercial Multi-peril (Non-Liability)**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Safeco Ins Co Of Amer	0.06%	\$55,576
90	Farmers & Mechanics Fire & Cas Ins I	0.06%	\$54,721
91	Housing Authority Prop A Mut Co	0.06%	\$54,065
92	Northern Ins Co Of NY	0.06%	\$53,039
93	RLI Ins Co	0.05%	\$52,627
94	Regis Ins Co	0.05%	\$51,807
95	Indemnity Ins Co Of North Amer	0.05%	\$51,482
96	Colonial Amer Cas & Surety Co	0.05%	\$47,078
97	Hartford Steam Boil Inspec & Ins Co	0.05%	\$46,350
98	Transportation Ins Co	0.05%	\$45,953
99	Great Amer Alliance Ins Co	0.05%	\$45,228
100	Pennsylvania Manufacturers Ind Co	0.05%	\$44,551
101	Employers Fire Ins Co	0.04%	\$42,103
102	QBE Ins Corp	0.04%	\$41,499
103	Illinois Natl Ins Co	0.04%	\$37,835
104	Plaza Ins Co	0.03%	\$31,622
105	Continental Ins Co	0.03%	\$30,138
106	American Hardware Mut Ins Co	0.03%	\$29,769
107	Nova Cas Co	0.03%	\$28,882
108	American Guar & Liab Ins	0.03%	\$28,877
109	Tokio Marine & Nichido Fire Ins Co	0.03%	\$28,128
110	Liberty Mut Fire Ins Co	0.03%	\$28,039
111	St Paul Protective Ins Co	0.03%	\$27,087
112	Everest Natl Ins Co	0.03%	\$25,042
113	Jewelers Mut Ins Co	0.02%	\$22,788
114	Hartford Underwriters Ins Co	0.02%	\$22,424
115	General Ins Co Of Amer	0.02%	\$21,939
116	Associated Ind Corp	0.02%	\$21,590
117	Starnet Ins Co	0.02%	\$20,232
118	Massachusetts Bay Ins Co	0.02%	\$19,360
119	Pharmacists Mut Ins Co	0.02%	\$19,246
120	Utica Mut Ins Co	0.02%	\$18,815
121	Bituminous Cas Corp	0.02%	\$17,227
122	Ullico Cas Co	0.02%	\$15,995
123	Sentinel Ins Co Ltd	0.02%	\$15,649
124	St Paul Guardian Ins Co	0.01%	\$14,392
125	OneBeacon Amer Ins Co	0.01%	\$13,952
126	Continental Western Ins Co	0.01%	\$12,836
127	Amerisure Mut Ins Co	0.01%	\$12,011
128	MutualAid eXchange	0.01%	\$11,862
129	Affiliated Fm Ins Co	0.01%	\$9,174
130	State Natl Ins Co Inc	0.01%	\$7,783
131	General Cas Co Of WI	0.01%	\$7,611
132	Discover Prop & Cas Ins Co	0.01%	\$7,572

## 2009 West Virginia Market Share Report Commercial Multi-peril (Non-Liability)

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Hartford Accident & Ind Co	0.01%	\$7,456
134	Castlepoint Natl Ins Co	0.01%	\$6,362
135	Nationwide Agribusiness Ins Co	0.01%	\$4,891
136	Scottsdale Ind Co	0.00%	\$4,324
137	Federated Serv Ins Co	0.00%	\$4,075
138	Ace Prop & Cas Ins Co	0.00%	\$3,462
139	Regent Ins Co	0.00%	\$2,980
140	Mitsui Sumitomo Ins USA Inc	0.00%	\$2,933
141	Pennsylvania Manufacturers Assoc Ins	0.00%	\$2,831
142	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$2,801
143	Diamond State Ins Co	0.00%	\$2,063
144	United States Fire Ins Co	0.00%	\$1,790
145	LM Ins Corp	0.00%	\$1,782
146	Farmland Mut Ins Co	0.00%	\$1,481
147	Indiana Lumbermens Mut Ins Co	0.00%	\$1,110
148	North River Ins Co	0.00%	\$1,084
149	Capitol Ind Corp	0.00%	\$906
150	Atlantic Specialty Ins Co	0.00%	\$820
151	Occidental Fire & Cas Co Of NC	0.00%	\$728
152	Encompass Ins Co Of Amer	0.00%	\$561
153	Encompass Ind Co	0.00%	\$247
154	Bituminous Fire & Marine Ins Co	0.00%	\$108
155	Liberty Ins Corp	0.00%	\$91
156	Navigators Ins Co	0.00%	\$78
157	Pacific Ind Co	0.00%	\$64
158	Markel Amer Ins Co	0.00%	\$35
Total for Top 10 Insurers		57.12%	\$54,842,857
Total for All Other Insurers		42.88%	\$41,174,748
Total for All Insurers		100.00%	\$96,017,605



**2009 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Erie Ins Prop & Cas Co	10.96%	\$14,390,594
2	Westfield Ins Co	10.28%	\$13,497,847
3	United Financial Cas Co	5.88%	\$7,723,326
4	National Cas Co	5.35%	\$7,016,635
5	Travelers Prop Cas Co Of Amer	4.57%	\$5,996,049
6	Cincinnati Ins Co	3.76%	\$4,933,725
7	Northland Ins Co	3.40%	\$4,458,634
8	State Auto Prop & Cas Ins Co	3.23%	\$4,241,929
9	Nationwide Mut Ins Co	2.99%	\$3,918,785
10	Commerce Protective Ins Co	2.90%	\$3,802,191
11	St Paul Fire & Marine Ins Co	2.85%	\$3,737,261
12	American Alt Ins Corp	2.58%	\$3,387,174
13	State Farm Mut Auto Ins Co	2.31%	\$3,036,147
14	Motorists Mut Ins Co	2.21%	\$2,905,226
15	Empire Fire & Marine Ins Co	2.21%	\$2,899,105
16	National Liab & Fire Ins Co	2.05%	\$2,689,685
17	Charter Oak Fire Ins Co	1.99%	\$2,613,691
18	Farm Family Cas Ins Co	1.91%	\$2,501,142
19	Sentry Select Ins Co	1.85%	\$2,421,659
20	Federal Ins Co	1.83%	\$2,402,751
21	Zurich Amer Ins Co	1.82%	\$2,395,130
22	Greenwich Ins Co	1.55%	\$2,033,773
23	Nationwide Mut Fire Ins Co	1.22%	\$1,602,694
24	Argonaut Great Central Ins Co	1.17%	\$1,536,772
25	Travelers Ind Co Of CT	1.14%	\$1,500,881
26	Liberty Mut Fire Ins Co	1.10%	\$1,445,415
27	Travelers Ind Co Of Amer	1.01%	\$1,330,349
28	State Automobile Mut Ins Co	0.90%	\$1,182,882
29	Nationwide Prop & Cas Ins Co	0.84%	\$1,108,200
30	Phoenix Ins Co	0.82%	\$1,082,588
31	Ace Amer Ins Co	0.82%	\$1,069,733
32	Allstate Ins Co	0.77%	\$1,014,660
33	Canal Ins Co	0.75%	\$985,396
34	St Paul Mercury Ins Co	0.72%	\$948,991
35	Arch Ins Co	0.71%	\$932,861
36	Federated Mut Ins Co	0.69%	\$911,626
37	American States Ins Co	0.68%	\$897,624
38	New Hampshire Ins Co	0.59%	\$778,643
39	Philadelphia Ind Ins Co	0.59%	\$776,229
40	Nationwide Agribusiness Ins Co	0.58%	\$765,975
41	Hartford Underwriters Ins Co	0.55%	\$715,411
42	Allstate Ind Co	0.54%	\$715,006
43	Great Amer Assur Co	0.49%	\$645,178
44	Argonaut Midwest Ins Co	0.47%	\$610,917

**2009 West Virginia Market Share Report  
Commercial Auto**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Hartford Fire In Co	0.46%	\$608,400
46	Cumis Ins Society Inc	0.44%	\$581,795
47	Carolina Cas Ins Co	0.43%	\$562,301
48	State Natl Ins Co Inc	0.42%	\$550,502
49	Travelers Ind Co	0.42%	\$549,250
50	General Ins Co Of Amer	0.41%	\$544,128
51	National Interstate Ins Co	0.41%	\$542,338
52	State Farm Fire & Cas Co	0.41%	\$538,381
53	Scottsdale Ind Co	0.37%	\$486,354
54	Insurance Co Of The State Of PA	0.35%	\$460,470
55	Universal Underwriters Ins Co	0.32%	\$424,255
56	Sentinel Ins Co Ltd	0.32%	\$422,881
57	Church Mut Ins Co	0.32%	\$416,340
58	Castlepoint Natl Ins Co	0.30%	\$393,163
59	Stratford Ins Co	0.29%	\$382,818
60	Wesco Ins Co	0.29%	\$377,144
61	North Pointe Ins Co	0.28%	\$364,832
62	Brotherhood Mut Ins Co	0.26%	\$343,201
63	Motors Ins Corp	0.25%	\$321,568
64	Stonington Ins Co	0.24%	\$313,079
65	Occidental Fire & Cas Co Of NC	0.23%	\$302,562
66	American Fire & Cas Co	0.23%	\$302,201
67	National Specialty Ins Co	0.22%	\$285,237
68	Old Republic Ins Co	0.21%	\$278,103
69	Ohio Security Ins Co	0.20%	\$265,159
70	American Economy Ins Co	0.19%	\$254,976
71	Great Amer Ins Co	0.19%	\$253,960
72	Discover Prop & Cas Ins Co	0.19%	\$250,075
73	Continental Cas Co	0.18%	\$241,446
74	First Natl Ins Co Of Amer	0.17%	\$229,162
75	Liberty Mut Ins Co	0.17%	\$226,063
76	Plaza Ins Co	0.17%	\$219,194
77	Commerce & Industry Ins Co	0.16%	\$213,544
78	XL Specialty Ins Co	0.16%	\$209,470
79	Ohio Cas Ins Co	0.16%	\$208,032
80	Bituminous Cas Corp	0.16%	\$204,044
81	Illinois Natl Ins Co	0.15%	\$203,229
82	Maryland Cas Co	0.15%	\$201,722
83	Great Northern Ins Co	0.15%	\$193,241
84	Lancer Ins Co	0.15%	\$191,264
85	Balboa Ins Co	0.15%	\$191,182
86	American Zurich Ins Co	0.14%	\$182,210
87	Granite State Ins Co	0.13%	\$169,776
88	Star Ins Co	0.13%	\$167,460

**2009 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	Guideone Specialty Mut Ins Co	0.13%	\$165,380
90	American Guar & Liab Ins	0.12%	\$156,034
91	Chrysler Ins Co	0.12%	\$154,405
92	Lincoln Gen Ins Co	0.12%	\$152,791
93	Gateway Ins Co	0.11%	\$149,501
94	Wausau Underwriters Ins Co	0.11%	\$140,528
95	Everest Natl Ins Co	0.11%	\$139,473
96	West Amer Ins Co	0.11%	\$138,048
97	Continental Ins Co	0.10%	\$132,312
98	Southern States Ins Exch	0.10%	\$129,244
99	RLI Ins Co	0.10%	\$128,519
100	Pennsylvania Lumbermens Mut Ins	0.10%	\$126,866
101	United States Fire Ins Co	0.10%	\$126,396
102	Tokio Marine & Nichido Fire Ins Co	0.09%	\$123,395
103	Sentry Ins A Mut Co	0.09%	\$121,927
104	St Paul Guardian Ins Co	0.09%	\$121,399
105	American Home Assur Co	0.09%	\$116,433
106	National Continental Ins Co	0.09%	\$113,290
107	Assurance Co Of Amer	0.08%	\$109,003
108	Federated Serv Ins Co	0.08%	\$105,436
109	Massachusetts Bay Ins Co	0.08%	\$105,177
110	Wausau Business Ins Co	0.08%	\$105,078
111	Harco Natl Ins Co	0.08%	\$104,801
112	Transguard Ins Co Of Amer Inc	0.08%	\$104,779
113	Hartford Ins Co Of The Midwest	0.08%	\$101,902
114	St Paul Protective Ins Co	0.08%	\$99,931
115	American Automobile Ins Co	0.07%	\$98,118
116	First Guard Ins Co	0.07%	\$97,980
117	Hartford Cas Ins Co	0.07%	\$96,416
118	Westport Ins Corp	0.07%	\$95,561
119	Electric Ins Co	0.07%	\$94,959
120	Crum & Forster Ind Co	0.07%	\$94,095
121	Yosemite Ins Co	0.07%	\$93,259
122	Valley Forge Ins Co	0.07%	\$92,003
123	American Cas Co Of Reading PA	0.07%	\$90,822
124	Great Divide Ins Co	0.07%	\$88,624
125	Liberty Ins Corp	0.06%	\$83,929
126	National Fire Ins Co Of Hartford	0.06%	\$83,754
127	Hanover Ins Co	0.06%	\$83,714
128	Transportation Ins Co	0.06%	\$80,343
129	Employers Fire Ins Co	0.06%	\$78,192
130	Great West Cas Co	0.06%	\$78,149
131	Continental Western Ins Co	0.06%	\$74,107
132	Harleysville Mut Ins Co	0.06%	\$73,899

**2009 West Virginia Market Share Report  
Commercial Auto**

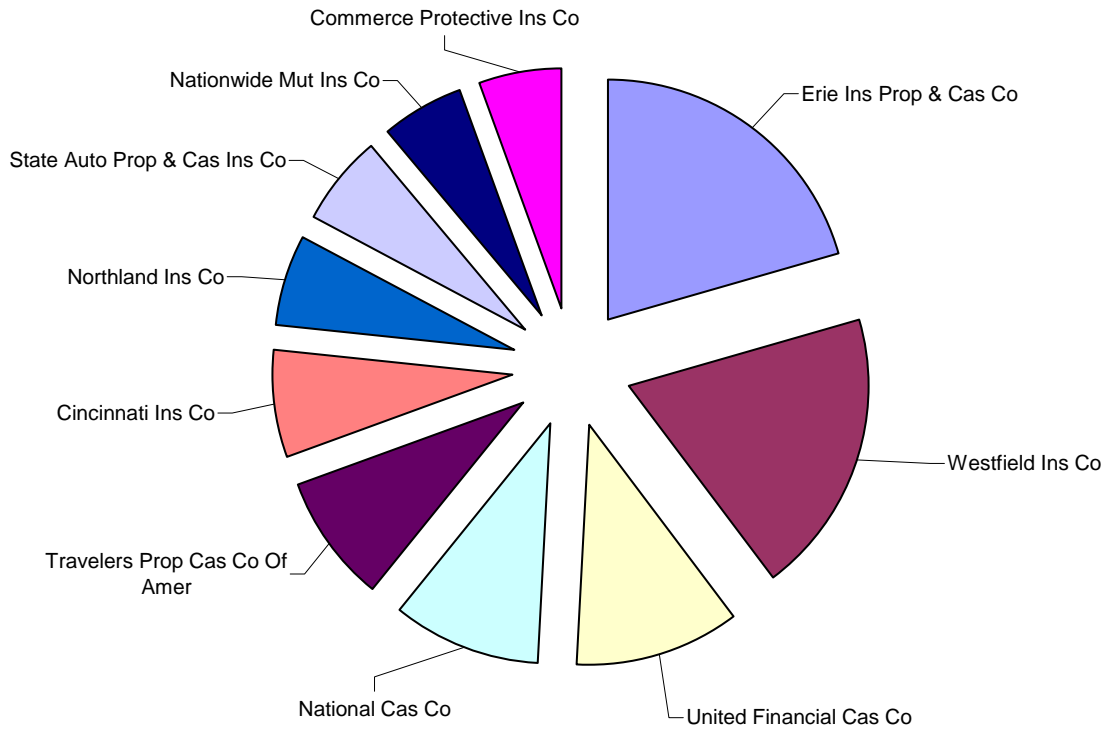
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Preferred Professional Ins Co	0.06%	\$73,155
134	Selective Ins Co Of Amer	0.05%	\$71,983
135	General Cas Co Of WI	0.05%	\$61,688
136	American Hardware Mut Ins Co	0.05%	\$61,000
137	Delos Ins Co	0.05%	\$60,717
138	Pennsylvania Manufacturers Assoc Ins	0.04%	\$49,822
139	Sentry Cas Co	0.04%	\$49,198
140	Property & Cas Ins Co Of Hartford	0.03%	\$45,161
141	Northern Ins Co Of NY	0.03%	\$41,065
142	Vanliner Ins Co	0.03%	\$40,820
143	Ullico Cas Co	0.03%	\$40,203
144	Employers Mut Cas Co	0.03%	\$39,836
145	Praetorian Ins Co	0.03%	\$38,946
146	Zurich Amer Ins Co Of IL	0.03%	\$38,370
147	Navigators Ins Co	0.03%	\$38,362
148	American Southern Ins Co	0.03%	\$38,335
149	Government Employees Ins Co	0.03%	\$34,098
150	Starnet Ins Co	0.02%	\$32,538
151	Axis Ins Co	0.02%	\$31,639
152	Ace Prop & Cas Ins Co	0.02%	\$29,153
153	Celina Mut Ins Co	0.02%	\$29,124
154	Hudson Ins Co	0.02%	\$28,338
155	Sompo Japan Ins Co of Amer	0.02%	\$27,528
156	Twin City Fire Ins Co Co	0.02%	\$24,756
157	OneBeacon Amer Ins Co	0.02%	\$24,423
158	American Modern Home Ins Co	0.02%	\$24,128
159	Employers Ins of Wausau	0.02%	\$24,005
160	Ace Fire Underwriters Ins Co	0.02%	\$23,747
161	T H E Ins Co	0.02%	\$20,031
162	Mitsui Sumitomo Ins USA Inc	0.02%	\$19,860
163	First Liberty Ins Corp	0.01%	\$19,633
164	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$17,324
165	Amerisure Mut Ins Co	0.01%	\$15,136
166	Westchester Fire Ins Co	0.01%	\$14,563
167	Federated Rural Electric Ins Exch	0.01%	\$12,479
168	Tower Natl Ins Co	0.01%	\$12,148
169	Mitsui Sumitomo Ins Co of Amer	0.01%	\$11,483
170	LM Ins Corp	0.01%	\$9,232
171	Utica Mut Ins Co	0.01%	\$9,168
172	Old Republic Gen Ins Corp	0.01%	\$9,044
173	National Ind Co	0.01%	\$8,801
174	Nova Cas Co	0.01%	\$8,673
175	Pharmacists Mut Ins Co	0.01%	\$8,637
176	American Ins Co	0.01%	\$8,456

**2009 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	Chartis Prop Cas Co	0.01%	\$7,132
178	Travelers Cas & Surety Co	0.01%	\$6,944
179	National Amer Ins Co	0.00%	\$5,889
180	Great Amer Ins Co of NY	0.00%	\$5,795
181	Fidelity & Deposit Co Of MD	0.00%	\$4,841
182	Sparta Ins Co	0.00%	\$4,836
183	Pennsylvania Manufacturers Ind Co	0.00%	\$4,817
184	Great Amer Alliance Ins Co	0.00%	\$4,646
185	Maxum Cas Ins Co	0.00%	\$4,529
186	Procentury Ins Co	0.00%	\$4,348
187	XL Ins Amer Inc	0.00%	\$3,970
188	Indemnity Ins Co Of North Amer	0.00%	\$3,882
189	Seneca Ins Co Inc	0.00%	\$3,692
190	Farmland Mut Ins Co	0.00%	\$3,618
191	Hartford Accident & Ind Co	0.00%	\$3,137
192	Travelers Cas Ins Co Of Amer	0.00%	\$3,116
193	Rockwood Cas Ins Co	0.00%	\$3,082
194	Markel Amer Ins Co	0.00%	\$2,837
195	Capital City Ins Co Inc	0.00%	\$2,332
196	Firemans Fund Ins Co	0.00%	\$2,215
197	Liberty Ins Underwriters Inc	0.00%	\$1,594
198	Insurance Co of N Amer	0.00%	\$1,554
199	Regent Ins Co	0.00%	\$1,516
200	Inland Mut Ins Co	0.00%	\$1,307
201	Redland Ins Co	0.00%	\$1,027
202	Indiana Lumbersmens Mut Ins Co	0.00%	\$624
203	Lumbersmens Mut Cas Co	0.00%	\$606
204	Starr Ind & Liab Co	0.00%	\$526
205	North River Ins Co	0.00%	\$370
206	Pacific Employers Ins Co	0.00%	\$71
207	Markel Ins Co	0.00%	\$61
208	Colonial Amer Cas & Surety Co	0.00%	\$54
209	Pacific Ind Co	0.00%	\$7
210	Encompass Ind Co	0.00%	\$3
211	American Manufacturers Mut Ins Co	0.00%	(\$31)
212	American Motorists Ins Co	0.00%	(\$62)
213	National Surety Corp	0.00%	(\$715)
214	National Union Fire Ins Co Of Pitts	-11.59%	(\$15,215,860)

Total for Top 10 Insurers	53.32%	\$69,979,715
Total for All Other Insurers	46.68%	\$61,262,375
Total for All Insurers	100.00%	\$131,242,090

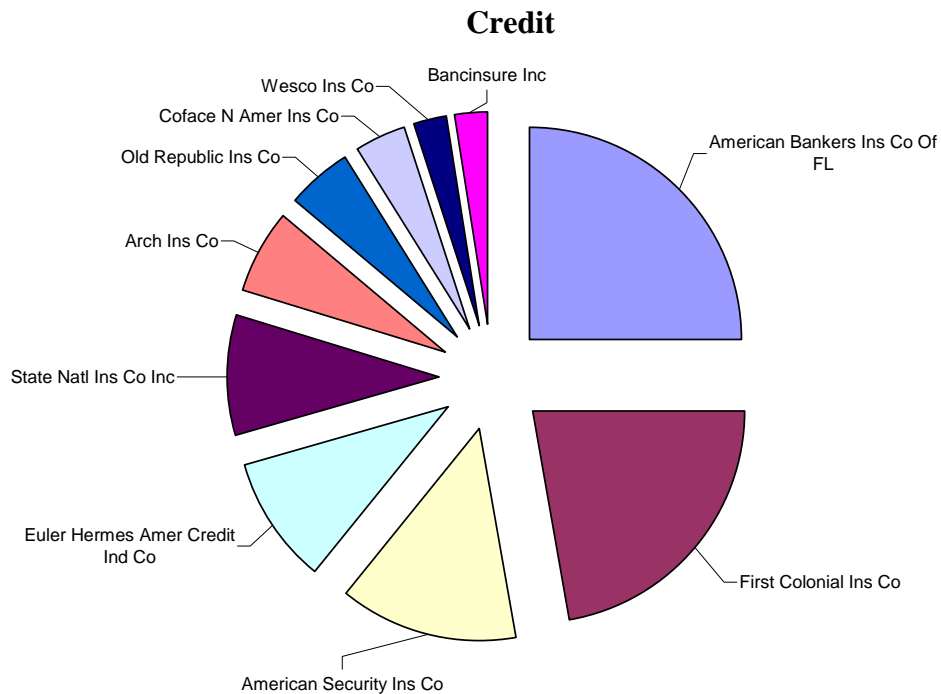
### Commercial Auto





## 2009 West Virginia Market Share Report Credit

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	American Bankers Ins Co Of FL	22.76%	\$886,962
2	First Colonial Ins Co	20.39%	\$794,364
3	American Security Ins Co	12.48%	\$486,122
4	Euler Hermes Amer Credit Ind Co	8.86%	\$345,251
5	State Natl Ins Co Inc	8.37%	\$326,255
6	Arch Ins Co	5.99%	\$233,219
7	Old Republic Ins Co	4.51%	\$175,844
8	Coface N Amer Ins Co	3.44%	\$134,122
9	Wesco Ins Co	2.34%	\$91,321
10	Bancinsure Inc	2.34%	\$91,117
11	Ace Amer Ins Co	1.84%	\$71,735
12	Ohio Ind Co	1.05%	\$40,971
13	Cumis Ins Society Inc	1.04%	\$40,336
14	Virginia Surety Co Inc	1.00%	\$39,054
15	HSBC Ins Co of DE	0.86%	\$33,427
16	American Natl Prop & Cas Co	0.80%	\$31,050
17	US Specialty Ins Co	0.62%	\$24,077
18	American Reliable Ins Co	0.33%	\$13,021
19	Zale Ind Co	0.32%	\$12,514
20	Employers Fire Ins Co	0.26%	\$9,948
21	Stonebridge Cas Ins Co	0.23%	\$9,086
22	Knightbrook Ins Co	0.07%	\$2,860
23	Standard Guar Ins Co	0.06%	\$2,257
24	American Gen Ind Co	0.03%	\$1,291
	Total for Top 10 Insurers	91.49%	\$3,564,577
	Total for All Other Insurers	8.51%	\$331,627
	Total for All Insurers	100.00%	\$3,896,204



## 2009 West Virginia Market Share Report Earthquake

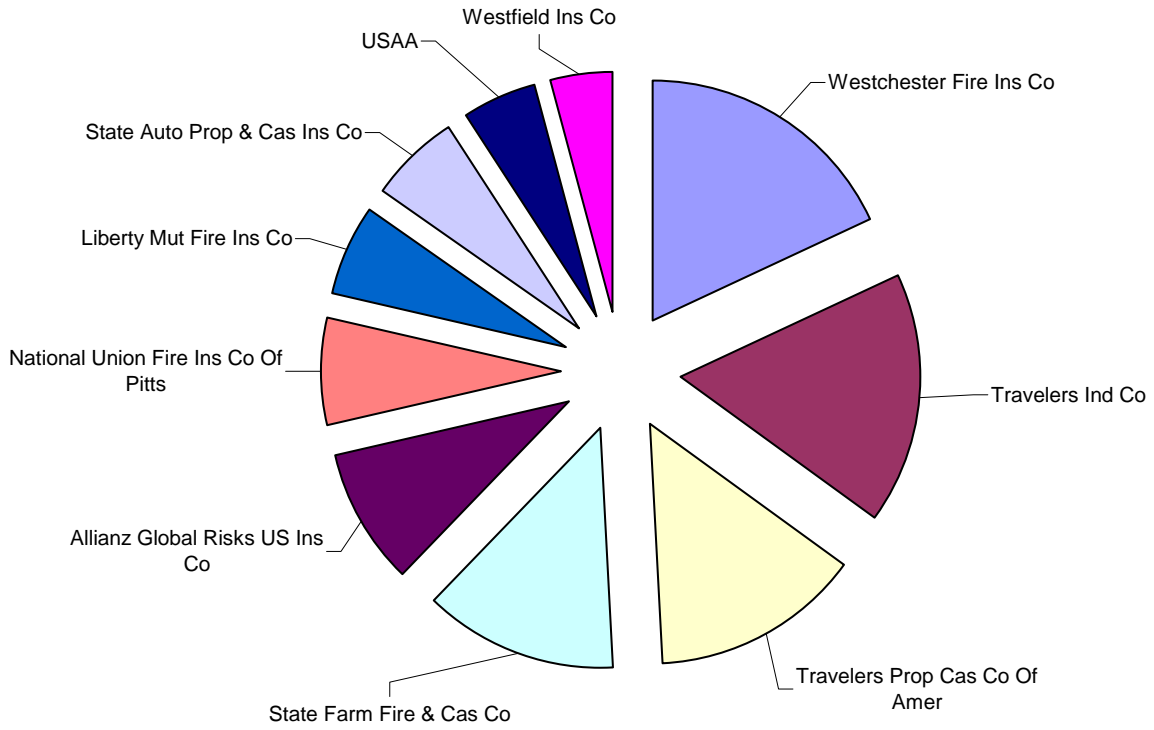
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Westchester Fire Ins Co	13.25%	\$104,837
2	Travelers Ind Co	12.39%	\$98,011
3	Travelers Prop Cas Co Of Amer	10.31%	\$81,569
4	State Farm Fire & Cas Co	9.62%	\$76,116
5	Allianz Global Risks US Ins Co	6.65%	\$52,618
6	National Union Fire Ins Co Of Pitts	5.23%	\$41,414
7	Liberty Mut Fire Ins Co	4.60%	\$36,367
8	State Auto Prop & Cas Ins Co	4.42%	\$34,964
9	USAA	3.67%	\$29,046
10	Westfield Ins Co	2.98%	\$23,581
11	Nationwide Mut Fire Ins Co	2.90%	\$22,957
12	Arch Ins Co	2.39%	\$18,884
13	American Guar & Liab Ins	2.15%	\$16,981
14	State Automobile Mut Ins Co	1.91%	\$15,081
15	Lumbermens Underwriting Alliance	1.72%	\$13,633
16	Nationwide Prop & Cas Ins Co	1.57%	\$12,419
17	XL Ins Amer Inc	1.36%	\$10,753
18	Westport Ins Corp	1.29%	\$10,222
19	Motorists Mut Ins Co	1.17%	\$9,260
20	Granite State Ins Co	1.00%	\$7,951
21	USAA Cas Ins Co	0.98%	\$7,715
22	Employers Ins of Wausau	0.71%	\$5,601
23	Axis Ins Co	0.67%	\$5,303
24	Vigilant Ins Co	0.54%	\$4,311
25	Pennsylvania Lumbermens Mut Ins	0.54%	\$4,290
26	Federal Ins Co	0.48%	\$3,820
27	American Natl Prop & Cas Co	0.48%	\$3,800
28	American Economy Ins Co	0.46%	\$3,633
29	Maryland Cas Co	0.37%	\$2,893
30	Zurich Amer Ins Co	0.33%	\$2,649
31	Property & Cas Ins Co Of Hartford	0.29%	\$2,273
32	AXIS Specialty Ins Co	0.28%	\$2,238
33	Beazley Ins Co Inc	0.28%	\$2,231
34	Amica Mut Ins Co	0.26%	\$2,054
35	Fidelity & Deposit Co Of MD	0.24%	\$1,864
36	Harleysville Mut Ins Co	0.22%	\$1,768
37	Nationwide Mut Ins Co	0.21%	\$1,685
38	Metropolitan Prop & Cas Ins Co	0.20%	\$1,594
39	Cincinnati Ins Co	0.20%	\$1,562
40	United States Fire Ins Co	0.18%	\$1,422
41	Verlan Fire Ins Co MD	0.13%	\$1,043
42	Hartford Ins Co Of The Midwest	0.13%	\$1,027
43	American Zurich Ins Co	0.13%	\$1,023
44	Assurance Co Of Amer	0.12%	\$966

**2009 West Virginia Market Share Report  
Earthquake**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	West Virginia Farmers Mut Ins Assoc	0.11%	\$890
46	Economy Premier Assur Co	0.11%	\$833
47	Insurance Co Of The West	0.09%	\$722
48	Standard Fire Ins Co	0.08%	\$669
49	Federated Serv Ins Co	0.08%	\$638
50	Teachers Ins Co	0.07%	\$548
51	Scottsdale Ind Co	0.07%	\$547
52	Horace Mann Ins Co	0.05%	\$380
53	Nationwide Agribusiness Ins Co	0.04%	\$336
54	American Intl Ins Co	0.04%	\$309
55	Employers Fire Ins Co	0.04%	\$294
56	Sentinel Ins Co Ltd	0.03%	\$253
57	Ace Fire Underwriters Ins Co	0.03%	\$220
58	Charter Oak Fire Ins Co	0.02%	\$165
59	Federated Mut Ins Co	0.02%	\$160
60	Travelers Ind Co Of Amer	0.02%	\$147
61	Great Northern Ins Co	0.02%	\$135
62	American States Ins Co	0.01%	\$116
63	Lititz Mut Ins Co	0.01%	\$102
64	Garrison Prop & Cas Ins Co	0.01%	\$86
65	American Natl Gen Ins Co	0.01%	\$73
66	USAA Gen Ind Co	0.01%	\$60
67	MutualAid eXchange	0.01%	\$60
68	Sentry Select Ins Co	0.01%	\$43
69	ACA Ins Co	0.00%	\$28
70	Continental Cas Co	0.00%	\$22
71	Employers Mut Cas Co	0.00%	\$11
72	AXIS Reins Co	0.00%	\$1
73	Chrysler Ins Co	-0.01%	(\$68)

Total for Top 10 Insurers	73.12%	\$578,523
Total for All Other Insurers	26.88%	\$212,686
Total for All Insurers	100.00%	\$791,209

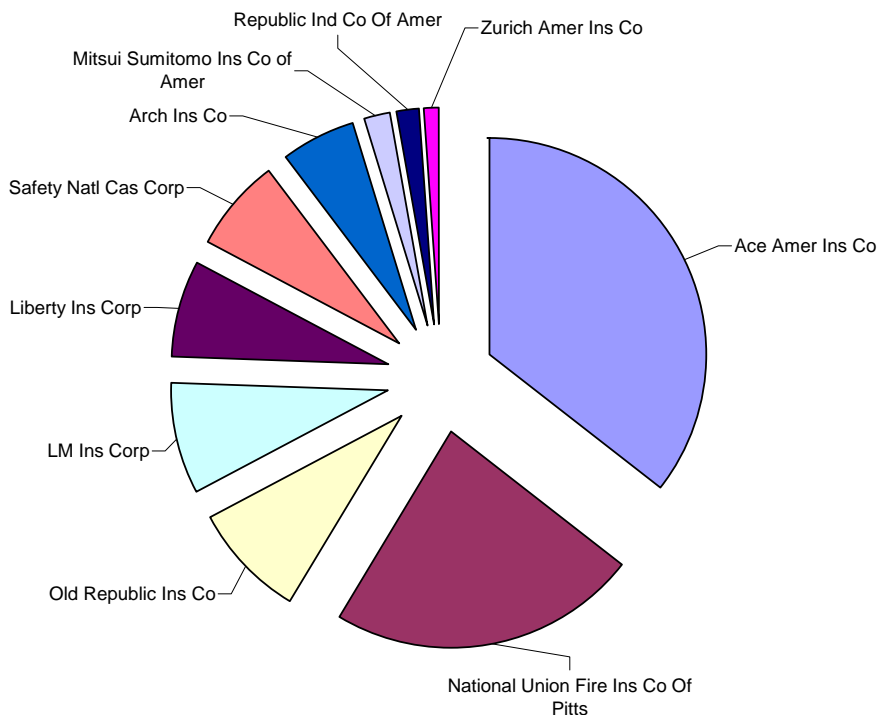
### Earthquake



## 2009 West Virginia Market Share Report Excess Workers' Compensation

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ace Amer Ins Co	34.99%	\$1,232,618
2	National Union Fire Ins Co Of Pitts	22.79%	\$802,891
3	Old Republic Ins Co	8.66%	\$305,258
4	LM Ins Corp	8.17%	\$287,968
5	Liberty Ins Corp	6.93%	\$244,299
6	Safety Natl Cas Corp	6.88%	\$242,446
7	Arch Ins Co	5.43%	\$191,431
8	Mitsui Sumitomo Ins Co of Amer	1.97%	\$69,242
9	Republic Ind Co Of Amer	1.78%	\$62,587
10	Zurich Amer Ins Co	1.04%	\$36,685
11	Sentry Ins A Mut Co	0.51%	\$17,870
12	Discover Prop & Cas Ins Co	0.37%	\$13,090
13	United States Fidelity & Guar Co	0.28%	\$9,983
14	Gray Ins Co	0.22%	\$7,797
15	American Home Assur Co	0.01%	\$212
16	XL Specialty Ins Co	-0.04%	(\$1,303)
	Total for Top 10 Insurers	98.65%	\$3,475,425
	Total for All Other Insurers	1.35%	\$47,649
	Total for All Insurers	100.00%	\$3,523,074

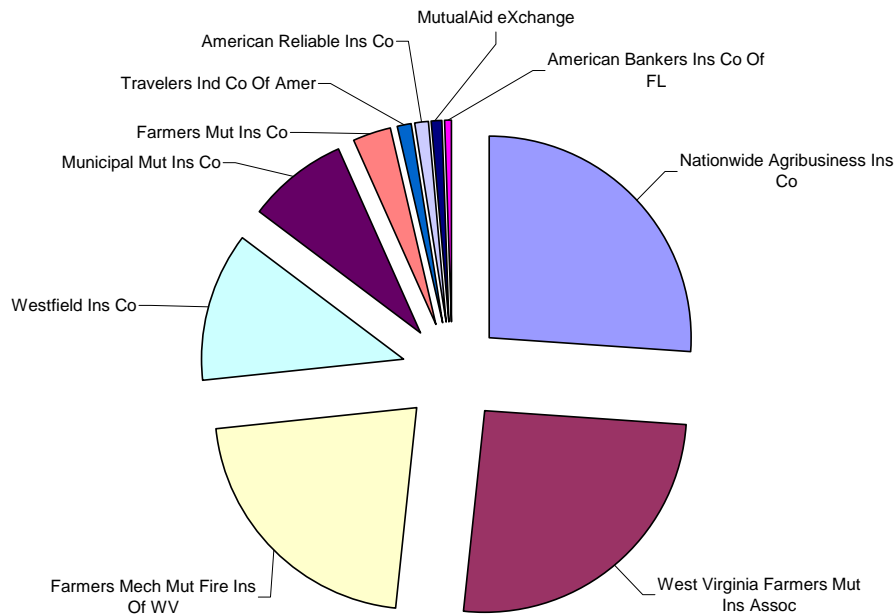
### Excess Workers' Compensation



## 2009 West Virginia Market Share Report Farmowners Multiple Peril

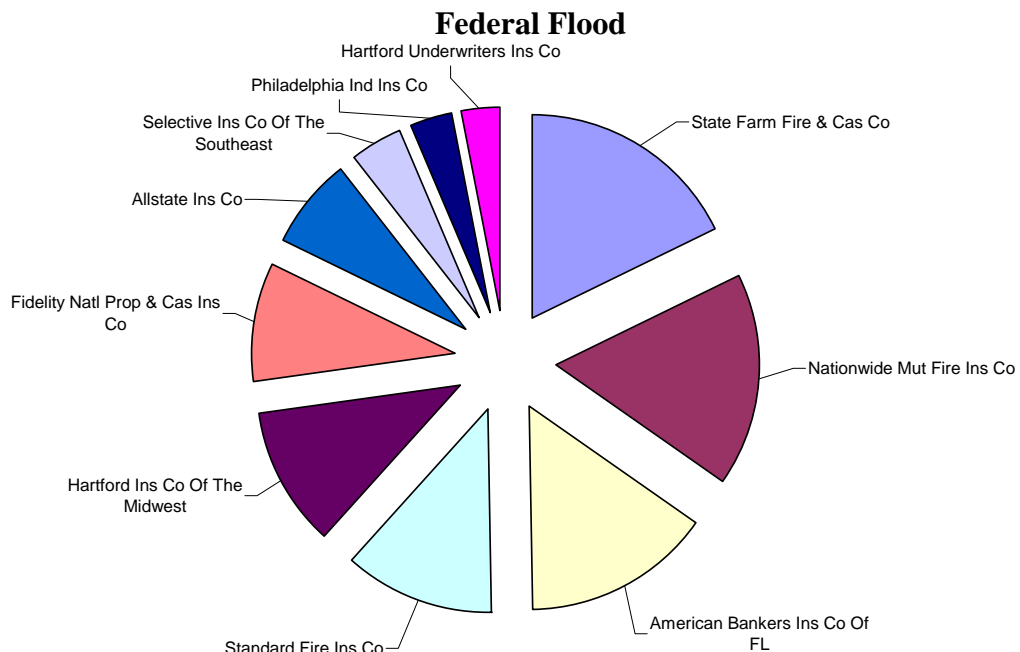
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Nationwide Agribusiness Ins Co	25.84%	\$2,773,302
2	West Virginia Farmers Mut Ins Assoc	25.21%	\$2,706,306
3	Farmers Mech Mut Fire Ins Of WV	21.29%	\$2,285,593
4	Westfield Ins Co	11.78%	\$1,264,210
5	Municipal Mut Ins Co	7.91%	\$848,797
6	Farmers Mut Ins Co	3.14%	\$336,710
7	Travelers Ind Co Of Amer	1.13%	\$121,265
8	American Reliable Ins Co	0.99%	\$106,145
9	MutualAid eXchange	0.93%	\$99,956
10	American Bankers Ins Co Of FL	0.51%	\$54,984
11	Markel Ins Co	0.47%	\$50,979
12	Indemnity Ins Co Of North Amer	0.44%	\$47,309
13	American States Ins Co	0.14%	\$15,431
14	Travelers Ind Co Of CT	0.13%	\$13,444
15	Travelers Ind Co	0.05%	\$5,890
16	Charter Oak Fire Ins Co	0.03%	\$3,424
	Total for Top 10 Insurers	98.73%	\$10,597,268
	Total for All Other Insurers	1.27%	\$136,477
	Total for All Insurers	100.00%	\$10,733,745

### Farmowners Multiple Peril



## 2009 West Virginia Market Share Report Federal Flood

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	State Farm Fire & Cas Co	16.15%	\$2,155,497
2	Nationwide Mut Fire Ins Co	15.46%	\$2,063,336
3	American Bankers Ins Co Of FL	13.53%	\$1,805,947
4	Standard Fire Ins Co	10.87%	\$1,450,793
5	Hartford Ins Co Of The Midwest	10.24%	\$1,367,549
6	Fidelity Natl Prop & Cas Ins Co	8.55%	\$1,141,197
7	Allstate Ins Co	6.54%	\$872,507
8	Selective Ins Co Of The Southeast	3.76%	\$501,945
9	Philadelphia Ind Ins Co	3.06%	\$407,922
10	Hartford Underwriters Ins Co	2.83%	\$377,968
11	Westfield Ins Co	2.51%	\$334,476
12	Liberty Mut Fire Ins Co	1.60%	\$213,064
13	USAA Gen Ind Co	1.37%	\$183,089
14	Harleysville Mut Ins Co	1.22%	\$163,240
15	American Natl Prop & Cas Co	0.96%	\$127,896
16	Occidental Fire & Cas Co Of NC	0.38%	\$50,541
17	New Hampshire Ins Co	0.22%	\$29,721
18	Foremost Ins Co Grand Rapids MI	0.20%	\$26,767
19	North Pointe Ins Co	0.16%	\$21,937
20	Metropolitan Prop & Cas Ins Co	0.15%	\$20,556
21	First Amer Prop & Cas Ins Co	0.10%	\$12,732
22	AIG Natl Ins Co Inc	0.08%	\$11,210
23	National Interstate Ins Co	0.06%	\$7,898
24	NGM Ins Co	0.01%	\$687
25	State Auto Prop & Cas Ins Co	0.00%	\$531
26	Colonial Amer Cas & Surety Co	0.00%	\$58
Total for Top 10 Insurers		90.98%	\$12,144,661
Total for All Other Insurers		9.02%	\$1,204,403
Total for All Insurers		100.00%	\$13,349,064



**2009 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	21.69%	\$849,894
2	Federal Ins Co	13.38%	\$524,403
3	Travelers Cas & Surety Co Of Amer	13.26%	\$519,601
4	St Paul Mercury Ins Co	11.42%	\$447,423
5	Progressive Cas Ins Co	5.34%	\$209,192
6	Westfield Ins Co	4.41%	\$172,707
7	Western Surety Co	2.93%	\$114,893
8	National Union Fire Ins Co Of Pitts	2.73%	\$106,881
9	Cincinnati Ins Co	2.67%	\$104,679
10	Fidelity & Deposit Co Of MD	2.62%	\$102,848
11	Zurich Amer Ins Co	2.22%	\$86,841
12	State Auto Prop & Cas Ins Co	2.13%	\$83,615
13	St Paul Fire & Marine Ins Co	1.81%	\$70,753
14	United States Fire Ins Co	1.38%	\$54,154
15	Hartford Fire In Co	1.21%	\$47,530
16	Ohio Farmers Ins Co	1.14%	\$44,641
17	RLI Ins Co	0.86%	\$33,845
18	Old Republic Surety Co	0.75%	\$29,417
19	State Automobile Mut Ins Co	0.75%	\$29,238
20	Great Amer Ins Co	0.71%	\$27,935
21	Sentry Select Ins Co	0.69%	\$26,919
22	Motorists Mut Ins Co	0.60%	\$23,643
23	Colonial Amer Cas & Surety Co	0.59%	\$23,083
24	Twin City Fire Ins Co Co	0.45%	\$17,521
25	Federated Mut Ins Co	0.44%	\$17,170
26	Erie Ins Prop & Cas Co	0.38%	\$15,052
27	Universal Underwriters Ins Co	0.32%	\$12,629
28	State Farm Fire & Cas Co	0.31%	\$11,985
29	Arch Ins Co	0.25%	\$9,906
30	Erie Ins Co	0.23%	\$9,013
31	St Paul Guardian Ins Co	0.21%	\$8,421
32	Continental Cas Co	0.21%	\$8,407
33	Great Northern Ins Co	0.17%	\$6,520
34	Federated Serv Ins Co	0.16%	\$6,443
35	Philadelphia Ind Ins Co	0.13%	\$4,966
36	Liberty Mut Ins Co	0.11%	\$4,472
37	Executive Risk Ind Inc	0.11%	\$4,435
38	Great Amer Ins Co of NY	0.10%	\$3,897
39	Nationwide Mut Ins Co	0.08%	\$3,283
40	Colonial Surety Co	0.08%	\$3,057
41	Westchester Fire Ins Co	0.08%	\$3,019
42	Ohio Cas Ins Co	0.07%	\$2,637
43	American Guar & Liab Ins	0.07%	\$2,565
44	American States Ins Co	0.07%	\$2,550

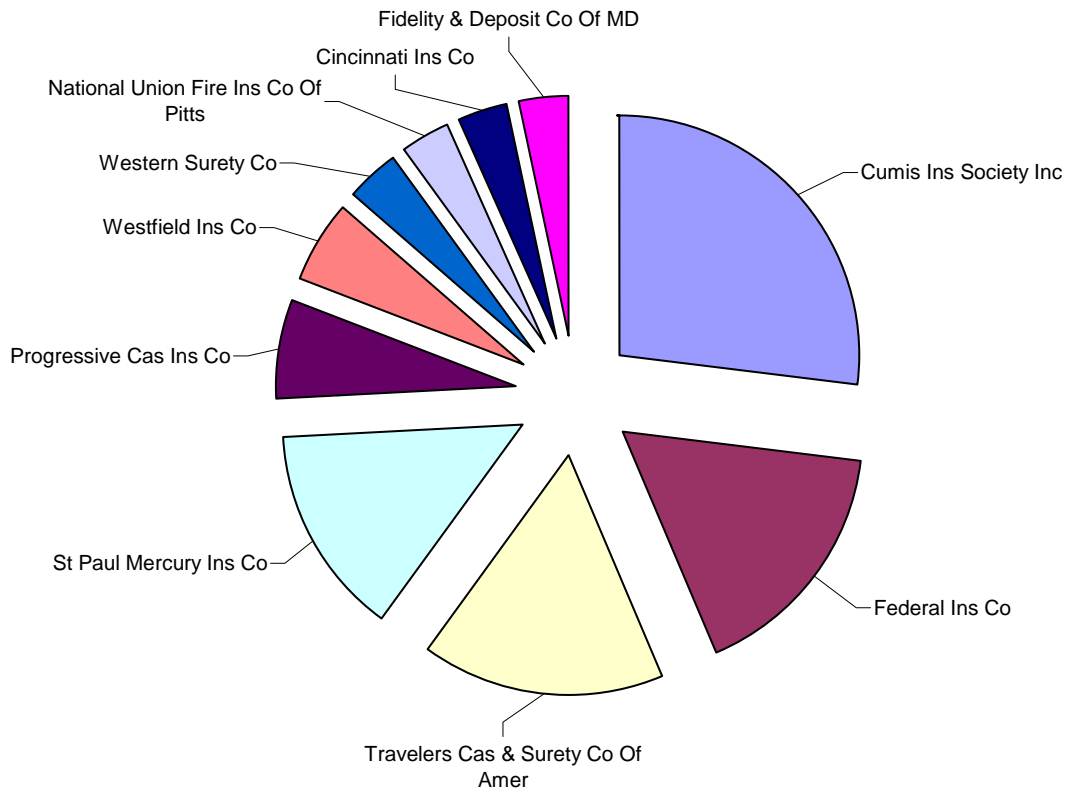


**2009 West Virginia Market Share Report  
Fidelity**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	United States Fidelity & Guar Co	0.06%	\$2,535
46	Travelers Ind Co Of CT	0.06%	\$2,162
47	Travelers Ind Co Of Amer	0.05%	\$2,116
48	Travelers Prop Cas Co Of Amer	0.05%	\$1,873
49	Phoenix Ins Co	0.05%	\$1,834
50	Vigilant Ins Co	0.05%	\$1,771
51	Travelers Cas & Surety Co	0.04%	\$1,622
52	Greenwich Ins Co	0.03%	\$1,353
53	Platte River Ins Co	0.03%	\$1,313
54	Selective Ins Co Of Amer	0.03%	\$1,109
55	Pennsylvania Natl Mut Cas Ins Co	0.03%	\$1,032
56	American Economy Ins Co	0.02%	\$945
57	AXIS Reins Co	0.02%	\$918
58	Charter Oak Fire Ins Co	0.02%	\$858
59	Federated Rural Electric Ins Exch	0.02%	\$810
60	Continental Ins Co	0.02%	\$806
61	OneBeacon Amer Ins Co	0.01%	\$585
62	Pennsylvania Lumbermens Mut Ins	0.01%	\$528
63	Stonington Ins Co	0.01%	\$431
64	General Cas Co Of WI	0.01%	\$314
65	Allstate Ins Co	0.01%	\$288
66	Lincoln Gen Ins Co	0.01%	\$242
67	Scottsdale Ind Co	0.01%	\$219
68	Great Amer Assur Co	0.00%	\$190
69	American Zurich Ins Co	0.00%	\$186
70	Tokio Marine & Nichido Fire Ins Co	0.00%	\$103
71	Employers Mut Cas Co	0.00%	\$99
72	American Alt Ins Corp	0.00%	\$97
73	Great Amer Alliance Ins Co	0.00%	\$96
74	Travelers Ind Co	0.00%	\$60
75	Guarantee Co Of N Amer USA	0.00%	\$33
76	Hanover Ins Co	0.00%	\$29
77	General Ins Co Of Amer	0.00%	\$12
78	Transportation Ins Co	0.00%	(\$2)
79	Regent Ins Co	0.00%	(\$79)

Total for Top 10 Insurers	80.45%	\$3,152,521
Total for All Other Insurers	19.55%	\$766,050
Total for All Insurers	100.00%	\$3,918,571

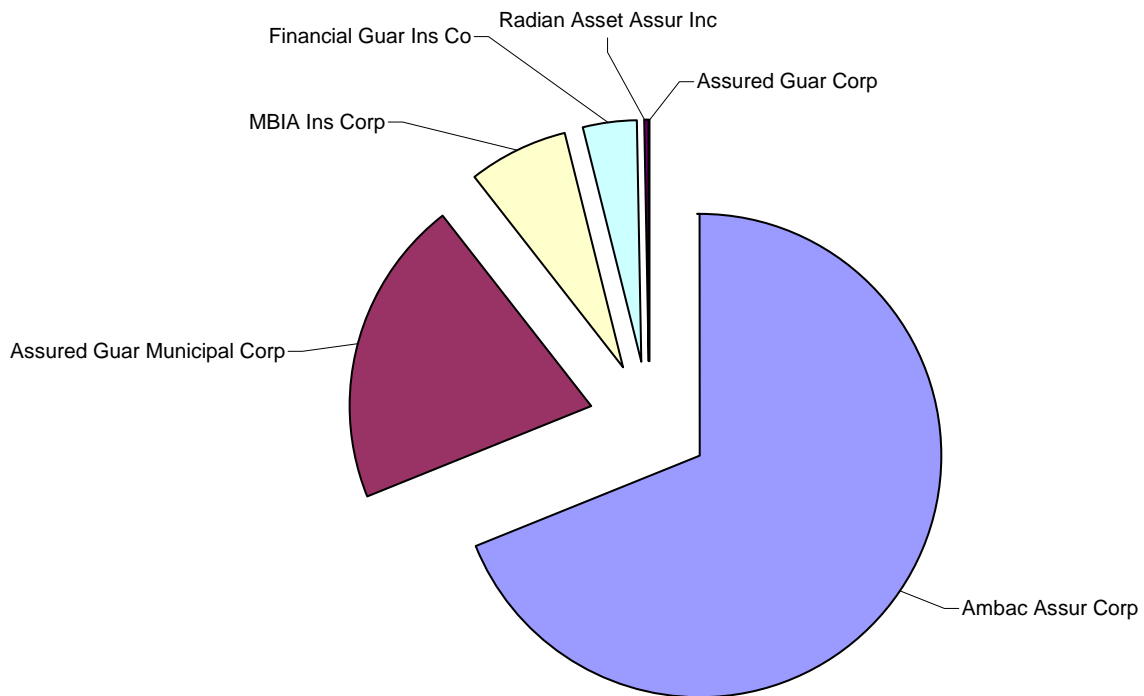
### Fidelity



## 2009 West Virginia Market Share Report Financial Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Ambac Assur Corp	68.89%	\$6,304,847
2	Assured Guar Municipal Corp	20.64%	\$1,889,474
3	MBIA Ins Corp	6.62%	\$606,218
4	Financial Guar Ins Co	3.83%	\$350,705
5	Radian Asset Assur Inc	0.10%	\$8,986
6	Assured Guar Corp	-0.09%	(\$7,803)
	Total for Top 10 Insurers	100.00%	\$9,152,427
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$9,152,427

### Financial Guaranty



## 2009 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Farm Family Cas Ins Co	7.90%	\$3,950,038
2	Wva Ins Co	7.20%	\$3,601,413
3	Farmers Mech Mut Fire Ins Of WV	6.40%	\$3,201,226
4	American Security Ins Co	5.30%	\$2,648,042
5	Nationwide Mut Fire Ins Co	4.50%	\$2,251,078
6	State Auto Prop & Cas Ins Co	4.32%	\$2,160,666
7	Factory Mut Ins Co	3.99%	\$1,994,925
8	Erie Ins Prop & Cas Co	3.76%	\$1,877,550
9	Municipal Mut Ins Co	3.69%	\$1,845,898
10	RSUI Ind Co	3.65%	\$1,827,102
11	Dorinco Reins Co	3.04%	\$1,519,741
12	Westchester Fire Ins Co	2.97%	\$1,485,362
13	Westfield Ins Co	2.87%	\$1,434,311
14	Travelers Prop Cas Co Of Amer	2.83%	\$1,416,243
15	American Modern Home Ins Co	2.24%	\$1,120,995
16	Safe Ins Co	2.14%	\$1,069,511
17	Farmers Mut Ins Co	2.00%	\$999,695
18	American Modern Select Ins Co	1.95%	\$972,955
19	Cincinnati Ins Co	1.76%	\$878,591
20	Zurich Amer Ins Co	1.50%	\$748,965
21	Travelers Ind Co	1.42%	\$712,115
22	Liberty Mut Fire Ins Co	1.42%	\$711,654
23	Westport Ins Corp	1.22%	\$607,733
24	State Automobile Mut Ins Co	1.17%	\$582,599
25	HDI Gerling Amer Ins Co	1.14%	\$570,177
26	General Ins Co Of Amer	1.11%	\$553,854
27	Allianz Global Risks US Ins Co	1.08%	\$538,309
28	Insurance Co Of The State Of PA	1.01%	\$506,345
29	St Paul Fire & Marine Ins Co	1.00%	\$498,915
30	West Virginia Farmers Mut Ins Assoc	0.95%	\$477,433
31	Pan Handle Farmers Mut Ins Co Of WV	0.92%	\$461,226
32	St Paul Mercury Ins Co	0.87%	\$435,298
33	American Guar & Liab Ins	0.79%	\$394,861
34	Pennsylvania Lumbermens Mut Ins	0.74%	\$370,897
35	Balboa Ins Co	0.74%	\$370,452
36	USAA	0.66%	\$329,215
37	Allstate Ins Co	0.58%	\$290,842
38	XL Ins Amer Inc	0.53%	\$264,927
39	Encompass Ins Co Of Amer	0.48%	\$238,165
40	Yosemite Ins Co	0.47%	\$235,400
41	Axis Ins Co	0.47%	\$232,906
42	Foremost Ins Co Grand Rapids MI	0.45%	\$224,678
43	Sentry Select Ins Co	0.43%	\$214,956
44	Motorists Mut Ins Co	0.32%	\$161,720

## 2009 West Virginia Market Share Report Fire

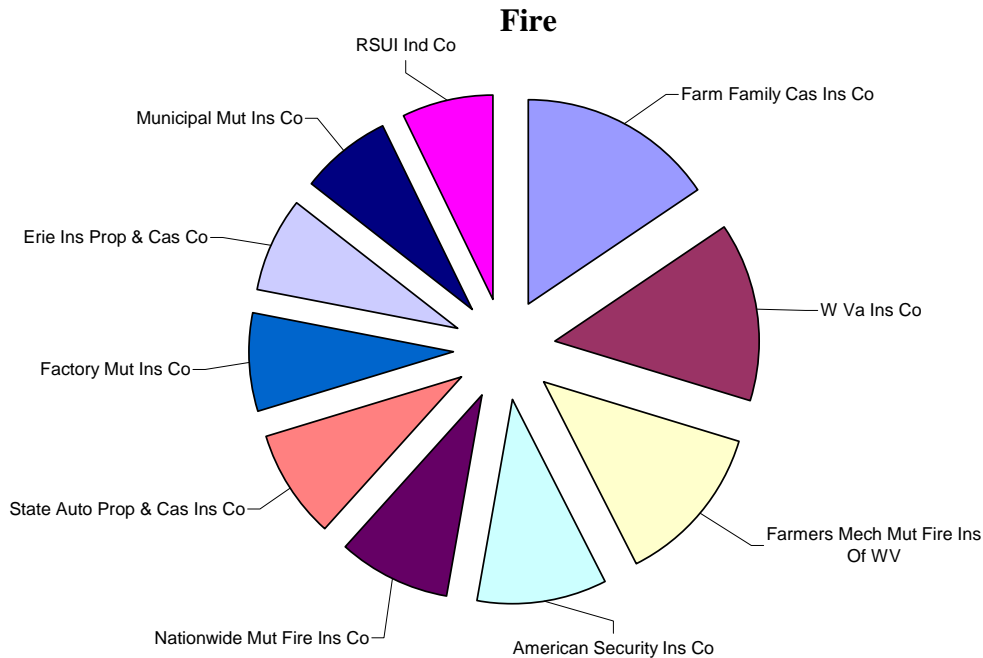
Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Charter Oak Fire Ins Co	0.32%	\$158,871
46	Chartis Prop Cas Co	0.30%	\$150,758
47	USAA Cas Ins Co	0.28%	\$140,367
48	Independent Mut Fire Ins Co	0.28%	\$140,058
49	St Paul Protective Ins Co	0.28%	\$139,805
50	Federated Mut Ins Co	0.26%	\$130,054
51	Affiliated Fm Ins Co	0.25%	\$125,546
52	Universal Underwriters Ins Co	0.25%	\$124,284
53	American Reliable Ins Co	0.23%	\$117,331
54	Lumbermens Underwriting Alliance	0.21%	\$105,186
55	United States Fire Ins Co	0.20%	\$102,481
56	Greenwich Ins Co	0.20%	\$100,054
57	Tokio Marine & Nichido Fire Ins Co	0.18%	\$89,046
58	St Paul Guardian Ins Co	0.15%	\$75,263
59	Phoenix Ins Co	0.15%	\$73,454
60	West Virginia Natl Auto Ins Co	0.14%	\$68,419
61	Horace Mann Ins Co	0.14%	\$68,155
62	Encompass Ind Co	0.13%	\$66,165
63	National Union Fire Ins Co Of Pitts	0.13%	\$65,593
64	Granite State Ins Co	0.13%	\$62,730
65	Lititz Mut Ins Co	0.12%	\$60,558
66	Nationwide Mut Ins Co	0.12%	\$58,383
67	Hartford Underwriters Ins Co	0.11%	\$54,317
68	Travelers Ind Co Of CT	0.11%	\$53,705
69	American States Ins Co	0.09%	\$47,170
70	Verlan Fire Ins Co MD	0.08%	\$42,456
71	Arch Ins Co	0.08%	\$40,911
72	Travelers Ind Co Of Amer	0.08%	\$37,749
73	Chubb Natl Ins Co	0.08%	\$37,603
74	Automobile Ins Co Of Hartford CT	0.08%	\$37,547
75	Nationwide Prop & Cas Ins Co	0.07%	\$37,372
76	Selective Ins Co Of Amer	0.07%	\$36,774
77	Pennsylvania Natl Mut Cas Ins Co	0.07%	\$32,889
78	Empire Fire & Marine Ins Co	0.06%	\$27,924
79	Diamond State Ins Co	0.05%	\$25,078
80	United Cas Ins Co Of Amer	0.05%	\$23,708
81	MutualAid eXchange	0.04%	\$20,694
82	First Natl Ins Co Of Amer	0.04%	\$20,299
83	Federated Serv Ins Co	0.04%	\$19,930
84	American Economy Ins Co	0.04%	\$19,890
85	Beazley Ins Co Inc	0.04%	\$18,930
86	Stonington Ins Co	0.03%	\$16,029
87	Sompo Japan Ins Co of Amer	0.03%	\$15,471
88	Seneca Ins Co Inc	0.03%	\$13,964

**2009 West Virginia Market Share Report  
Fire**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	AXIS Reins Co	0.03%	\$12,798
90	Employers Mut Cas Co	0.02%	\$12,166
91	Amica Mut Ins Co	0.02%	\$12,008
92	Transguard Ins Co Of Amer Inc	0.02%	\$11,914
93	Garrison Prop & Cas Ins Co	0.02%	\$11,070
94	Ohio Cas Ins Co	0.02%	\$11,065
95	Hartford Fire In Co	0.02%	\$10,055
96	OneBeacon Amer Ins Co	0.02%	\$9,389
97	Armed Forces Ins Exch	0.02%	\$9,050
98	Regis Ins Co	0.02%	\$8,926
99	Markel Ins Co	0.02%	\$8,411
100	Federal Ins Co	0.02%	\$7,965
101	Hanover Ins Co	0.02%	\$7,801
102	Harco Natl Ins Co	0.01%	\$5,697
103	Harleysville Mut Ins Co	0.01%	\$5,525
104	Aegis Security Ins Co	0.01%	\$5,351
105	Northland Ins Co	0.01%	\$5,289
106	American Ins Co	0.01%	\$5,276
107	Continental Cas Co	0.01%	\$5,034
108	USAA Gen Ind Co	0.01%	\$4,858
109	Church Mut Ins Co	0.01%	\$4,469
110	Federated Rural Electric Ins Exch	0.01%	\$4,397
111	Star Ins Co	0.01%	\$4,115
112	Guideone Specialty Mut Ins Co	0.01%	\$4,033
113	American Fire & Cas Co	0.01%	\$3,908
114	Guideone Mut Ins Co	0.01%	\$3,902
115	General Cas Co Of WI	0.01%	\$3,640
116	Sentry Ins A Mut Co	0.00%	\$2,326
117	Employers Fire Ins Co	0.00%	\$2,314
118	Cumis Ins Society Inc	0.00%	\$2,248
119	Wausau Underwriters Ins Co	0.00%	\$1,973
120	Nipponkoa Ins Co Ltd US Br	0.00%	\$1,920
121	Great Amer Ins Co	0.00%	\$1,781
122	Vigilant Ins Co	0.00%	\$1,603
123	West Amer Ins Co	0.00%	\$1,591
124	Wesco Ins Co	0.00%	\$1,523
125	Standard Guar Ins Co	0.00%	\$1,284
126	Liberty Ins Corp	0.00%	\$1,204
127	Philadelphia Ind Ins Co	0.00%	\$1,035
128	Capitol Ind Corp	0.00%	\$1,011
129	Encompass Home & Auto Ins Co	0.00%	\$1,011
130	United States Liab Ins Co	0.00%	\$951
131	T H E Ins Co	0.00%	\$898
132	Castlepoint Natl Ins Co	0.00%	\$896

## 2009 West Virginia Market Share Report Fire

Rank	Company Name	Percent Of Market	Direct Premiums Earned
133	Pennsylvania Manufacturers Assoc Ins	0.00%	\$882
134	Ohio Farmers Ins Co	0.00%	\$807
135	Great Northern Ins Co	0.00%	\$755
136	Electric Ins Co	0.00%	\$698
137	Nationwide Agribusiness Ins Co	0.00%	\$632
138	AXIS Specialty Ins Co	0.00%	\$470
139	Massachusetts Bay Ins Co	0.00%	\$413
140	American Alt Ins Corp	0.00%	\$319
141	New Hampshire Ins Co	0.00%	\$258
142	Utica Mut Ins Co	0.00%	\$252
143	Hartford Cas Ins Co	0.00%	\$193
144	Starnet Ins Co	0.00%	\$188
145	ACA Ins Co	0.00%	\$187
146	Great Amer Ins Co of NY	0.00%	\$148
147	Employers Ins of Wausau	0.00%	\$136
148	State Natl Ins Co Inc	0.00%	\$128
149	Max Amer Ins Co	0.00%	\$89
150	Fidelity & Deposit Co Of MD	0.00%	\$33
151	Continental Western Ins Co	0.00%	\$30
152	Wausau Business Ins Co	0.00%	\$11
153	National Farmers Union Prop & Cas	0.00%	\$10
154	American Zurich Ins Co	0.00%	\$1
155	Praetorian Ins Co	0.00%	(\$8)
156	Chrysler Ins Co	0.00%	(\$406)
157	AXA Ins Co	-0.07%	(\$37,217)
158	Generali Us Branch	-0.18%	(\$89,871)
Total for Top 10 Insurers		50.72%	\$25,357,938
Total for All Other Insurers		49.28%	\$24,636,836
Total for All Insurers		100.00%	\$49,994,774



**2009 West Virginia Market Share Report  
Homeowners Multiple Peril**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	State Farm Fire & Cas Co	25.50%	\$80,990,421
2	Nationwide Mut Fire Ins Co	12.40%	\$39,380,561
3	Erie Ins Prop & Cas Co	11.69%	\$37,113,665
4	Nationwide Prop & Cas Ins Co	6.30%	\$19,997,765
5	Allstate Ins Co	4.66%	\$14,789,181
6	Westfield Ins Co	4.52%	\$14,361,118
7	Farmers Mech Mut Fire Ins Of WV	3.10%	\$9,834,138
8	Liberty Mut Fire Ins Co	2.59%	\$8,213,788
9	Wva Ins Co	2.52%	\$8,008,268
10	Municipal Mut Ins Co	2.49%	\$7,909,313
11	State Auto Prop & Cas Ins Co	2.19%	\$6,967,787
12	Encompass Ind Co	1.65%	\$5,253,465
13	Encompass Ins Co Of Amer	1.59%	\$5,048,391
14	Foremost Ins Co Grand Rapids MI	1.58%	\$5,026,580
15	USAA	1.56%	\$4,956,863
16	Safeco Ins Co Of Amer	1.38%	\$4,390,826
17	Property & Cas Ins Co Of Hartford	1.26%	\$4,001,766
18	Motorists Mut Ins Co	1.16%	\$3,680,129
19	American Natl Prop & Cas Co	1.16%	\$3,673,471
20	Allstate Prop & Cas Ins Co	1.05%	\$3,320,057
21	USAA Cas Ins Co	0.73%	\$2,329,725
22	Allstate Ind Co	0.70%	\$2,217,056
23	Farmers Mut Ins Co	0.61%	\$1,953,096
24	Metropolitan Prop & Cas Ins Co	0.61%	\$1,935,313
25	Pan Handle Farmers Mut Ins Co Of WV	0.55%	\$1,761,413
26	Safe Ins Co	0.54%	\$1,719,577
27	Foremost Prop & Cas Ins Co	0.47%	\$1,503,252
28	American Modern Home Ins Co	0.47%	\$1,481,481
29	Teachers Ins Co	0.42%	\$1,327,095
30	Horace Mann Ins Co	0.38%	\$1,216,573
31	Hartford Ins Co Of The Midwest	0.35%	\$1,103,626
32	American Bankers Ins Co Of FL	0.32%	\$1,012,047
33	Homesite Ins Co Of The Midwest	0.29%	\$923,903
34	Standard Fire Ins Co	0.29%	\$920,668
35	Lititz Mut Ins Co	0.27%	\$870,078
36	Aegis Security Ins Co	0.25%	\$787,462
37	Vigilant Ins Co	0.25%	\$783,771
38	American Family Home Ins Co	0.22%	\$704,205
39	Cincinnati Ins Co	0.21%	\$661,885
40	Sentinel Ins Co Ltd	0.20%	\$624,840
41	Federal Ins Co	0.18%	\$587,213
42	Amica Mut Ins Co	0.15%	\$490,925
43	Economy Premier Assur Co	0.15%	\$467,405
44	American Reliable Ins Co	0.14%	\$443,825

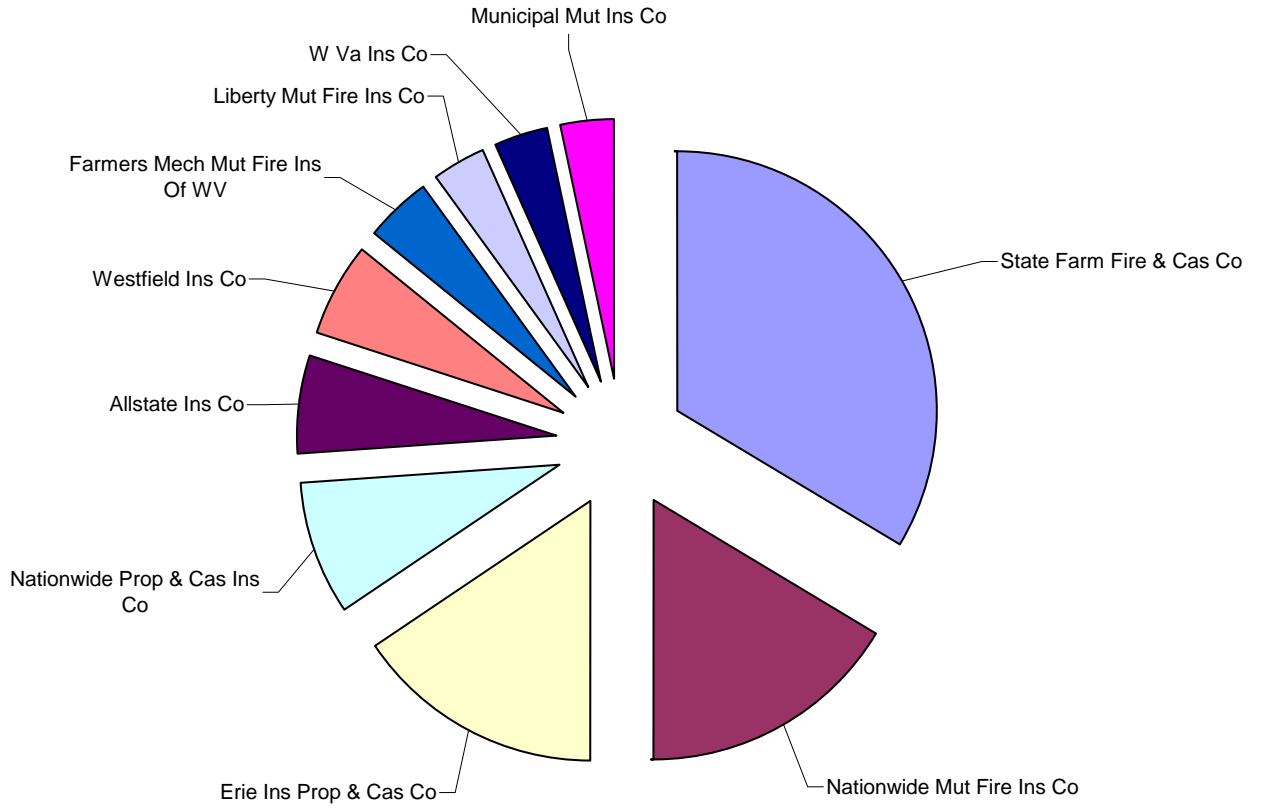


**2009 West Virginia Market Share Report  
Homeowners Multiple Peril**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	American Intl Ins Co	0.11%	\$340,598
46	Empire Fire & Marine Ins Co	0.10%	\$330,736
47	American Security Ins Co	0.10%	\$317,993
48	Auto Club Prop Cas Ins Co	0.07%	\$233,345
49	American Natl Gen Ins Co	0.05%	\$174,547
50	Garrison Prop & Cas Ins Co	0.05%	\$170,186
51	USAA Gen Ind Co	0.05%	\$162,064
52	Armed Forces Ins Exch	0.05%	\$149,788
53	Liberty Ins Corp	0.05%	\$149,431
54	Encompass Home & Auto Ins Co	0.03%	\$109,214
55	Standard Guar Ins Co	0.03%	\$95,877
56	Travelers Ind Co Of Amer	0.03%	\$84,236
57	Fidelity Natl Ins Co	0.02%	\$76,931
58	MutualAid eXchange	0.02%	\$74,685
59	American Ins Co	0.02%	\$61,867
60	Church Mut Ins Co	0.02%	\$59,769
61	Fidelity & Deposit Co Of MD	0.01%	\$46,048
62	Great Northern Ins Co	0.01%	\$44,784
63	Balboa Ins Co	0.01%	\$38,789
64	California Cas Ind Exch	0.01%	\$32,588
65	West Virginia Natl Auto Ins Co	0.01%	\$29,069
66	Electric Ins Co	0.01%	\$21,671
67	Farmers & Mechanics Fire & Cas Ins I	0.00%	\$11,488
68	Sentry Ins A Mut Co	0.00%	\$9,960
69	Merastar Ins Co	0.00%	\$9,374
70	Automobile Ins Co Of Hartford CT	0.00%	\$7,495
71	Hartford Fire In Co	0.00%	\$6,611
72	ACA Ins Co	0.00%	\$5,476
73	Chartis Prop Cas Co	0.00%	\$3,168
74	Hartford Underwriters Ins Co	0.00%	\$1,876
75	First Amer Prop & Cas Ins Co	0.00%	\$1,271
76	NGM Ins Co	0.00%	\$632
77	Harleysville Mut Ins Co	0.00%	\$165

Total for Top 10 Insurers	75.75%	\$240,598,218
Total for All Other Insurers	24.25%	\$77,007,501
Total for All Insurers	100.00%	\$317,605,719

### Homeowners Multiple Peril



**2009 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Continental Cas Co	12.44%	\$7,353,895
2	Travelers Prop Cas Co Of Amer	7.18%	\$4,245,509
3	Westfield Ins Co	7.07%	\$4,179,134
4	American Bankers Ins Co Of FL	6.45%	\$3,810,810
5	Old Republic Ins Co	5.05%	\$2,985,447
6	Liberty Mut Ins Co	4.45%	\$2,630,193
7	State Farm Fire & Cas Co	4.28%	\$2,526,803
8	Allianz Global Risks US Ins Co	4.09%	\$2,417,198
9	Factory Mut Ins Co	3.79%	\$2,242,714
10	Zurich Amer Ins Co	3.26%	\$1,924,565
11	National Union Fire Ins Co Of Pitts	2.90%	\$1,714,548
12	American Security Ins Co	1.89%	\$1,117,638
13	Firemans Fund Ins Co	1.88%	\$1,109,404
14	Farm Family Cas Ins Co	1.78%	\$1,052,092
15	Erie Ins Prop & Cas Co	1.55%	\$915,581
16	Federal Ins Co	1.35%	\$798,619
17	Generali Us Branch	1.30%	\$765,875
18	Sentry Select Ins Co	1.28%	\$754,651
19	State Auto Prop & Cas Ins Co	1.25%	\$735,928
20	Greenwich Ins Co	1.23%	\$728,141
21	Nationwide Mut Ins Co	1.15%	\$680,661
22	Arch Ins Co	1.01%	\$597,558
23	Essentia Ins Co	0.95%	\$563,113
24	Nationwide Mut Fire Ins Co	0.95%	\$561,603
25	Cincinnati Ins Co	0.91%	\$535,368
26	Jefferson Ins Co	0.89%	\$525,072
27	Motorists Mut Ins Co	0.83%	\$488,441
28	Allstate Ins Co	0.81%	\$477,388
29	American Modern Home Ins Co	0.79%	\$467,796
30	North River Ins Co	0.72%	\$426,600
31	Great Amer Ins Co of NY	0.70%	\$411,267
32	Northland Ins Co	0.67%	\$398,767
33	Hartford Fire In Co	0.66%	\$391,862
34	Assurance Co Of Amer	0.66%	\$389,392
35	Stonebridge Cas Ins Co	0.64%	\$379,767
36	St Paul Fire & Marine Ins Co	0.62%	\$364,553
37	New Hampshire Ins Co	0.60%	\$351,849
38	Progressive Classic Ins Co	0.59%	\$350,300
39	Argonaut Ins Co	0.58%	\$343,075
40	Nationwide Prop & Cas Ins Co	0.51%	\$298,989
41	Great Amer Assur Co	0.47%	\$278,176
42	Tokio Marine & Nichido Fire Ins Co	0.44%	\$259,504
43	Encompass Ins Co Of Amer	0.39%	\$231,441
44	RLI Ins Co	0.37%	\$217,467

**2009 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	RSUI Ind Co	0.36%	\$215,000
46	Amex Assur Co	0.30%	\$179,771
47	Canal Ins Co	0.30%	\$179,296
48	Foremost Ins Co Grand Rapids MI	0.29%	\$171,155
49	Navigators Ins Co	0.28%	\$162,564
50	Caterpillar Ins Co	0.26%	\$154,394
51	Safeco Ins Co Of Amer	0.23%	\$137,107
52	Travelers Ind Co	0.23%	\$133,648
53	Jewelers Mut Ins Co	0.21%	\$124,377
54	Vigilant Ins Co	0.21%	\$124,293
55	Ace Amer Ins Co	0.20%	\$120,689
56	USAA	0.20%	\$119,285
57	Encompass Ind Co	0.20%	\$118,934
58	Westchester Fire Ins Co	0.20%	\$116,896
59	Liberty Mut Fire Ins Co	0.19%	\$112,302
60	United States Fire Ins Co	0.17%	\$102,735
61	St Paul Mercury Ins Co	0.17%	\$99,140
62	State Automobile Mut Ins Co	0.16%	\$94,563
63	Phoenix Ins Co	0.15%	\$89,240
64	American Alt Ins Corp	0.15%	\$87,598
65	Great Amer Ins Co	0.14%	\$83,280
66	Travelers Ind Co Of Amer	0.14%	\$82,472
67	Ohio Cas Ins Co	0.13%	\$78,016
68	Hanover Ins Co	0.13%	\$74,901
69	United Financial Cas Co	0.13%	\$74,270
70	Republic Western Ins Co	0.12%	\$73,703
71	National Cas Co	0.12%	\$69,411
72	Diamond State Ins Co	0.12%	\$68,909
73	Castlepoint Natl Ins Co	0.11%	\$66,858
74	Wesco Ins Co	0.11%	\$65,864
75	CNL Ins Amer Inc	0.11%	\$64,337
76	Carolina Cas Ins Co	0.11%	\$63,114
77	USAA Cas Ins Co	0.10%	\$59,288
78	Empire Fire & Marine Ins Co	0.10%	\$57,685
79	American States Ins Co	0.10%	\$56,762
80	Bituminous Cas Corp	0.10%	\$56,678
81	Affiliated Fm Ins Co	0.09%	\$54,361
82	Praetorian Ins Co	0.09%	\$54,169
83	Markel Ins Co	0.09%	\$53,119
84	National Liab & Fire Ins Co	0.08%	\$45,246
85	Star Ins Co	0.07%	\$43,199
86	Ohio Ind Co	0.07%	\$42,708
87	Starnet Ins Co	0.07%	\$41,551
88	American Natl Prop & Cas Co	0.07%	\$40,777

**2009 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Progressive Direct Ins Co	0.07%	\$39,365
90	Pennsylvania Lumbermens Mut Ins	0.07%	\$38,931
91	Chartis Prop Cas Co	0.06%	\$37,490
92	West Virginia Farmers Mut Ins Assoc	0.06%	\$35,790
93	Federated Mut Ins Co	0.06%	\$34,073
94	National Interstate Ins Co	0.05%	\$31,847
95	Lumbermens Underwriting Alliance	0.05%	\$31,218
96	Allstate Prop & Cas Ins Co	0.05%	\$30,462
97	Granite State Ins Co	0.05%	\$29,059
98	Charter Oak Fire Ins Co	0.05%	\$28,850
99	Philadelphia Ind Ins Co	0.05%	\$28,583
100	American Home Assur Co	0.05%	\$27,814
101	Property & Cas Ins Co Of Hartford	0.05%	\$27,769
102	American Intl Ins Co	0.04%	\$26,289
103	Occidental Fire & Cas Co Of NC	0.04%	\$25,272
104	Metropolitan Prop & Cas Ins Co	0.04%	\$25,068
105	American Road Ins Co	0.04%	\$24,950
106	Travelers Ind Co Of CT	0.04%	\$23,460
107	Universal Underwriters Ins Co	0.04%	\$23,435
108	St Paul Guardian Ins Co	0.04%	\$23,426
109	Transguard Ins Co Of Amer Inc	0.04%	\$23,197
110	Ace Fire Underwriters Ins Co	0.04%	\$22,571
111	Zale Ind Co	0.03%	\$20,115
112	XL Specialty Ins Co	0.03%	\$18,721
113	Commerce Protective Ins Co	0.03%	\$16,914
114	North Pointe Ins Co	0.03%	\$16,280
115	Seneca Ins Co Inc	0.03%	\$16,180
116	Teachers Ins Co	0.02%	\$14,423
117	Illinois Natl Ins Co	0.02%	\$14,137
118	AXA Art Ins Corp	0.02%	\$13,325
119	Stratford Ins Co	0.02%	\$12,913
120	Nationwide Agribusiness Ins Co	0.02%	\$12,846
121	Armed Forces Ins Exch	0.02%	\$11,650
122	Economy Premier Assur Co	0.02%	\$10,751
123	Horace Mann Ins Co	0.02%	\$10,528
124	Great West Cas Co	0.02%	\$9,656
125	Scottsdale Ind Co	0.02%	\$9,644
126	Lititz Mut Ins Co	0.02%	\$9,618
127	Westport Ins Corp	0.02%	\$9,023
128	Continental Ins Co	0.02%	\$8,939
129	Allstate Ind Co	0.02%	\$8,891
130	Hiscox Ins Co Inc	0.01%	\$8,817
131	Pacific Specialty Ins Co	0.01%	\$8,601
132	Hartford Cas Ins Co	0.01%	\$8,567

**2009 West Virginia Market Share Report  
Inland Marine**

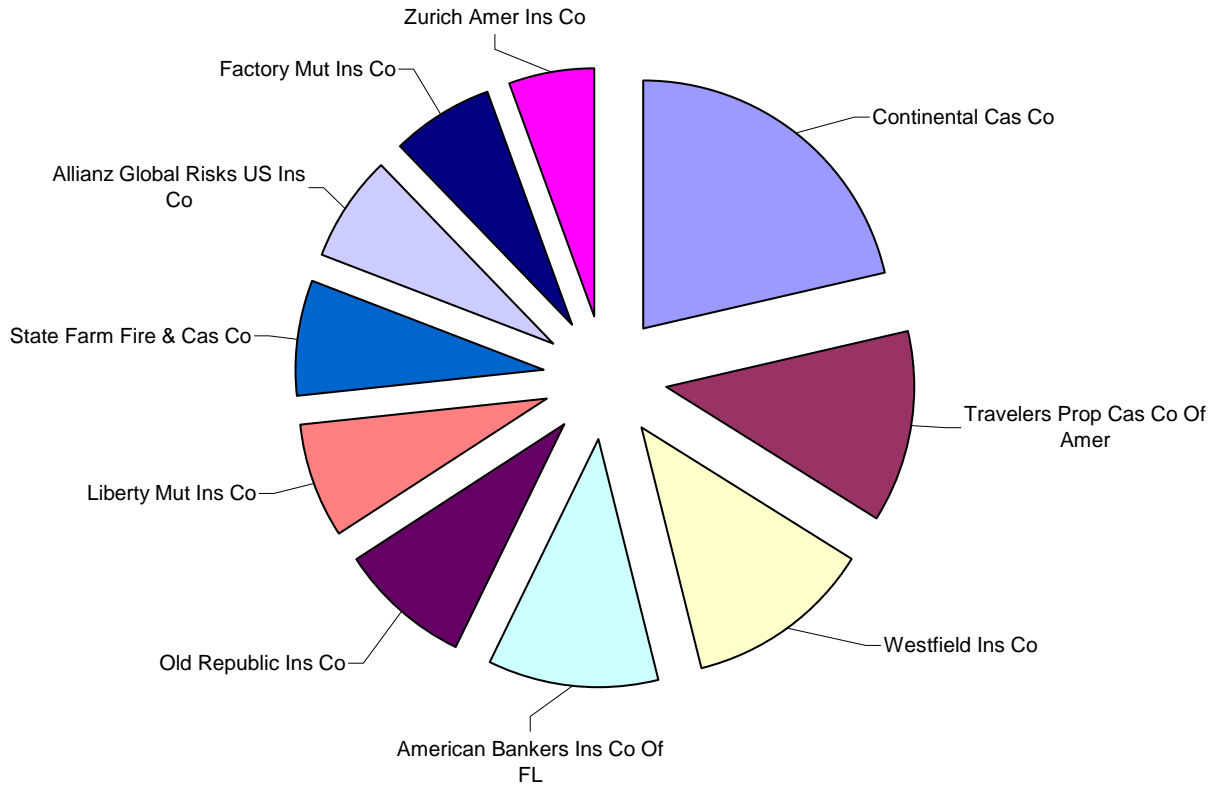
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	General Cas Co Of WI	0.01%	\$8,379
134	St Paul Protective Ins Co	0.01%	\$7,877
135	Catlin Ins Co	0.01%	\$7,829
136	Progressive Max Ins Co	0.01%	\$7,758
137	Hartford Ins Co Of The Midwest	0.01%	\$7,547
138	First Natl Ins Co Of Amer	0.01%	\$7,386
139	Aetna Ins Co of CT	0.01%	\$7,173
140	State Natl Ins Co Inc	0.01%	\$6,922
141	Markel Amer Ins Co	0.01%	\$6,623
142	Balboa Ins Co	0.01%	\$6,348
143	American Hardware Mut Ins Co	0.01%	\$6,205
144	Harleysville Mut Ins Co	0.01%	\$5,983
145	American Zurich Ins Co	0.01%	\$5,978
146	American Family Home Ins Co	0.01%	\$5,875
147	OneBeacon Amer Ins Co	0.01%	\$5,839
148	Amica Mut Ins Co	0.01%	\$5,544
149	Axis Ins Co	0.01%	\$5,200
150	Standard Fire Ins Co	0.01%	\$5,118
151	Garrison Prop & Cas Ins Co	0.01%	\$5,056
152	OneBeacon Ins Co	0.01%	\$4,910
153	T H E Ins Co	0.01%	\$4,711
154	American Guar & Liab Ins	0.01%	\$4,649
155	Vanliner Ins Co	0.01%	\$3,985
156	XL Ins Amer Inc	0.01%	\$3,768
157	Max Amer Ins Co	0.01%	\$3,737
158	Great Northern Ins Co	0.01%	\$3,691
159	Great Amer Alliance Ins Co	0.01%	\$3,622
160	Sentinel Ins Co Ltd	0.01%	\$3,482
161	Delos Ins Co	0.01%	\$3,251
162	QBE Ins Corp	0.01%	\$3,135
163	Discover Prop & Cas Ins Co	0.01%	\$3,025
164	American Ins Co	0.00%	\$2,929
165	Pennsylvania Manufacturers Assoc Ins	0.00%	\$2,873
166	National Ind Co	0.00%	\$2,830
167	Lincoln Gen Ins Co	0.00%	\$2,699
168	Indemnity Ins Co Of North Amer	0.00%	\$2,500
169	USAA Gen Ind Co	0.00%	\$2,309
170	Central States Ind Co Of Omaha	0.00%	\$2,157
171	American Economy Ins Co	0.00%	\$2,156
172	Encompass Home & Auto Ins Co	0.00%	\$2,136
173	Continental Western Ins Co	0.00%	\$2,027
174	Employers Mut Cas Co	0.00%	\$1,981
175	Gateway Ins Co	0.00%	\$1,916
176	Pharmacists Mut Ins Co	0.00%	\$1,750

**2009 West Virginia Market Share Report  
Inland Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Federated Serv Ins Co	0.00%	\$1,739
178	Maryland Cas Co	0.00%	\$1,685
179	Massachusetts Bay Ins Co	0.00%	\$1,251
180	Fidelity & Deposit Co Of MD	0.00%	\$1,211
181	Harco Natl Ins Co	0.00%	\$1,084
182	Transportation Ins Co	0.00%	\$1,075
183	General Ins Co Of Amer	0.00%	\$1,038
184	American Pet Ins Co	0.00%	\$976
185	MutualAid eXchange	0.00%	\$938
186	Liberty Ins Corp	0.00%	\$855
187	Commerce & Industry Ins Co	0.00%	\$750
188	Heritage Cas Ins Co	0.00%	\$727
189	Hartford Steam Boil Inspec & Ins Co	0.00%	\$704
190	Maxum Cas Ins Co	0.00%	\$704
191	Mitsui Sumitomo Ins Co of Amer	0.00%	\$639
192	North Amer Specialty Ins Co	0.00%	\$608
193	Federated Rural Electric Ins Exch	0.00%	\$579
194	Colonial Amer Cas & Surety Co	0.00%	\$460
195	Safe Ins Co	0.00%	\$426
196	Lyndon Southern Ins Co	0.00%	\$407
197	Southern States Ins Exch	0.00%	\$359
198	Verlan Fire Ins Co MD	0.00%	\$342
199	Gramercy Ins Co	0.00%	\$336
200	Progressive Paloverde Ins Co	0.00%	\$329
201	Sentry Ins A Mut Co	0.00%	\$317
202	Trumbull Ins Co	0.00%	\$293
203	Electric Ins Co	0.00%	\$274
204	Insurance Co Of The West	0.00%	\$270
205	Liberty Ins Underwriters Inc	0.00%	\$195
206	Northern Ins Co Of NY	0.00%	\$163
207	Merastar Ins Co	0.00%	\$154
208	Church Mut Ins Co	0.00%	\$140
209	Capitol Ind Corp	0.00%	\$112
210	Commonwealth Ins Co Of Amer	0.00%	\$107
211	California Cas Ind Exch	0.00%	\$95
212	Utica Mut Ins Co	0.00%	\$63
213	Selective Ins Co Of Amer	0.00%	\$45
214	Employers Fire Ins Co	0.00%	\$37
215	Fidelity Natl Ins Co	0.00%	\$21
216	Regent Ins Co	0.00%	(\$6)
217	Cumis Ins Society Inc	0.00%	(\$409)
218	BCS Ins Co	0.00%	(\$710)
219	Pennsylvania Natl Mut Cas Ins Co	-0.01%	(\$5,631)
220	American Reliable Ins Co	-0.24%	(\$140,718)

Total for Top 10 Insurers	58.07%	\$34,316,268
Total for All Other Insurers	41.93%	\$24,780,512
Total for All Insurers	100.00%	\$59,096,780

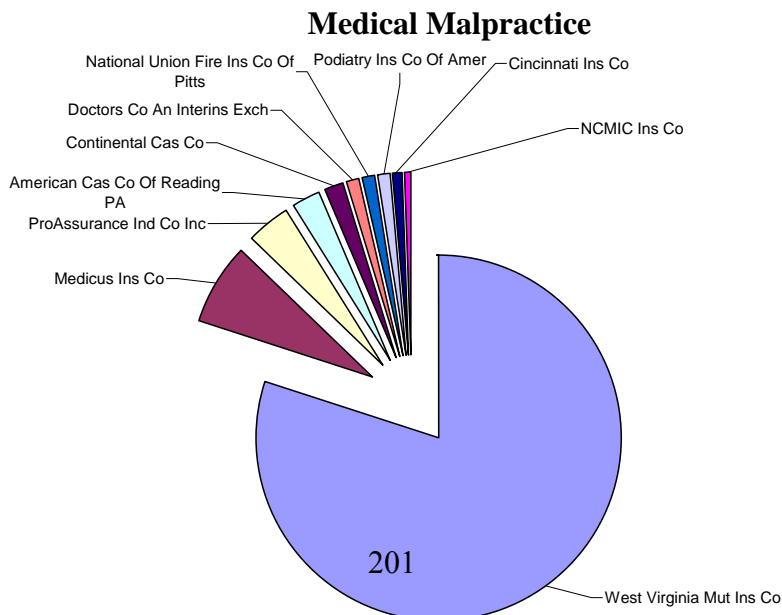
### Inland Marine





## 2009 West Virginia Market Share Report Medical Malpractice

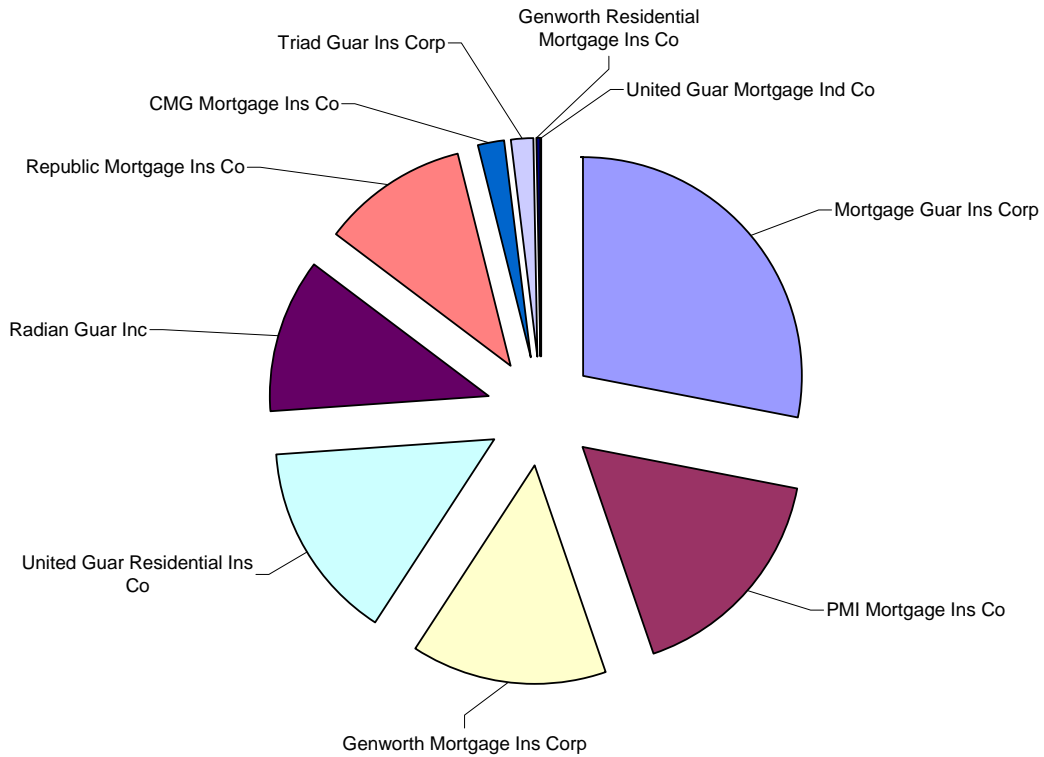
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	West Virginia Mut Ins Co	78.79%	\$41,127,067
2	Medicus Ins Co	7.10%	\$3,706,372
3	ProAssurance Ind Co Inc	4.05%	\$2,115,389
4	American Cas Co Of Reading PA	2.31%	\$1,206,984
5	Continental Cas Co	1.67%	\$872,964
6	Doctors Co An Interins Exch	1.24%	\$647,838
7	National Union Fire Ins Co Of Pitts	1.07%	\$557,273
8	Podiatry Ins Co Of Amer	0.97%	\$507,561
9	Cincinnati Ins Co	0.77%	\$403,683
10	NCMIC Ins Co	0.64%	\$333,362
11	Chicago Ins Co	0.46%	\$242,194
12	Ace Amer Ins Co	0.22%	\$115,067
13	American Alt Ins Corp	0.18%	\$91,524
14	Darwin Natl Assur Co	0.13%	\$68,176
15	Church Mut Ins Co	0.09%	\$48,104
16	Medical Protective Co	0.08%	\$41,728
17	Campmed Cas & Ind Co Inc MD	0.07%	\$39,001
18	Empire Fire & Marine Ins Co	0.04%	\$23,222
19	State Farm Fire & Cas Co	0.04%	\$20,555
20	Pharmacists Mut Ins Co	0.03%	\$13,842
21	Fortress Ins Co	0.01%	\$7,169
22	Granite State Ins Co	0.01%	\$6,402
23	Executive Risk Ind Inc	0.01%	\$6,348
24	Nationwide Mut Ins Co	0.01%	\$2,840
25	American Ins Co	0.00%	\$2,489
26	PACO Assur Co Inc	0.00%	\$2,285
27	American Home Assur Co	0.00%	\$1,691
28	National Cas Co	0.00%	\$540
29	Nationwide Mut Fire Ins Co	0.00%	\$305
30	National Fire Ins Co Of Hartford	-0.02%	(\$12,983)
Total for Top 10 Insurers		98.62%	\$51,478,493
Total for All Other Insurers		1.38%	\$720,499
Total for All Insurers		100.00%	\$52,198,992



## 2009 West Virginia Market Share Report Mortgage Guaranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mortgage Guar Ins Corp	28.11%	\$5,294,503
2	PMI Mortgage Ins Co	16.51%	\$3,110,173
3	Genworth Mortgage Ins Corp	14.66%	\$2,761,695
4	United Guar Residential Ins Co	14.50%	\$2,731,863
5	Radian Guar Inc	11.44%	\$2,155,562
6	Republic Mortgage Ins Co	10.98%	\$2,068,501
7	CMG Mortgage Ins Co	1.94%	\$364,832
8	Triad Guar Ins Corp	1.62%	\$304,371
9	Genworth Residential Mortgage Ins Co	0.21%	\$38,768
10	United Guar Mortgage Ind Co	0.01%	\$2,615
11	CMG Mortgage Assur Co	0.01%	\$1,300
12	MGIC Ind Corp	0.00%	\$470
	Total for Top 10 Insurers	99.99%	\$18,832,883
	Total for All Other Insurers	0.01%	\$1,770
	Total for All Insurers	100.00%	\$18,834,653

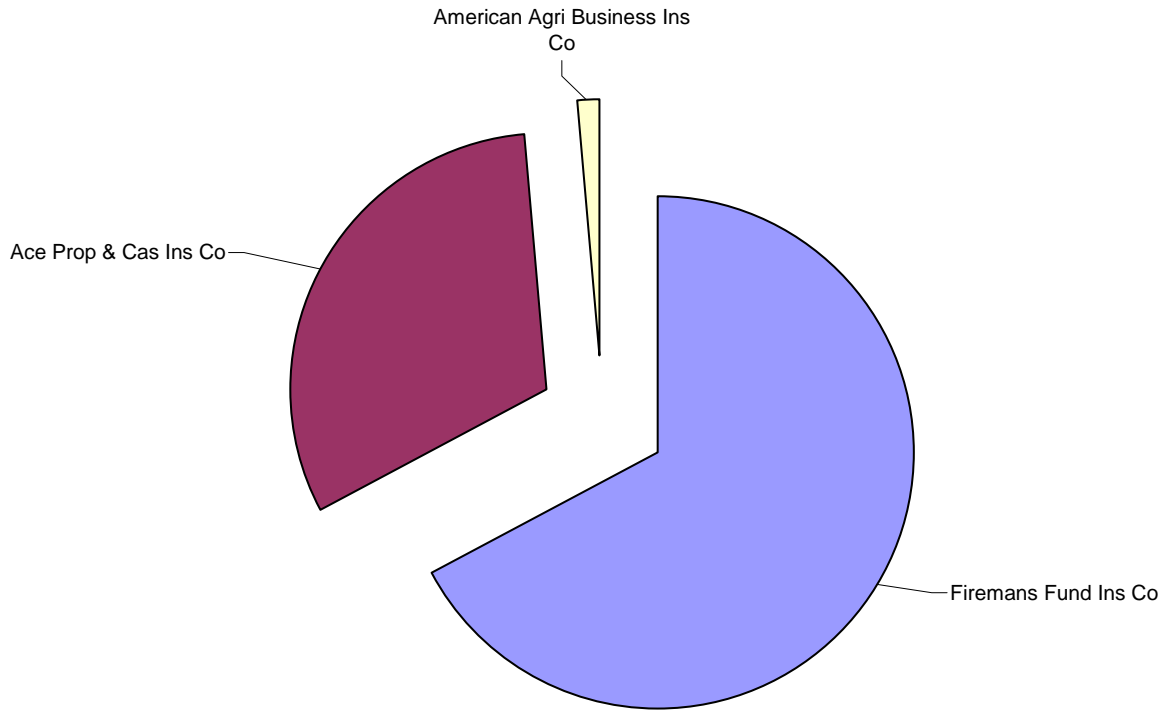
### Mortgage Guaranty



## 2009 West Virginia Market Share Report Multiple Peril Crop

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Firemans Fund Ins Co	67.14%	\$1,381,378
2	Ace Prop & Cas Ins Co	31.38%	\$645,647
3	American Agri Business Ins Co	1.48%	\$30,356
	Total for Top 10 Insurers	100.00%	\$2,057,381
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$2,057,381

### Multiple Peril Crop



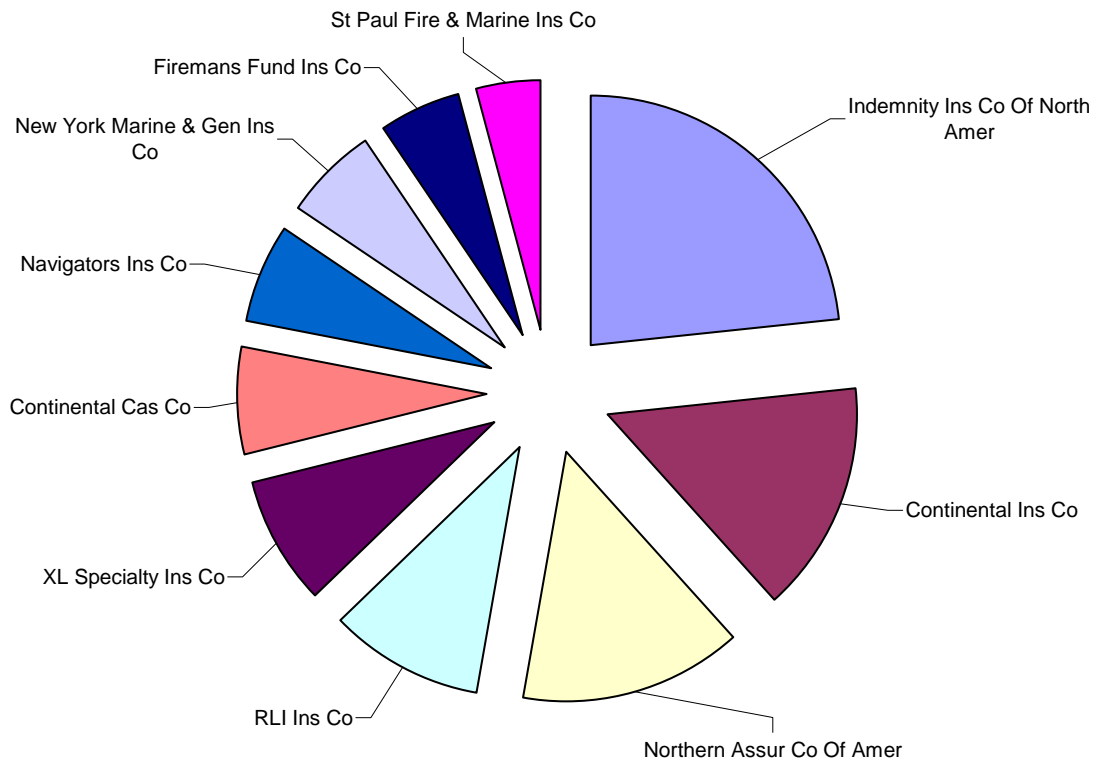
**2009 West Virginia Market Share Report  
Ocean Marine**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Indemnity Ins Co Of North Amer	18.53%	\$563,384
2	Continental Ins Co	12.11%	\$368,012
3	Northern Assur Co Of Amer	11.43%	\$347,365
4	RLI Ins Co	8.12%	\$246,913
5	XL Specialty Ins Co	6.59%	\$200,459
6	Continental Cas Co	5.55%	\$168,623
7	Navigators Ins Co	5.20%	\$158,007
8	New York Marine & Gen Ins Co	4.82%	\$146,600
9	Firemans Fund Ins Co	4.14%	\$125,935
10	St Paul Fire & Marine Ins Co	3.40%	\$103,292
11	AXIS Reins Co	3.14%	\$95,514
12	OneBeacon Ins Co	2.42%	\$73,488
13	National Liab & Fire Ins Co	2.15%	\$65,211
14	Federal Ins Co	1.05%	\$32,064
15	Foremost Ins Co Grand Rapids MI	0.90%	\$27,380
16	Axis Ins Co	0.89%	\$27,001
17	New Hampshire Ins Co	0.88%	\$26,717
18	National Union Fire Ins Co Of Pitts	0.87%	\$26,517
19	Liberty Mut Ins Co	0.85%	\$25,952
20	Ace Amer Ins Co	0.83%	\$25,268
21	Property & Cas Ins Co Of Hartford	0.77%	\$23,492
22	Zurich Amer Ins Co	0.77%	\$23,393
23	Markel Amer Ins Co	0.58%	\$17,779
24	Catlin Ins Co	0.47%	\$14,269
25	American Modern Home Ins Co	0.42%	\$12,776
26	USAA	0.35%	\$10,530
27	Motorists Mut Ins Co	0.30%	\$9,183
28	Liberty Mut Fire Ins Co	0.30%	\$9,159
29	Hartford Fire In Co	0.29%	\$8,964
30	State Auto Prop & Cas Ins Co	0.29%	\$8,898
31	Northern Ins Co Of NY	0.21%	\$6,294
32	Vigilant Ins Co	0.21%	\$6,268
33	USAA Cas Ins Co	0.17%	\$5,078
34	Travelers Prop Cas Ins Co	0.16%	\$4,899
35	Old United Cas Co	0.12%	\$3,798
36	Standard Fire Ins Co	0.12%	\$3,500
37	Chartis Prop Cas Co	0.11%	\$3,260
38	Amica Mut Ins Co	0.09%	\$2,756
39	Insurance Co of N Amer	0.08%	\$2,417
40	Tokio Marine & Nichido Fire Ins Co	0.07%	\$2,046
41	Automobile Ins Co Of Hartford CT	0.06%	\$1,942
42	Hartford Ins Co Of The Midwest	0.05%	\$1,514
43	American Bankers Ins Co Of FL	0.04%	\$1,223
44	AIG Centennial Ins Co	0.03%	\$972

## 2009 West Virginia Market Share Report Ocean Marine

Rank	Company Name	Percent Of Market	Direct Premiums Earned
45	Ace Fire Underwriters Ins Co	0.02%	\$635
46	American Security Ins Co	0.02%	\$550
47	Travelers Ind Co Of Amer	0.01%	\$261
48	Sentinel Ins Co Ltd	0.00%	\$124
49	National Interstate Ins Co	0.00%	\$114
50	Seaworthy Ins Co	0.00%	\$36
	Total for Top 10 Insurers	79.89%	\$2,428,590
	Total for All Other Insurers	20.11%	\$611,242
	Total for All Insurers	100.00%	\$3,039,832

### Ocean Marine



**2009 West Virginia Market Share Report  
Other Liability**

<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	23.69%	\$35,135,766
2	St Paul Fire & Marine Ins Co	5.28%	\$7,833,726
3	Westfield Ins Co	3.70%	\$5,487,840
4	Federal Ins Co	3.53%	\$5,235,938
5	Greenwich Ins Co	2.80%	\$4,145,111
6	Travelers Ind Co Of Amer	2.69%	\$3,985,834
7	Zurich Amer Ins Co	2.60%	\$3,860,163
8	Erie Ins Prop & Cas Co	2.41%	\$3,579,979
9	Cincinnati Ins Co	2.35%	\$3,482,626
10	St Paul Mercury Ins Co	2.30%	\$3,407,543
11	Travelers Ind Co	2.02%	\$3,002,074
12	State Auto Prop & Cas Ins Co	1.83%	\$2,710,583
13	State Farm Fire & Cas Co	1.73%	\$2,570,043
14	General Star Natl Ins Co	1.64%	\$2,430,530
15	American Guar & Liab Ins	1.57%	\$2,335,427
16	Liberty Ins Underwriters Inc	1.48%	\$2,194,292
17	Travelers Prop Cas Co Of Amer	1.39%	\$2,057,512
18	Motorists Mut Ins Co	1.37%	\$2,030,219
19	Nationwide Mut Ins Co	1.35%	\$2,005,284
20	Caterpillar Ins Co	1.30%	\$1,931,472
21	Travelers Cas & Surety Co Of Amer	1.29%	\$1,906,347
22	Farm Family Cas Ins Co	1.27%	\$1,883,732
23	Ace Amer Ins Co	1.21%	\$1,800,187
24	Nationwide Mut Fire Ins Co	1.19%	\$1,762,789
25	Continental Cas Co	1.16%	\$1,718,469
26	Argonaut Great Central Ins Co	1.07%	\$1,587,794
27	American Home Assur Co	1.00%	\$1,489,565
28	National Cas Co	0.92%	\$1,365,127
29	Westport Ins Corp	0.87%	\$1,295,226
30	State Automobile Mut Ins Co	0.85%	\$1,258,382
31	Arch Ins Co	0.63%	\$937,649
32	Scottsdale Ind Co	0.62%	\$915,525
33	Farmers Mech Mut Fire Ins Of WV	0.61%	\$909,166
34	American Alt Ins Corp	0.59%	\$877,425
35	Philadelphia Ind Ins Co	0.57%	\$852,143
36	RSUI Ind Co	0.52%	\$777,642
37	Old Republic Ins Co	0.51%	\$751,121
38	American Automobile Ins Co	0.50%	\$748,370
39	Federated Mut Ins Co	0.49%	\$720,208
40	Hartford Cas Ins Co	0.45%	\$662,920
41	Cumis Ins Society Inc	0.44%	\$645,140
42	Sentry Select Ins Co	0.42%	\$617,140
43	Axis Ins Co	0.38%	\$565,062
44	Twin City Fire Ins Co Co	0.38%	\$557,479

**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Tokio Marine & Nichido Fire Ins Co	0.37%	\$551,527
46	XL Ins Amer Inc	0.37%	\$551,506
47	Markel Amer Ins Co	0.34%	\$506,533
48	Liberty Mut Fire Ins Co	0.34%	\$498,743
49	Founders Ins Co	0.34%	\$498,704
50	United States Liab Ins Co	0.34%	\$497,416
51	St Paul Guardian Ins Co	0.33%	\$492,715
52	Liberty Mut Ins Co	0.33%	\$488,874
53	New Hampshire Ins Co	0.31%	\$463,991
54	Great Amer Ins Co	0.31%	\$458,538
55	Progressive Cas Ins Co	0.30%	\$448,645
56	Allstate Ins Co	0.30%	\$439,924
57	Hudson Ins Co	0.29%	\$436,228
58	Universal Underwriters Ins Co	0.28%	\$418,692
59	Executive Risk Ind Inc	0.28%	\$415,946
60	RLI Ins Co	0.27%	\$405,711
61	Hartford Fire In Co	0.26%	\$386,588
62	Ohio Cas Ins Co	0.25%	\$368,329
63	North River Ins Co	0.24%	\$350,571
64	Allied World Natl Assur Co	0.22%	\$329,869
65	Firemans Fund Ins Co	0.22%	\$327,418
66	American States Ins Co	0.22%	\$324,467
67	Phoenix Ins Co	0.22%	\$321,448
68	XL Specialty Ins Co	0.21%	\$318,577
69	American Ins Co	0.21%	\$318,206
70	Lancer Ins Co	0.20%	\$295,846
71	Nationwide Prop & Cas Ins Co	0.20%	\$293,587
72	American Bankers Ins Co Of FL	0.18%	\$269,888
73	US Specialty Ins Co	0.18%	\$268,822
74	Encompass Ins Co Of Amer	0.16%	\$238,361
75	Darwin Natl Assur Co	0.16%	\$236,270
76	St Paul Protective Ins Co	0.16%	\$234,265
77	T H E Ins Co	0.16%	\$233,015
78	Discover Prop & Cas Ins Co	0.16%	\$232,725
79	Beazley Ins Co Inc	0.15%	\$227,664
80	Farmers Mut Ins Co	0.15%	\$225,800
81	Standard Fire Ins Co	0.15%	\$225,224
82	Charter Oak Fire Ins Co	0.15%	\$222,446
83	Navigators Ins Co	0.15%	\$216,291
84	Guideone Mut Ins Co	0.14%	\$214,345
85	Benchmark Ins Co	0.14%	\$212,818
86	USAA	0.14%	\$208,717
87	Granite State Ins Co	0.13%	\$195,071
88	Camico Mut Ins Co	0.13%	\$193,767

**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Westchester Fire Ins Co	0.13%	\$193,063
90	Safeco Ins Co Of Amer	0.13%	\$191,343
91	Fidelity & Deposit Co Of MD	0.12%	\$184,053
92	Safe Ins Co	0.12%	\$180,228
93	Progressive Classic Ins Co	0.12%	\$172,035
94	Nova Cas Co	0.11%	\$164,342
95	Encompass Ind Co	0.11%	\$160,596
96	Everest Natl Ins Co	0.11%	\$158,827
97	Insurance Co Of The State Of PA	0.10%	\$155,046
98	Chartis Cas Co	0.10%	\$149,674
99	National Liab & Fire Ins Co	0.10%	\$144,814
100	Pennsylvania Lumbermens Mut Ins	0.10%	\$143,681
101	Great Amer Ins Co of NY	0.09%	\$137,152
102	Toyota Motor Ins Co	0.09%	\$134,575
103	Empire Fire & Marine Ins Co	0.09%	\$131,173
104	Wesco Ins Co	0.09%	\$131,067
105	General Ins Co Of Amer	0.09%	\$127,459
106	Commerce & Industry Ins Co	0.08%	\$123,494
107	Church Mut Ins Co	0.08%	\$122,368
108	Travelers Ind Co Of CT	0.08%	\$121,093
109	Valiant Ins Co	0.08%	\$119,880
110	Pennsylvania Natl Mut Cas Ins Co	0.08%	\$118,749
111	American Modern Select Ins Co	0.08%	\$115,076
112	Allstate Ind Co	0.08%	\$113,673
113	American Natl Prop & Cas Co	0.07%	\$110,291
114	Bituminous Cas Corp	0.07%	\$109,143
115	Nationwide Agribusiness Ins Co	0.07%	\$101,487
116	Brotherhood Mut Ins Co	0.07%	\$98,019
117	Carolina Cas Ins Co	0.06%	\$94,347
118	Great Amer Alliance Ins Co	0.06%	\$94,261
119	Colonial Amer Cas & Surety Co	0.06%	\$91,341
120	Trumbull Ins Co	0.06%	\$87,328
121	Campmed Cas & Ind Co Inc MD	0.06%	\$84,045
122	Northland Ins Co	0.05%	\$78,157
123	Southern States Ins Exch	0.05%	\$73,819
124	Hanover Ins Co	0.05%	\$71,455
125	Starr Ind & Liab Co	0.04%	\$66,446
126	AXA Ins Co	0.04%	\$65,312
127	Old Republic Gen Ins Corp	0.04%	\$63,978
128	Federated Serv Ins Co	0.04%	\$63,378
129	Catlin Ins Co	0.04%	\$57,757
130	American Modern Home Ins Co	0.04%	\$57,700
131	Liberty Ins Corp	0.04%	\$54,328
132	Hartford Underwriters Ins Co	0.04%	\$53,564



**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Crum & Forster Ind Co	0.04%	\$53,112
134	Lyndon Prop Ins Co	0.04%	\$52,995
135	Government Employees Ins Co	0.04%	\$52,152
136	Pennsylvania Gen Ins Co	0.03%	\$50,967
137	Employers Ins of Wausau	0.03%	\$50,537
138	Markel Ins Co	0.03%	\$50,262
139	Pan Handle Farmers Mut Ins Co Of WV	0.03%	\$49,261
140	American Intl Ins Co	0.03%	\$47,716
141	Ullico Cas Co	0.03%	\$44,626
142	Avemco Ins Co	0.03%	\$41,422
143	Hartford Ins Co Of The Midwest	0.03%	\$40,822
144	Selective Ins Co Of Amer	0.03%	\$40,798
145	Redland Ins Co	0.03%	\$40,556
146	Foremost Ins Co Grand Rapids MI	0.03%	\$39,652
147	BCS Ins Co	0.03%	\$38,639
148	Vanliner Ins Co	0.03%	\$38,625
149	New York Marine & Gen Ins Co	0.03%	\$37,172
150	USAA Cas Ins Co	0.02%	\$36,689
151	AXIS Reins Co	0.02%	\$36,559
152	State Natl Ins Co Inc	0.02%	\$36,333
153	Capital City Ins Co Inc	0.02%	\$35,628
154	West Virginia Natl Auto Ins Co	0.02%	\$35,355
155	North Pointe Ins Co	0.02%	\$34,966
156	Vigilant Ins Co	0.02%	\$34,625
157	Farmers & Mechanics Fire & Cas Ins I	0.02%	\$33,927
158	United States Fire Ins Co	0.02%	\$33,429
159	American Hardware Mut Ins Co	0.02%	\$33,371
160	Aetna Ins Co of CT	0.02%	\$33,245
161	Amica Mut Ins Co	0.02%	\$32,880
162	Star Ins Co	0.02%	\$32,500
163	Great Amer Assur Co	0.02%	\$32,101
164	Utica Mut Ins Co	0.02%	\$31,493
165	Rockwood Cas Ins Co	0.02%	\$30,898
166	Lititz Mut Ins Co	0.02%	\$30,199
167	Lincoln Gen Ins Co	0.02%	\$29,579
168	West Virginia Farmers Mut Ins Assoc	0.02%	\$29,155
169	Employers Mut Cas Co	0.02%	\$27,716
170	Federated Rural Electric Ins Exch	0.02%	\$27,666
171	Harleysville Mut Ins Co	0.02%	\$27,104
172	Wausau Business Ins Co	0.02%	\$25,628
173	Metropolitan Prop & Cas Ins Co	0.02%	\$25,000
174	Diamond State Ins Co	0.02%	\$24,459
175	First Natl Ins Co Of Amer	0.02%	\$23,952
176	Ace Prop & Cas Ins Co	0.02%	\$23,788

**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	American Zurich Ins Co	0.02%	\$23,402
178	Harco Natl Ins Co	0.02%	\$23,163
179	Horace Mann Ins Co	0.02%	\$22,647
180	General Cas Co Of WI	0.02%	\$22,524
181	Amerisure Mut Ins Co	0.01%	\$21,642
182	National Continental Ins Co	0.01%	\$20,406
183	Continental Ins Co	0.01%	\$20,295
184	Hallmark Ins Co	0.01%	\$19,803
185	Valley Forge Ins Co	0.01%	\$19,473
186	National Specialty Ins Co	0.01%	\$19,121
187	Progressive Direct Ins Co	0.01%	\$17,993
188	Electric Ins Co	0.01%	\$17,926
189	Continental Western Ins Co	0.01%	\$17,664
190	Property & Cas Ins Co Of Hartford	0.01%	\$17,555
191	Wausau Underwriters Ins Co	0.01%	\$17,486
192	American Family Home Ins Co	0.01%	\$16,246
193	Chicago Ins Co	0.01%	\$16,238
194	Praetorian Ins Co	0.01%	\$15,943
195	Zurich Amer Ins Co Of IL	0.01%	\$15,918
196	Ironshore Ind Inc	0.01%	\$15,865
197	National Fire Ins Co Of Hartford	0.01%	\$14,727
198	Argonaut Ins Co	0.01%	\$14,197
199	United Financial Cas Co	0.01%	\$13,438
200	Regis Ins Co	0.01%	\$13,378
201	American Fire & Cas Co	0.01%	\$13,325
202	American Economy Ins Co	0.01%	\$13,224
203	American Reliable Ins Co	0.01%	\$12,915
204	Celina Mut Ins Co	0.01%	\$12,873
205	Illinois Natl Ins Co	0.01%	\$12,443
206	National Surety Corp	0.01%	\$12,352
207	Employers Fire Ins Co	0.01%	\$10,898
208	Stonington Ins Co	0.01%	\$10,694
209	Inland Mut Ins Co	0.01%	\$10,661
210	Travelers Cas & Surety Co	0.01%	\$10,374
211	Canal Ins Co	0.01%	\$10,231
212	Riverport Ins Co	0.01%	\$9,838
213	Capitol Ind Corp	0.01%	\$9,816
214	Transguard Ins Co Of Amer Inc	0.01%	\$9,622
215	Professionals Direct Ins Co	0.01%	\$8,861
216	Pharmacists Mut Ins Co	0.01%	\$8,800
217	Western Surety Co	0.01%	\$8,489
218	PACO Assur Co Inc	0.01%	\$8,234
219	Farmland Mut Ins Co	0.01%	\$7,704
220	Great Northern Ins Co	0.00%	\$7,100

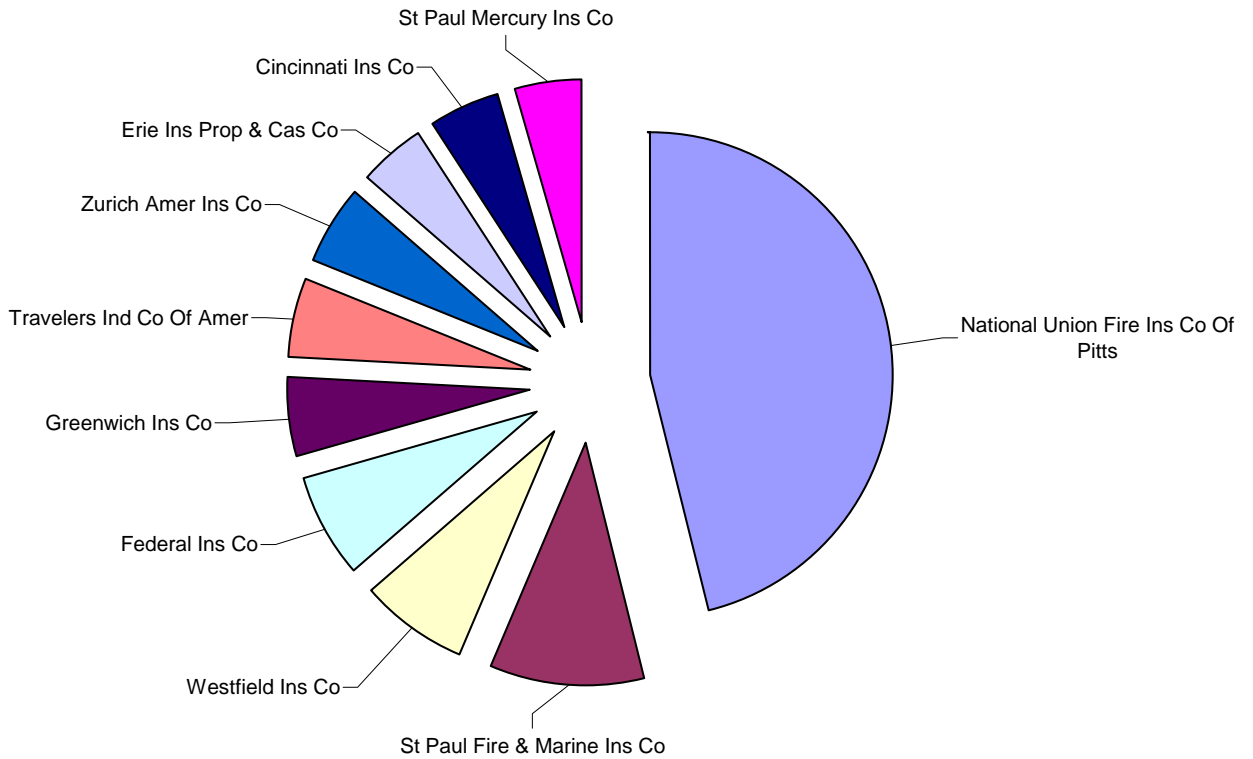
**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
221	West Amer Ins Co	0.00%	\$7,059
222	Automobile Ins Co Of Hartford CT	0.00%	\$6,938
223	OneBeacon Amer Ins Co	0.00%	\$6,539
224	Bancinsure Inc	0.00%	\$6,527
225	Armed Forces Ins Exch	0.00%	\$6,513
226	Sentry Ins A Mut Co	0.00%	\$6,339
227	Deerfield Ins Co	0.00%	\$6,022
228	HDI Gerling Amer Ins Co	0.00%	\$5,639
229	Regent Ins Co	0.00%	\$5,135
230	Castlepoint Natl Ins Co	0.00%	\$4,579
231	Pacific Ind Co	0.00%	\$4,362
232	Progressive Max Ins Co	0.00%	\$4,208
233	National Interstate Ins Co	0.00%	\$3,895
234	Starnet Ins Co	0.00%	\$3,547
235	Indemnity Ins Co Of North Amer	0.00%	\$3,507
236	LM Ins Corp	0.00%	\$3,505
237	Massachusetts Bay Ins Co	0.00%	\$3,346
238	Century Surety Co	0.00%	\$2,741
239	Encompass Home & Auto Ins Co	0.00%	\$2,537
240	Seneca Ins Co Inc	0.00%	\$2,379
241	Chartis Prop Cas Co	0.00%	\$2,230
242	National Amer Ins Co	0.00%	\$2,140
243	Podiatry Ins Co Of Amer	0.00%	\$1,971
244	Foremost Signature Ins Co	0.00%	\$1,736
245	Occidental Fire & Cas Co Of NC	0.00%	\$1,566
246	Garrison Prop & Cas Ins Co	0.00%	\$1,563
247	Merchants Bonding Co a Mut	0.00%	\$1,558
248	Progressive Paloverde Ins Co	0.00%	\$1,522
249	Hartford Accident & Ind Co	0.00%	\$1,188
250	MutualAid eXchange	0.00%	\$956
251	North Amer Specialty Ins Co	0.00%	\$606
252	Pennsylvania Manufacturers Assoc Ins	0.00%	\$565
253	OneBeacon Ins Co	0.00%	\$552
254	Allstate Prop & Cas Ins Co	0.00%	\$527
255	USAA Gen Ind Co	0.00%	\$520
256	Guideone Specialty Mut Ins Co	0.00%	\$500
257	Gateway Ins Co	0.00%	\$466
258	Arrowood Ind Co	0.00%	\$252
259	Nipponkoa Ins Co Ltd US Br	0.00%	\$171
260	ACA Ins Co	0.00%	\$116
261	National Ind Co	0.00%	\$58
262	Fidelity Natl Ins Co	0.00%	\$56
263	Delos Ins Co	0.00%	\$34
264	Ohio Farmers Ins Co	0.00%	\$23

**2009 West Virginia Market Share Report  
Other Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
265	Hartford Steam Boil Inspec & Ins Co	0.00%	\$19
266	Lumbermens Mut Cas Co	0.00%	\$14
267	Pacific Employers Ins Co	0.00%	(\$3)
268	Balboa Ins Co	0.00%	(\$42)
269	United States Fidelity & Guar Co	0.00%	(\$310)
270	American Cas Co Of Reading PA	0.00%	(\$2,569)
271	Transportation Ins Co	0.00%	(\$5,405)
272	MIC Prop & Cas Ins Corp	-0.01%	(\$11,783)
273	American Security Ins Co	-0.04%	(\$59,985)
274	Mitsui Sumitomo Ins Co of Amer	-0.11%	(\$156,675)
	<b>Total for Top 10 Insurers</b>	<b>51.35%</b>	<b>\$76,154,526</b>
	<b>Total for All Other Insurers</b>	<b>48.65%</b>	<b>\$72,138,266</b>
	<b>Total for All Insurers</b>	<b>100.00%</b>	<b>\$148,292,792</b>

**Other Liability**



**2009 West Virginia Market Share Report  
Private Passenger Auto**

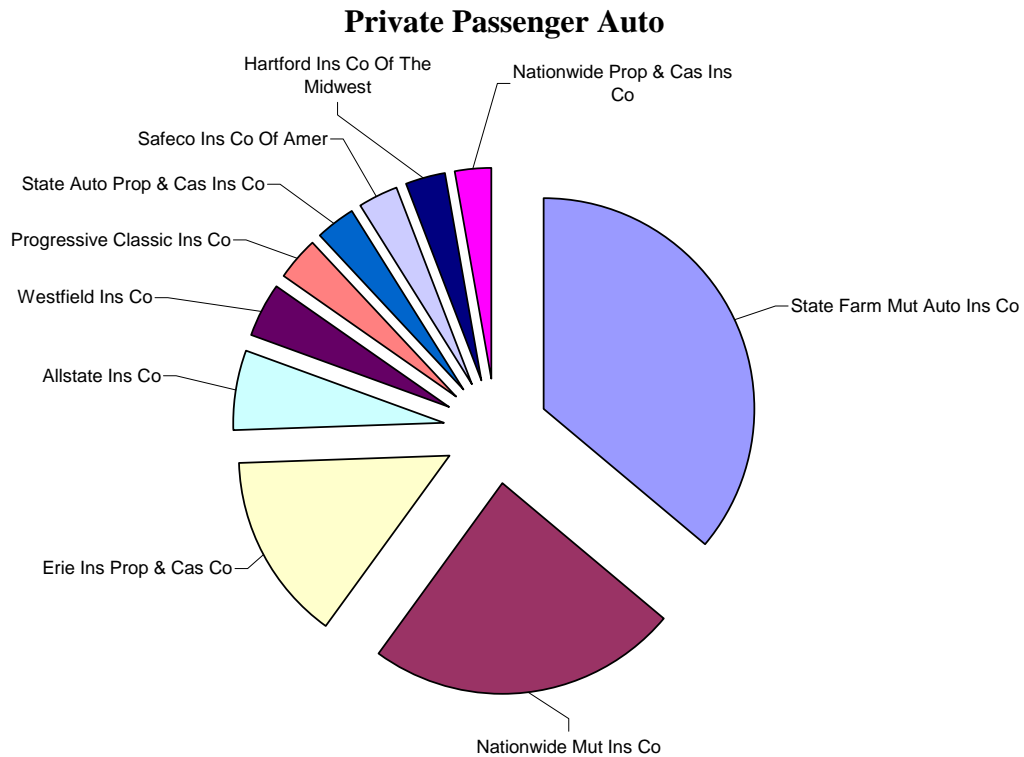
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	State Farm Mut Auto Ins Co	25.36%	\$270,784,283
2	Nationwide Mut Ins Co	16.57%	\$176,920,267
3	Erie Ins Prop & Cas Co	10.19%	\$108,738,976
4	Allstate Ins Co	4.17%	\$44,572,222
5	Westfield Ins Co	2.94%	\$31,388,069
6	Progressive Classic Ins Co	2.40%	\$25,602,065
7	State Auto Prop & Cas Ins Co	2.17%	\$23,116,374
8	Safeco Ins Co Of Amer	2.12%	\$22,616,929
9	Hartford Ins Co Of The Midwest	2.10%	\$22,405,663
10	Nationwide Prop & Cas Ins Co	1.98%	\$21,187,008
11	Liberty Mut Fire Ins Co	1.86%	\$19,824,223
12	Allstate Prop & Cas Ins Co	1.64%	\$17,509,849
13	Property & Cas Ins Co Of Hartford	1.62%	\$17,325,316
14	Geico Gen Ins Co	1.61%	\$17,213,872
15	State Farm Fire & Cas Co	1.60%	\$17,041,408
16	Geico Ind Co	1.60%	\$17,035,055
17	Encompass Ind Co	1.31%	\$13,939,143
18	USAA	1.30%	\$13,924,054
19	Titan Ind Co	1.22%	\$13,043,195
20	Progressive Max Ins Co	1.16%	\$12,417,833
21	Sentinel Ins Co Ltd	0.85%	\$9,101,042
22	Government Employees Ins Co	0.85%	\$9,060,317
23	Dairyland Ins Co	0.83%	\$8,855,178
24	American Natl Prop & Cas Co	0.81%	\$8,658,394
25	Peak Prop & Cas Ins Corp	0.76%	\$8,094,646
26	Nationwide Mut Fire Ins Co	0.74%	\$7,940,021
27	USAA Cas Ins Co	0.70%	\$7,440,512
28	Encompass Ins Co Of Amer	0.69%	\$7,358,691
29	American Intl Pacific Ins	0.67%	\$7,204,177
30	West Virginia Natl Auto Ins Co	0.67%	\$7,200,120
31	Metropolitan Drt Prop & Cas Ins Co	0.59%	\$6,287,016
32	Motorists Mut Ins Co	0.57%	\$6,095,712
33	Trumbull Ins Co	0.48%	\$5,096,199
34	Teachers Ins Co	0.43%	\$4,572,717
35	National Gen Assur Co	0.43%	\$4,568,616
36	AIG Centennial Ins Co	0.41%	\$4,382,483
37	Allstate Ind Co	0.37%	\$3,972,940
38	Horace Mann Prop & Cas Ins Co	0.36%	\$3,854,927
39	Metropolitan Prop & Cas Ins Co	0.34%	\$3,618,403
40	State Auto Natl Ins Co	0.33%	\$3,557,729
41	American Home Assur Co	0.28%	\$2,996,142
42	Farmers & Mechanics Fire & Cas Ins I	0.28%	\$2,942,984
43	Chartis Cas Co	0.27%	\$2,855,506
44	American Select Ins Co	0.22%	\$2,301,415

**2009 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>
45	Auto Club Prop Cas Ins Co	0.20%	\$2,120,322
46	Horace Mann Ins Co	0.18%	\$1,931,049
47	Nationwide Assur Co	0.18%	\$1,914,575
48	USAA Gen Ind Co	0.17%	\$1,790,762
49	Chartis Prop Cas Co	0.14%	\$1,477,143
50	Foremost Ins Co Grand Rapids MI	0.12%	\$1,233,514
51	Amica Mut Ins Co	0.10%	\$1,118,950
52	Liberty Ins Corp	0.09%	\$985,478
53	American Bankers Ins Co Of FL	0.08%	\$875,805
54	Garrison Prop & Cas Ins Co	0.08%	\$821,592
55	Peninsula Ins Co	0.07%	\$800,469
56	Metropolitan Cas Ins Co	0.07%	\$773,816
57	Progressive Direct Ins Co	0.05%	\$557,583
58	Economy Premier Assur Co	0.05%	\$482,909
59	AIU Ins Co	0.04%	\$468,644
60	Encompass Home & Auto Ins Co	0.04%	\$451,797
61	Phoenix Ins Co	0.04%	\$410,671
62	Victoria Fire & Cas Co	0.03%	\$366,099
63	National Gen Ins Co	0.03%	\$348,885
64	Philadelphia Ind Ins Co	0.03%	\$320,227
65	American Reliable Ins Co	0.03%	\$306,483
66	California Cas Ind Exch	0.03%	\$304,400
67	American Natl Gen Ins Co	0.03%	\$274,636
68	First Liberty Ins Corp	0.03%	\$267,501
69	Mico Ins Co	0.03%	\$267,501
70	General Ins Co Of Amer	0.02%	\$245,990
71	Celina Mut Ins Co	0.02%	\$231,643
72	Response Worldwide Ins Co	0.02%	\$189,977
73	Western United Ins Co	0.02%	\$180,210
74	Markel Amer Ins Co	0.02%	\$172,602
75	American Family Home Ins Co	0.02%	\$164,461
76	Vigilant Ins Co	0.01%	\$128,406
77	Essentia Ins Co	0.01%	\$126,474
78	Travelers Ind Co	0.01%	\$125,763
79	Merastar Ins Co	0.01%	\$123,269
80	Progressive Paloverde Ins Co	0.01%	\$117,731
81	First Natl Ins Co Of Amer	0.01%	\$110,999
82	Travelers Ind Co Of Amer	0.01%	\$99,931
83	Electric Ins Co	0.01%	\$99,420
84	Infinity Ins Co	0.01%	\$84,874
85	Federal Ins Co	0.01%	\$84,143
86	American Modern Home Ins Co	0.01%	\$74,952
87	Sentry Ins A Mut Co	0.01%	\$57,186
88	Foremost Signature Ins Co	0.00%	\$42,929

## 2009 West Virginia Market Share Report Private Passenger Auto

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	American Modern Select Ins Co	0.00%	\$42,544
90	Audubon Ins Co	0.00%	\$28,239
91	NGM Ins Co	0.00%	\$24,262
92	Autoone Ins Co	0.00%	\$17,419
93	American Intl Ins Co	0.00%	\$15,857
94	Deerbrook Ins Co	0.00%	\$10,608
95	Pacific Specialty Ins Co	0.00%	\$10,334
96	Great Northern Ins Co	0.00%	\$9,521
97	Harleysville Mut Ins Co	0.00%	\$7,338
98	Hartford Underwriters Ins Co	0.00%	\$6,372
99	Lincoln Gen Ins Co	0.00%	\$4,962
100	Foremost Prop & Cas Ins Co	0.00%	\$3,420
101	Ohio Cas Ins Co	0.00%	\$3,163
102	Rider Ins Co	0.00%	\$2,776
103	Ace Amer Ins Co	0.00%	\$1,634
104	Hartford Cas Ins Co	0.00%	\$1,596
105	Aegis Security Ins Co	0.00%	\$1,587
106	Companion Prop & Cas Ins Co	0.00%	\$806
107	Tokio Marine & Nichido Fire Ins Co	0.00%	\$642
108	Pennsylvania Natl Mut Cas Ins Co	0.00%	\$372
109	Illinois Natl Ins Co	0.00%	(\$1)
110	New Hampshire Ins Co	0.00%	(\$62)
111	National Union Fire Ins Co Of Pitts	-0.03%	(\$342,948)
Total for Top 10 Insurers		70.00%	\$747,331,856
Total for All Other Insurers		30.00%	\$320,272,047
Total for All Insurers		100.00%	\$1,067,603,903



**2009 West Virginia Market Share Report  
Products Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	American Guar & Liab Ins	20.02%	\$770,171
2	Travelers Ind Co Of Amer	17.36%	\$668,117
3	Electric Ins Co	15.58%	\$599,300
4	State Auto Prop & Cas Ins Co	12.19%	\$468,870
5	St Paul Fire & Marine Ins Co	10.95%	\$421,456
6	Cincinnati Ins Co	8.45%	\$325,241
7	Tokio Marine & Nichido Fire Ins Co	6.52%	\$250,707
8	Hartford Fire In Co	5.17%	\$199,076
9	Liberty Mut Fire Ins Co	4.83%	\$185,964
10	National Union Fire Ins Co Of Pitts	4.72%	\$181,426
11	Travelers Prop Cas Co Of Amer	4.18%	\$160,674
12	Federated Mut Ins Co	3.52%	\$135,365
13	Sentry Select Ins Co	3.43%	\$131,988
14	State Automobile Mut Ins Co	3.23%	\$124,399
15	Motorists Mut Ins Co	3.01%	\$115,926
16	Twin City Fire Ins Co Co	2.84%	\$109,320
17	Medmarc Cas Ins Co	2.79%	\$107,415
18	American Ins Co	2.76%	\$106,060
19	Nationwide Mut Ins Co	2.74%	\$105,536
20	Mitsui Sumitomo Ins Co of Amer	2.59%	\$99,525
21	Erie Ins Prop & Cas Co	2.58%	\$99,190
22	Firemans Fund Ins Co	2.36%	\$90,718
23	Great Northern Ins Co	2.33%	\$89,573
24	National Liab & Fire Ins Co	1.95%	\$75,002
25	Universal Underwriters Ins Co	1.78%	\$68,514
26	Arch Ins Co	1.76%	\$67,553
27	Nationwide Mut Fire Ins Co	1.65%	\$63,353
28	Federal Ins Co	1.64%	\$63,033
29	Wesco Ins Co	1.57%	\$60,505
30	Nationwide Prop & Cas Ins Co	1.48%	\$56,925
31	Charter Oak Fire Ins Co	1.46%	\$56,296
32	AXA Ins Co	1.41%	\$54,258
33	Southern States Ins Exch	1.30%	\$50,052
34	Travelers Ind Co Of CT	1.27%	\$48,715
35	Farm Family Cas Ins Co	1.26%	\$48,409
36	Westfield Ins Co	1.21%	\$46,428
37	Phoenix Ins Co	1.18%	\$45,344
38	Pennsylvania Lumbermens Mut Ins	1.06%	\$40,730
39	Greenwich Ins Co	1.01%	\$38,815
40	Wausau Underwriters Ins Co	0.93%	\$35,833
41	Old Republic Ins Co	0.93%	\$35,750
42	Granite State Ins Co	0.93%	\$35,677
43	Liberty Mut Ins Co	0.84%	\$32,204
44	Hartford Cas Ins Co	0.74%	\$28,383



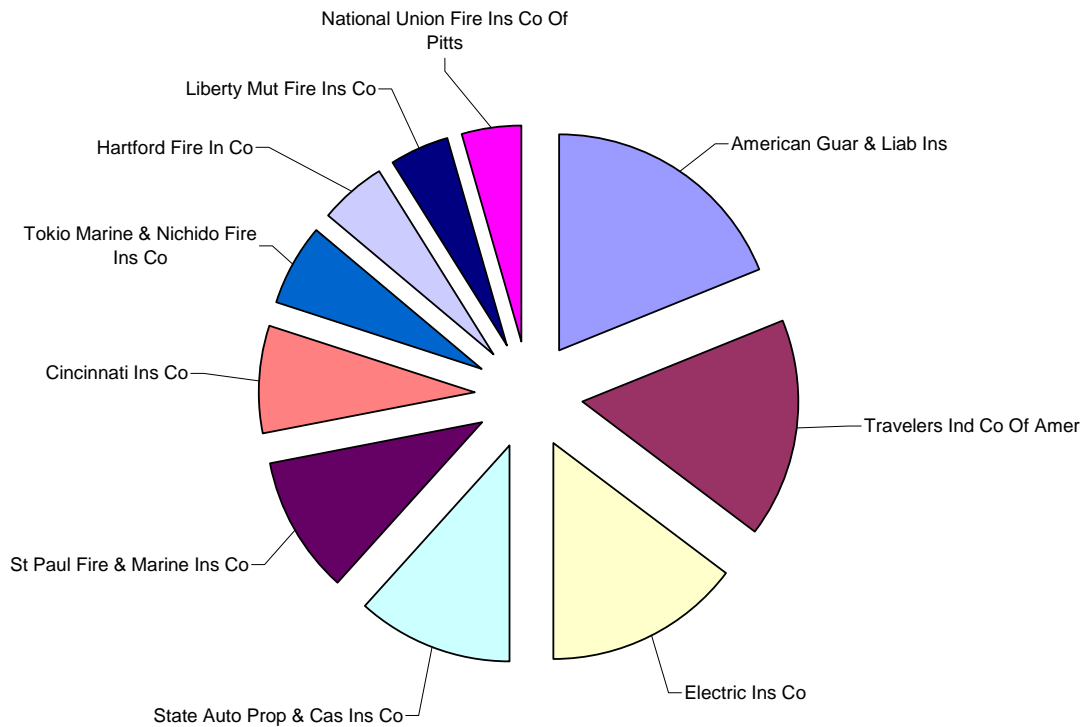
**2009 West Virginia Market Share Report  
Products Liability**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Sentry Ins A Mut Co	0.73%	\$28,017
46	Empire Fire & Marine Ins Co	0.72%	\$27,849
47	Great Amer Ins Co	0.71%	\$27,441
48	Nationwide Agribusiness Ins Co	0.64%	\$24,532
49	Pennsylvania Natl Mut Cas Ins Co	0.52%	\$20,030
50	Hanover Ins Co	0.51%	\$19,582
51	HDI Gerling Amer Ins Co	0.45%	\$17,362
52	Star Ins Co	0.45%	\$17,273
53	Travelers Ind Co	0.43%	\$16,716
54	Campmed Cas & Ind Co Inc MD	0.40%	\$15,303
55	North River Ins Co	0.40%	\$15,281
56	Wausau Business Ins Co	0.39%	\$15,173
57	Westchester Fire Ins Co	0.34%	\$12,945
58	Federated Serv Ins Co	0.29%	\$11,109
59	National Fire Ins Co Of Hartford	0.25%	\$9,612
60	Bituminous Cas Corp	0.25%	\$9,611
61	American States Ins Co	0.23%	\$8,843
62	Northland Ins Co	0.23%	\$8,788
63	Continental Western Ins Co	0.22%	\$8,508
64	Continental Cas Co	0.20%	\$7,837
65	West Amer Ins Co	0.19%	\$7,444
66	Amerisure Mut Ins Co	0.16%	\$6,144
67	American Hardware Mut Ins Co	0.16%	\$6,036
68	Chartis Cas Co	0.15%	\$5,908
69	American Fire & Cas Co	0.15%	\$5,759
70	Allstate Ins Co	0.15%	\$5,700
71	Ace Amer Ins Co	0.14%	\$5,532
72	OneBeacon Amer Ins Co	0.13%	\$5,137
73	St Paul Mercury Ins Co	0.13%	\$5,070
74	Selective Ins Co Of Amer	0.13%	\$5,007
75	Hartford Ins Co Of The Midwest	0.12%	\$4,704
76	Employers Mut Cas Co	0.10%	\$3,775
77	National Surety Corp	0.07%	\$2,640
78	Catlin Ins Co	0.06%	\$2,300
79	Liberty Ins Corp	0.06%	\$2,190
80	Lititz Mut Ins Co	0.04%	\$1,542
81	Transportation Ins Co	0.04%	\$1,535
82	American Economy Ins Co	0.04%	\$1,411
83	First Natl Ins Co Of Amer	0.04%	\$1,364
84	Insurance Co Of The State Of PA	0.03%	\$1,078
85	LM Ins Corp	0.03%	\$1,064
86	Westport Ins Corp	0.02%	\$913
87	Ohio Cas Ins Co	0.02%	\$785
88	Commerce & Industry Ins Co	0.01%	\$529

## 2009 West Virginia Market Share Report Products Liability

Rank	Company Name	Percent Of Market	Direct Premiums Earned
89	General Ins Co Of Amer	0.01%	\$400
90	Utica Mut Ins Co	0.01%	\$359
91	Illinois Natl Ins Co	0.01%	\$327
92	New Hampshire Ins Co	0.01%	\$320
93	General Cas Co Of WI	0.00%	\$176
94	Indiana Lumbermens Mut Ins Co	0.00%	\$170
95	Capitol Ind Corp	0.00%	\$146
96	Philadelphia Ind Ins Co	0.00%	\$113
97	Valley Forge Ins Co	0.00%	\$70
98	National Ind Co	0.00%	\$35
99	American Cas Co Of Reading PA	0.00%	\$25
100	Diamond State Ins Co	0.00%	\$24
101	Lumbermens Mut Cas Co	0.00%	\$1
102	Zurich Amer Ins Co Of IL	0.00%	(\$19)
103	Crum & Forster Ind Co	0.00%	(\$94)
104	Employers Ins of Wausau	-0.02%	(\$802)
105	Harleysville Mut Ins Co	-0.05%	(\$1,771)
106	American Home Assur Co	-0.06%	(\$2,147)
107	Hartford Underwriters Ins Co	-0.15%	(\$5,914)
108	Zurich Amer Ins Co	-81.78%	(\$3,146,763)
Total for Top 10 Insurers		105.78%	\$4,070,328
Total for All Other Insurers		-5.78%	(\$222,497)
Total for All Insurers		100.00%	\$3,847,831

### Products Liability



**2009 West Virginia Market Share Report  
Surety**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Travelers Cas & Surety Co Of Amer	29.72%	\$10,545,447
2	Ohio Farmers Ins Co	7.20%	\$2,554,543
3	Liberty Mut Ins Co	5.43%	\$1,927,350
4	Federal Ins Co	4.79%	\$1,700,510
5	Fidelity & Deposit Co Of MD	4.18%	\$1,483,740
6	Lexon Ins Co	4.01%	\$1,423,392
7	Western Surety Co	3.81%	\$1,352,723
8	Safeco Ins Co Of Amer	3.38%	\$1,198,322
9	Great Amer Ins Co	2.92%	\$1,035,961
10	Lyndon Prop Ins Co	2.18%	\$774,315
11	United States Surety Co	2.15%	\$762,651
12	St Paul Fire & Marine Ins Co	2.09%	\$742,939
13	Cincinnati Ins Co	2.05%	\$726,309
14	RLI Ins Co	2.04%	\$724,789
15	First Surety Corp	2.03%	\$718,957
16	International Fidelity Ins Co	1.56%	\$553,835
17	Aegis Security Ins Co	1.51%	\$536,266
18	Hartford Fire In Co	1.49%	\$529,082
19	Westchester Fire Ins Co	1.34%	\$473,788
20	Bond Safeguard Ins Co	1.13%	\$401,181
21	Erie Ins Prop & Cas Co	1.07%	\$378,785
22	Argonaut Ins Co	0.94%	\$334,184
23	Ohio Cas Ins Co	0.88%	\$311,227
24	Century Surety Co	0.71%	\$251,927
25	Arch Ins Co	0.69%	\$245,445
26	Travelers Cas & Surety Co	0.66%	\$235,227
27	Old Republic Surety Co	0.64%	\$225,386
28	American Cas Co Of Reading PA	0.61%	\$217,561
29	First Sealord Surety Inc	0.55%	\$193,359
30	Ohio Ind Co	0.52%	\$182,865
31	American Contractors Ind Co	0.48%	\$170,716
32	Colonial Surety Co	0.45%	\$161,323
33	Selective Ins Co Of Amer	0.42%	\$149,502
34	Companion Prop & Cas Ins Co	0.40%	\$141,291
35	Platte River Ins Co	0.36%	\$128,731
36	Hanover Ins Co	0.34%	\$119,301
37	Developers Surety & Ind Co	0.34%	\$118,945
38	Berkley Regional Ins Co	0.32%	\$113,531
39	Merchants Bonding Co a Mut	0.29%	\$104,218
40	American Southern Ins Co	0.29%	\$102,407
41	First Natl Ins Co Of Amer	0.27%	\$96,229
42	Westfield Ins Co	0.23%	\$82,135
43	Hudson Ins Co	0.20%	\$70,434
44	XL Specialty Ins Co	0.19%	\$67,011

**2009 West Virginia Market Share Report  
Surety**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	State Farm Fire & Cas Co	0.19%	\$66,751
46	Insurance Co Of The State Of PA	0.19%	\$66,240
47	Utica Mut Ins Co	0.18%	\$63,341
48	Lexington Natl Ins Corp	0.16%	\$58,534
49	State Automobile Mut Ins Co	0.15%	\$52,905
50	Hartford Cas Ins Co	0.15%	\$52,636
51	North Amer Specialty Ins Co	0.14%	\$49,044
52	United States Fidelity & Guar Co	0.13%	\$47,412
53	Pennsylvania Natl Mut Cas Ins Co	0.11%	\$39,267
54	Safety Natl Cas Corp	0.11%	\$38,552
55	Lincoln Gen Ins Co	0.10%	\$34,218
56	Guarantee Co Of N Amer USA	0.10%	\$34,025
57	Nationwide Mut Ins Co	0.09%	\$32,354
58	Hartford Accident & Ind Co	0.09%	\$31,812
59	Rockwood Cas Ins Co	0.08%	\$29,966
60	Financial Cas & Surety Inc	0.08%	\$28,748
61	Employers Mut Cas Co	0.07%	\$24,622
62	US Specialty Ins Co	0.07%	\$23,277
63	American Guar & Liab Ins	0.07%	\$23,111
64	Seneca Ins Co Inc	0.06%	\$22,385
65	Washington Intl Ins Co	0.06%	\$21,616
66	Continental Cas Co	0.05%	\$19,331
67	National Fire Ins Co Of Hartford	0.05%	\$19,126
68	Southwest Marine & Gen Ins Co	0.05%	\$17,926
69	United Fire & Cas Co	0.05%	\$17,430
70	Federated Mut Ins Co	0.05%	\$16,855
71	NGM Ins Co	0.04%	\$15,937
72	American States Ins Co	0.04%	\$14,753
73	Vigilant Ins Co	0.04%	\$13,777
74	Contractors Bonding & Ins Co	0.04%	\$12,718
75	New York Marine & Gen Ins Co	0.03%	\$12,371
76	New Hampshire Ins Co	0.03%	\$11,862
77	Greenwich Ins Co	0.03%	\$10,550
78	Progressive Cas Ins Co	0.03%	\$9,105
79	National Union Fire Ins Co Of Pitts	0.03%	\$8,990
80	Travelers Ind Co	0.02%	\$8,342
81	Old Republic Ins Co	0.02%	\$7,956
82	Continental Ins Co	0.02%	\$7,239
83	American Bankers Ins Co Of FL	0.02%	\$6,760
84	Universal Fire & Cas Ins Co	0.02%	\$5,746
85	Star Ins Co	0.02%	\$5,449
86	Radian Asset Assur Inc	0.02%	\$5,338
87	Protective Ins Co	0.01%	\$5,221
88	Acstar Ins Co	0.01%	\$5,184

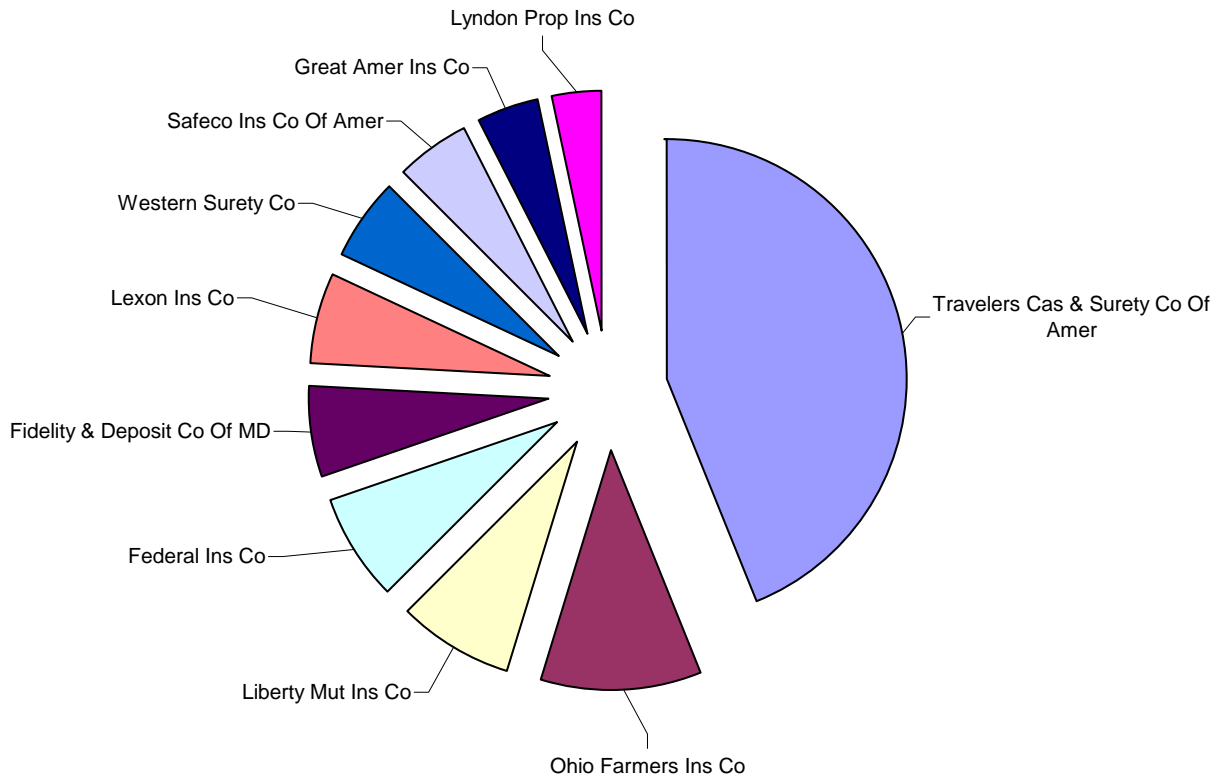
**2009 West Virginia Market Share Report  
Surety**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Farmington Cas Co	0.01%	\$4,379
90	Indemnity Ins Co Of North Amer	0.01%	\$4,071
91	American Safety Cas Ins Co	0.01%	\$4,026
92	Motors Ins Corp	0.01%	\$3,514
93	American Fire & Cas Co	0.01%	\$3,416
94	Suretec Ins Co	0.01%	\$3,235
95	Sentry Select Ins Co	0.01%	\$3,186
96	RLI Ind Co	0.01%	\$2,912
97	OneBeacon Ins Co	0.01%	\$2,503
98	Insurance Co Of The West	0.01%	\$2,291
99	Allegheny Cas Co	0.01%	\$2,199
100	Accredited Surety & Cas Co Inc	0.01%	\$2,070
101	Cumis Ins Society Inc	0.01%	\$2,026
102	American Surety Co	0.01%	\$1,809
103	Electric Ins Co	0.00%	\$1,653
104	General Ins Co Of Amer	0.00%	\$1,601
105	American Motorists Ins Co	0.00%	\$1,504
106	Procentury Ins Co	0.00%	\$1,404
107	Universal Underwriters Ins Co	0.00%	\$1,168
108	Carolina Cas Ins Co	0.00%	\$979
109	Fidelity & Guar Ins Co	0.00%	\$875
110	Bancinsure Inc	0.00%	\$777
111	Lumbermens Underwriting Alliance	0.00%	\$668
112	Harco Natl Ins Co	0.00%	\$572
113	American Ins Co	0.00%	\$560
114	Insurance Co of N Amer	0.00%	\$540
115	United States Fire Ins Co	0.00%	\$506
116	Ullico Cas Co	0.00%	\$451
117	Pacific Ind Co	0.00%	\$448
118	Bankers Ins Co	0.00%	\$312
119	Chrysler Ins Co	0.00%	\$254
120	Employers Ins of Wausau	0.00%	\$240
121	American Hardware Mut Ins Co	0.00%	\$200
122	Peerless Ins Co	0.00%	\$184
123	Quanta Ind Co	0.00%	\$131
124	West Amer Ins Co	0.00%	\$102
125	American Manufacturers Mut Ins Co	0.00%	\$100
126	Cherokee Ins Co	0.00%	\$100
127	Massachusetts Bay Ins Co	0.00%	\$100
128	LM Ins Corp	0.00%	\$88
129	Colonial Amer Cas & Surety Co	0.00%	\$46
130	Pacific Employers Ins Co	0.00%	\$15
131	Pennsylvania Gen Ins Co	0.00%	(\$282)
132	Argonaut Midwest Ins Co	-0.02%	(\$6,948)

**2009 West Virginia Market Share Report  
Surety**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	American Home Assur Co	-0.11%	(\$39,629)
	Total for Top 10 Insurers	67.64%	\$23,996,303
	Total for All Other Insurers	32.36%	\$11,480,675
	Total for All Insurers	100.00%	\$35,476,978

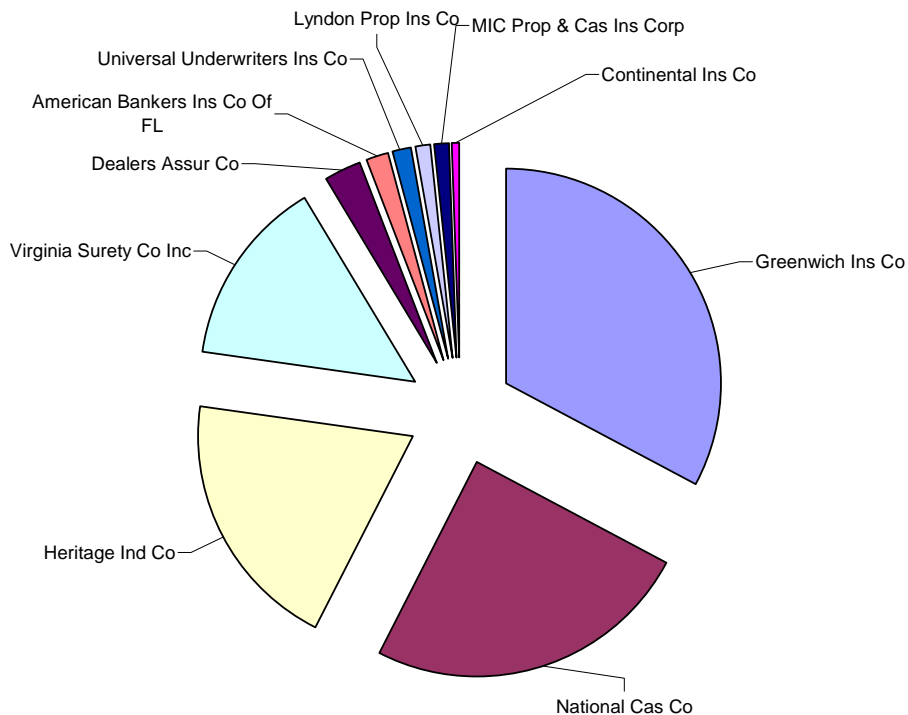
**Surety**



## 2009 West Virginia Market Share Report Warranty

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Greenwich Ins Co	33.07%	\$864,696
2	National Cas Co	24.99%	\$653,391
3	Heritage Ind Co	20.03%	\$523,822
4	Virginia Surety Co Inc	14.09%	\$368,475
5	Dealers Assur Co	2.76%	\$72,295
6	American Bankers Ins Co Of FL	1.87%	\$49,000
7	Universal Underwriters Ins Co	1.41%	\$36,827
8	Lyndon Prop Ins Co	1.20%	\$31,398
9	MIC Prop & Cas Ins Corp	1.03%	\$26,855
10	Continental Ins Co	0.52%	\$13,607
11	American Reliable Ins Co	0.31%	\$8,011
12	Courtesy Ins Co	0.19%	\$4,854
13	FFG Ins Co	0.13%	\$3,413
14	American Road Ins Co	0.08%	\$2,178
15	Old Republic Ins Co	0.08%	\$2,123
16	Balboa Ins Co	0.00%	\$14
17	Firemans Fund Ins Co	-0.02%	(\$409)
18	First Colonial Ins Co	-1.75%	(\$45,678)
	Total for Top 10 Insurers	100.97%	\$2,640,366
	Total for All Other Insurers	-0.97%	(\$25,494)
	Total for All Insurers	100.00%	\$2,614,872

### Warranty



**2009 West Virginia Market Share Report  
Workers Compensation**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Brickstreet Mut Ins Co	78.57%	\$336,528,957
2	New Hampshire Ins Co	2.68%	\$11,477,965
3	National Union Fire Ins Co Of Pitts	1.64%	\$7,045,449
4	Liberty Ins Corp	0.93%	\$3,991,609
5	Travelers Prop Cas Co Of Amer	0.71%	\$3,056,486
6	Rockwood Cas Ins Co	0.70%	\$2,993,767
7	Travelers Ind Co	0.67%	\$2,875,561
8	Zurich Amer Ins Co	0.66%	\$2,832,051
9	American Zurich Ins Co	0.62%	\$2,644,572
10	Commerce & Industry Ins Co	0.61%	\$2,624,685
11	Old Republic Ins Co	0.60%	\$2,576,784
12	Charter Oak Fire Ins Co	0.56%	\$2,400,259
13	Westfield Ins Co	0.53%	\$2,285,832
14	Twin City Fire Ins Co Co	0.50%	\$2,121,887
15	Wausau Underwriters Ins Co	0.42%	\$1,805,650
16	Insurance Co Of The State Of PA	0.38%	\$1,629,987
17	Firstcomp Ins Co	0.37%	\$1,564,827
18	Flagship City Ins Co	0.35%	\$1,480,021
19	Old Republic Gen Ins Corp	0.34%	\$1,476,884
20	Argonaut Midwest Ins Co	0.33%	\$1,421,961
21	Motorists Mut Ins Co	0.31%	\$1,343,806
22	Erie Ins Exch	0.31%	\$1,313,207
23	LM Ins Corp	0.27%	\$1,177,455
24	Ace Amer Ins Co	0.26%	\$1,128,953
25	American Mining Ins Co Inc	0.26%	\$1,099,995
26	Federal Ins Co	0.25%	\$1,060,385
27	Farmington Cas Co	0.25%	\$1,054,067
28	American Guar & Liab Ins	0.24%	\$1,027,298
29	Indemnity Ins Co Of North Amer	0.23%	\$991,987
30	Phoenix Ins Co	0.20%	\$878,044
31	Liberty Mut Fire Ins Co	0.20%	\$857,012
32	Great Amer Alliance Ins Co	0.19%	\$823,564
33	Chartis Prop Cas Co	0.19%	\$821,592
34	Sentry Select Ins Co	0.18%	\$760,221
35	Companion Prop & Cas Ins Co	0.17%	\$743,908
36	Pennsylvania Manufacturers Assoc Ins	0.17%	\$731,393
37	Sentry Ins A Mut Co	0.17%	\$725,905
38	Hartford Accident & Ind Co	0.17%	\$709,348
39	Employers Ins of Wausau	0.16%	\$691,633
40	Hartford Ins Co Of The Midwest	0.15%	\$653,977
41	Wausau Business Ins Co	0.13%	\$565,210
42	Continental Cas Co	0.13%	\$558,724
43	Hartford Underwriters Ins Co	0.13%	\$557,359
44	Valley Forge Ins Co	0.13%	\$535,548



**2009 West Virginia Market Share Report  
Workers Compensation**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Hartford Fire In Co	0.12%	\$508,560
46	Manufacturers Alliance Ins Co	0.11%	\$479,419
47	State Automobile Mut Ins Co	0.11%	\$457,496
48	Chartis Cas Co	0.10%	\$443,951
49	Travelers Ind Co Of CT	0.10%	\$424,386
50	United States Fire Ins Co	0.10%	\$417,922
51	Nationwide Agribusiness Ins Co	0.09%	\$392,148
52	State Auto Prop & Cas Ins Co	0.08%	\$349,426
53	American Cas Co Of Reading PA	0.08%	\$340,024
54	Argonaut Ins Co	0.08%	\$335,909
55	Sentry Cas Co	0.08%	\$334,161
56	Chubb Ind Ins Co	0.08%	\$324,838
57	Cincinnati Cas Co	0.07%	\$313,575
58	Sentinel Ins Co Ltd	0.07%	\$306,943
59	Amerisure Mut Ins Co	0.07%	\$303,204
60	Liberty Mut Ins Co	0.07%	\$293,487
61	Cincinnati Ins Co	0.07%	\$292,611
62	Zurich Amer Ins Co Of IL	0.07%	\$279,725
63	Milbank Ins Co	0.06%	\$278,206
64	Diamond Ins Co	0.06%	\$270,921
65	Granite State Ins Co	0.06%	\$245,333
66	State Natl Ins Co Inc	0.05%	\$228,943
67	Erie Ins Co Of NY	0.05%	\$222,376
68	Travelers Ind Co Of Amer	0.05%	\$220,352
69	Northern Ins Co Of NY	0.05%	\$210,843
70	Trans Pacific Ins Co	0.04%	\$187,308
71	Farm Family Cas Ins Co	0.04%	\$184,555
72	Bituminous Cas Corp	0.04%	\$183,631
73	Everest Natl Ins Co	0.04%	\$178,264
74	National Fire Ins Co Of Hartford	0.04%	\$171,548
75	Assurance Co Of Amer	0.04%	\$154,948
76	Standard Fire Ins Co	0.03%	\$148,846
77	Amguard Ins Co	0.03%	\$147,304
78	Illinois Natl Ins Co	0.03%	\$146,337
79	Eastern Alliance Ins Co	0.03%	\$142,415
80	Delos Ins Co	0.03%	\$131,175
81	Transportation Ins Co	0.03%	\$129,234
82	First Liberty Ins Corp	0.03%	\$119,518
83	Travelers Cas & Surety Co	0.03%	\$119,032
84	Erie Ins Prop & Cas Co	0.03%	\$114,214
85	Eastguard Ins Co	0.03%	\$109,792
86	American Ins Co	0.03%	\$109,344
87	Norguard Ins Co	0.03%	\$107,878
88	Pacific Ind Co	0.02%	\$106,308

**2009 West Virginia Market Share Report  
Workers Compensation**

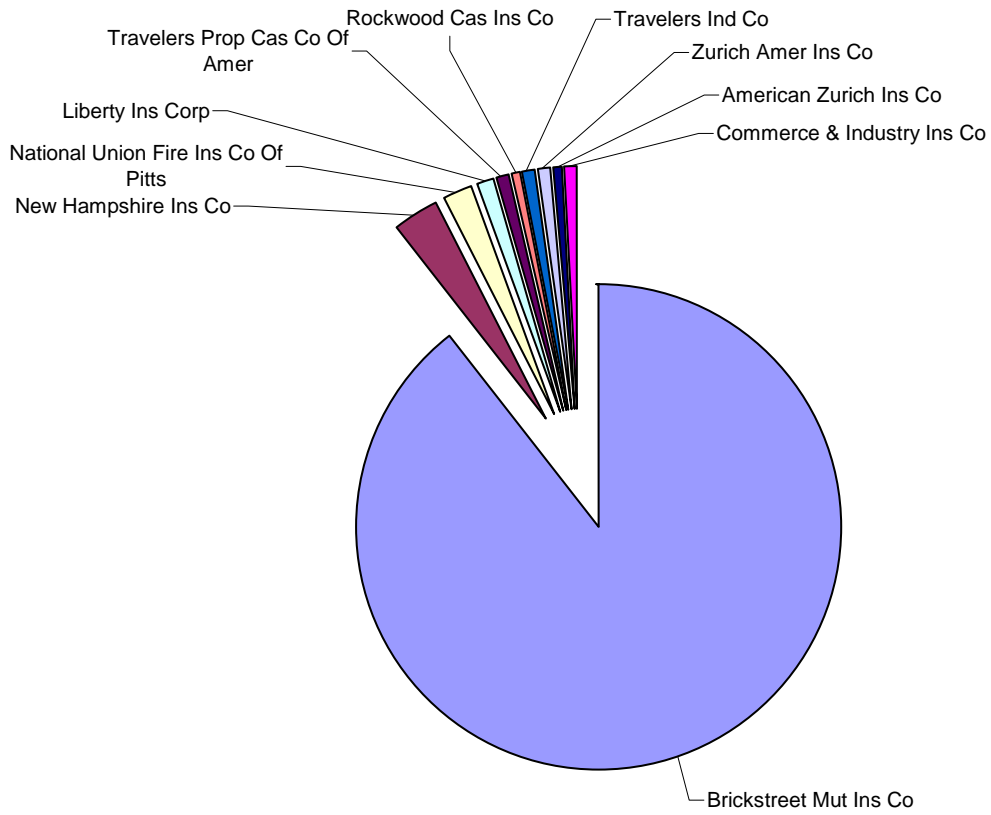
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Hartford Cas Ins Co	0.02%	\$103,302
90	Protective Ins Co	0.02%	\$100,080
91	Nova Cas Co	0.02%	\$97,838
92	Great Divide Ins Co	0.02%	\$93,361
93	Ace Prop & Cas Ins Co	0.02%	\$90,805
94	Travelers Cas Ins Co Of Amer	0.02%	\$85,560
95	Mitsui Sumitomo Ins USA Inc	0.02%	\$83,297
96	Continental Western Ins Co	0.02%	\$80,452
97	XL Specialty Ins Co	0.02%	\$80,180
98	Pacific Employers Ins Co	0.02%	\$66,863
99	Pennsylvania Manufacturers Ind Co	0.01%	\$62,320
100	The Cincinnati Ind Co	0.01%	\$61,050
101	Church Mut Ins Co	0.01%	\$60,831
102	Argonaut Great Central Ins Co	0.01%	\$59,955
103	Fidelity & Guar Ins Co	0.01%	\$56,635
104	Vigilant Ins Co	0.01%	\$51,676
105	North River Ins Co	0.01%	\$51,122
106	Ace Fire Underwriters Ins Co	0.01%	\$47,764
107	Tokio Marine & Nichido Fire Ins Co	0.01%	\$45,535
108	Great Northern Ins Co	0.01%	\$44,726
109	Brotherhood Mut Ins Co	0.01%	\$40,225
110	Lumbermens Underwriting Alliance	0.01%	\$37,206
111	Cherokee Ins Co	0.01%	\$36,763
112	Ullico Cas Co	0.01%	\$32,079
113	Regent Ins Co	0.01%	\$27,532
114	Vanliner Ins Co	0.01%	\$26,923
115	Hanover Ins Co	0.01%	\$25,767
116	Bituminous Fire & Marine Ins Co	0.01%	\$24,035
117	Sparta Ins Co	0.01%	\$22,217
118	Associated Ind Corp	0.00%	\$21,293
119	United WI Ins Co	0.00%	\$19,488
120	Maryland Cas Co	0.00%	\$18,792
121	Wesco Ins Co	0.00%	\$17,655
122	Great Amer Ins Co of NY	0.00%	\$17,486
123	OneBeacon Amer Ins Co	0.00%	\$14,504
124	United States Fidelity & Guar Co	0.00%	\$14,049
125	Imperial Cas & Ind Co	0.00%	\$13,998
126	ACIG Ins Co	0.00%	\$13,907
127	Bankers Standard Ins Co	0.00%	\$13,731
128	Massachusetts Bay Ins Co	0.00%	\$13,352
129	Nationwide Mut Ins Co	0.00%	\$13,074
130	Guarantee Ins Co	0.00%	\$12,390
131	Safety Natl Cas Corp	0.00%	\$12,058
132	Great West Cas Co	0.00%	\$10,647

**2009 West Virginia Market Share Report  
Workers Compensation**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	National Interstate Ins Co	0.00%	\$9,808
134	Continental Ind Co	0.00%	\$9,798
135	SeaBright Ins Co	0.00%	\$7,682
136	Mitsui Sumitomo Ins Co of Amer	0.00%	\$7,243
137	Erie Ins Co	0.00%	\$5,771
138	Nationwide Mut Fire Ins Co	0.00%	\$5,281
139	American Fire & Cas Co	0.00%	\$4,934
140	Pharmacists Mut Ins Co	0.00%	\$4,725
141	Transguard Ins Co Of Amer Inc	0.00%	\$3,993
142	AIU Ins Co	0.00%	\$3,279
143	Electric Ins Co	0.00%	\$3,256
144	Greenwich Ins Co	0.00%	\$3,010
145	American Alt Ins Corp	0.00%	\$2,223
146	Allied Eastern Ind Co	0.00%	\$2,116
147	Sompo Japan Ins Co of Amer	0.00%	\$1,696
148	National Surety Corp	0.00%	\$1,598
149	National Amer Ins Co	0.00%	\$1,569
150	Firemans Fund Ins Co	0.00%	\$1,334
151	General Cas Co Of WI	0.00%	\$1,167
152	Continental Ins Co	0.00%	\$752
153	XL Ins Amer Inc	0.00%	\$679
154	Ohio Cas Ins Co	0.00%	\$632
155	Lumbermens Mut Cas Co	0.00%	\$518
156	Tower Ins Co Of NY	0.00%	\$495
157	American Motorists Ins Co	0.00%	\$386
158	Arch Ins Co	0.00%	\$284
159	Employers Fire Ins Co	0.00%	\$250
160	Nationwide Prop & Cas Ins Co	0.00%	\$221
161	American Automobile Ins Co	0.00%	\$213
162	Accident Fund Ins Co of Amer	0.00%	\$202
163	OneBeacon Ins Co	0.00%	\$152
164	Praetorian Ins Co	0.00%	\$127
165	Preferred Professional Ins Co	0.00%	\$118
166	West Amer Ins Co	0.00%	\$67
167	Property & Cas Ins Co Of Hartford	0.00%	\$18
168	Advantage Workers Comp Ins Co	0.00%	\$6
169	Employers Mut Cas Co	0.00%	\$5
170	Discover Prop & Cas Ins Co	0.00%	(\$115)
171	Fidelity & Deposit Co Of MD	0.00%	(\$147)
172	American Manufacturers Mut Ins Co	0.00%	(\$230)
173	Midwest Employers Cas Co	-0.01%	(\$46,326)
174	American Home Assur Co	-0.05%	(\$233,562)

Total for Top 10 Insurers	87.80%	\$376,071,102
Total for All Other Insurers	12.20%	\$52,268,844
Total for All Insurers	100.00%	\$428,339,946

### Workers Compensation



**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Brickstreet Mut Ins Co	13.01%	\$336,528,957
2	State Farm Mut Auto Ins Co	10.95%	\$283,159,627
3	Nationwide Mut Ins Co	7.43%	\$192,208,099
4	Erie Ins Prop & Cas Co	7.30%	\$188,893,859
5	State Farm Fire & Cas Co	4.26%	\$110,308,792
6	Westfield Ins Co	3.67%	\$94,943,047
7	Allstate Ins Co	2.48%	\$64,140,658
8	Nationwide Mut Fire Ins Co	2.26%	\$58,493,833
9	Nationwide Prop & Cas Ins Co	1.79%	\$46,288,049
10	State Auto Prop & Cas Ins Co	1.79%	\$46,181,949
11	West Virginia Mut Ins Co	1.59%	\$41,127,067
12	National Union Fire Ins Co Of Pitts	1.30%	\$33,524,641
13	Liberty Mut Fire Ins Co	1.26%	\$32,534,200
14	Safeco Ins Co Of Amer	1.11%	\$28,624,634
15	Progressive Classic Ins Co	1.01%	\$26,124,400
16	Hartford Ins Co Of The Midwest	1.00%	\$25,964,736
17	Federal Ins Co	0.94%	\$24,234,186
18	Travelers Prop Cas Co Of Amer	0.92%	\$23,700,333
19	Property & Cas Ins Co Of Hartford	0.84%	\$21,700,912
20	Cincinnati Ins Co	0.84%	\$21,662,724
21	Allstate Prop & Cas Ins Co	0.81%	\$20,891,979
22	USAA	0.76%	\$19,712,961
23	Encompass Ind Co	0.76%	\$19,538,616
24	Farmers Mech Mut Fire Ins Of WV	0.75%	\$19,463,260
25	Motorists Mut Ins Co	0.73%	\$18,822,324
26	Geico Gen Ins Co	0.67%	\$17,213,871
27	Geico Ind Co	0.66%	\$17,035,055
28	St Paul Fire & Marine Ins Co	0.56%	\$14,513,902
29	Farm Family Cas Ins Co	0.54%	\$14,087,086
30	New Hampshire Ins Co	0.54%	\$13,845,285
31	Ace Amer Ins Co	0.52%	\$13,554,591
32	Continental Cas Co	0.51%	\$13,309,967
33	Encompass Ins Co Of Amer	0.51%	\$13,115,751
34	Travelers Cas & Surety Co Of Amer	0.51%	\$13,079,697
35	Titan Ind Co	0.50%	\$13,043,195
36	American Natl Prop & Cas Co	0.50%	\$12,888,760
37	Progressive Max Ins Co	0.48%	\$12,429,799
38	Wva Ins Co	0.48%	\$12,379,721
39	Travelers Ind Co Of Amer	0.43%	\$11,063,328
40	Municipal Mut Ins Co	0.42%	\$10,934,596
41	Sentinel Ins Co Ltd	0.41%	\$10,528,760
42	USAA Cas Ins Co	0.39%	\$10,080,398
43	Travelers Ind Co	0.39%	\$10,037,456
44	Factory Mut Ins Co	0.38%	\$9,950,962

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Zurich Amer Ins Co	0.38%	\$9,838,118
46	National Cas Co	0.36%	\$9,321,518
47	American Bankers Ins Co Of FL	0.36%	\$9,254,292
48	Government Employees Ins Co	0.35%	\$9,147,447
49	Dairyland Ins Co	0.34%	\$8,855,178
50	Charter Oak Fire Ins Co	0.34%	\$8,844,043
51	Peak Prop & Cas Ins Corp	0.31%	\$8,094,645
52	Greenwich Ins Co	0.31%	\$7,966,277
53	United Financial Cas Co	0.30%	\$7,811,034
54	American Alt Ins Corp	0.29%	\$7,621,170
55	Old Republic Ins Co	0.29%	\$7,436,168
56	West Virginia Natl Auto Ins Co	0.28%	\$7,361,682
57	Allstate Ind Co	0.28%	\$7,265,943
58	American Intl Pacific Ins	0.28%	\$7,204,177
59	Foremost Ins Co Grand Rapids MI	0.26%	\$6,820,022
60	Argonaut Great Central Ins Co	0.24%	\$6,327,294
61	Ambac Assur Corp	0.24%	\$6,304,847
62	Metropolitan Drt Prop & Cas Ins Co	0.24%	\$6,287,016
63	Liberty Mut Ins Co	0.24%	\$6,201,271
64	St Paul Mercury Ins Co	0.23%	\$5,992,436
65	Teachers Ins Co	0.23%	\$5,914,784
66	American Security Ins Co	0.22%	\$5,759,103
67	Metropolitan Prop & Cas Ins Co	0.22%	\$5,625,934
68	Liberty Ins Corp	0.21%	\$5,514,659
69	Mortgage Guar Ins Corp	0.20%	\$5,294,503
70	American Guar & Liab Ins	0.20%	\$5,262,847
71	Philadelphia Ind Ins Co	0.20%	\$5,230,080
72	Farmers Mut Ins Co	0.20%	\$5,229,366
73	Trumbull Ins Co	0.20%	\$5,183,820
74	State Automobile Mut Ins Co	0.20%	\$5,092,471
75	Northland Ins Co	0.20%	\$5,068,356
76	Sentry Select Ins Co	0.20%	\$5,045,282
77	Travelers Ind Co Of CT	0.19%	\$4,931,163
78	Phoenix Ins Co	0.19%	\$4,843,516
79	Arch Ins Co	0.18%	\$4,658,794
80	National Gen Assur Co	0.18%	\$4,568,616
81	Church Mut Ins Co	0.17%	\$4,435,580
82	AIG Centennial Ins Co	0.17%	\$4,383,455
83	American Home Assur Co	0.17%	\$4,357,848
84	Nationwide Agribusiness Ins Co	0.16%	\$4,105,020
85	Hartford Cas Ins Co	0.15%	\$3,984,080
86	American Modern Home Ins Co	0.15%	\$3,939,797
87	Horace Mann Prop & Cas Ins Co	0.15%	\$3,854,927
88	Commerce Protective Ins Co	0.15%	\$3,819,105

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Hartford Fire In Co	0.15%	\$3,777,714
90	Empire Fire & Marine Ins Co	0.15%	\$3,755,667
91	Medicus Ins Co	0.14%	\$3,706,372
92	Federated Mut Ins Co	0.14%	\$3,706,056
93	Firemans Fund Ins Co	0.14%	\$3,654,210
94	Allianz Global Risks US Ins Co	0.14%	\$3,570,517
95	State Auto Natl Ins Co	0.14%	\$3,557,729
96	RSUI Ind Co	0.13%	\$3,489,285
97	Chartis Cas Co	0.13%	\$3,455,038
98	American Zurich Ins Co	0.13%	\$3,395,721
99	Westchester Fire Ins Co	0.13%	\$3,390,424
100	West Virginia Farmers Mut Ins Assoc	0.13%	\$3,334,036
101	Horace Mann Ins Co	0.13%	\$3,270,463
102	Safe Ins Co	0.13%	\$3,240,545
103	Farmers & Mechanics Fire & Cas Ins I	0.12%	\$3,220,068
104	Westport Ins Corp	0.12%	\$3,165,846
105	PMI Mortgage Ins Co	0.12%	\$3,110,173
106	National Liab & Fire Ins Co	0.12%	\$3,095,741
107	Rockwood Cas Ins Co	0.12%	\$3,057,714
108	Twin City Fire Ins Co Co	0.12%	\$3,013,124
109	Commerce & Industry Ins Co	0.11%	\$2,963,003
110	Insurance Co Of The State Of PA	0.11%	\$2,821,729
111	Genworth Mortgage Ins Corp	0.11%	\$2,761,695
112	Standard Fire Ins Co	0.11%	\$2,754,819
113	United Guar Residential Ins Co	0.11%	\$2,731,863
114	Brotherhood Mut Ins Co	0.10%	\$2,616,389
115	Ohio Farmers Ins Co	0.10%	\$2,600,631
116	Cumis Ins Society Inc	0.10%	\$2,588,728
117	Great Amer Assur Co	0.10%	\$2,547,267
118	Chartis Prop Cas Co	0.10%	\$2,537,211
119	General Star Natl Ins Co	0.09%	\$2,430,530
120	Wausau Underwriters Ins Co	0.09%	\$2,412,736
121	Pan Handle Farmers Mut Ins Co Of WV	0.09%	\$2,404,721
122	Auto Club Prop Cas Ins Co	0.09%	\$2,353,667
123	American Select Ins Co	0.09%	\$2,301,415
124	Liberty Ins Underwriters Inc	0.08%	\$2,198,081
125	United States Fire Ins Co	0.08%	\$2,163,800
126	Radian Guar Inc	0.08%	\$2,155,562
127	USAA Gen Ind Co	0.08%	\$2,145,840
128	ProAssurance Ind Co Inc	0.08%	\$2,115,389
129	Caterpillar Ins Co	0.08%	\$2,085,866
130	Republic Mortgage Ins Co	0.08%	\$2,068,501
131	Great Amer Ins Co	0.08%	\$2,044,017
132	Argonaut Midwest Ins Co	0.08%	\$2,025,929

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	American Cas Co Of Reading PA	0.08%	\$2,012,429
134	Fidelity & Deposit Co Of MD	0.08%	\$1,946,231
135	American States Ins Co	0.08%	\$1,941,146
136	Nationwide Assur Co	0.07%	\$1,914,575
137	Assured Guar Municipal Corp	0.07%	\$1,889,474
138	General Ins Co Of Amer	0.07%	\$1,883,234
139	Hartford Underwriters Ins Co	0.07%	\$1,863,023
140	RLI Ins Co	0.07%	\$1,814,165
141	American Modern Select Ins Co	0.07%	\$1,748,983
142	Indemnity Ins Co Of North Amer	0.07%	\$1,728,590
143	Amica Mut Ins Co	0.06%	\$1,670,674
144	Triton Ins Co	0.06%	\$1,664,412
145	Vigilant Ins Co	0.06%	\$1,591,918
146	Firstcomp Ins Co	0.06%	\$1,564,827
147	Old Republic Gen Ins Corp	0.06%	\$1,549,906
148	Dorinco Reins Co	0.06%	\$1,519,741
149	Foremost Prop & Cas Ins Co	0.06%	\$1,506,672
150	Tokio Marine & Nichido Fire Ins Co	0.06%	\$1,505,455
151	LM Ins Corp	0.06%	\$1,481,299
152	Flagship City Ins Co	0.06%	\$1,480,021
153	Western Surety Co	0.06%	\$1,476,105
154	Scottsdale Ind Co	0.06%	\$1,466,078
155	Lexon Ins Co	0.06%	\$1,423,392
156	American Fire & Cas Co	0.05%	\$1,418,001
157	XL Specialty Ins Co	0.05%	\$1,397,398
158	Granite State Ins Co	0.05%	\$1,351,843
159	Aegis Security Ins Co	0.05%	\$1,330,666
160	Erie Ins Exch	0.05%	\$1,313,207
161	Great Northern Ins Co	0.05%	\$1,236,995
162	Universal Underwriters Ins Co	0.05%	\$1,216,122
163	Great Amer Alliance Ins Co	0.05%	\$1,206,168
164	State Natl Ins Co Inc	0.05%	\$1,180,540
165	Canal Ins Co	0.05%	\$1,174,922
166	Fidelity Natl Prop & Cas Ins Co	0.04%	\$1,141,197
167	Travelers Cas Ins Co Of Amer	0.04%	\$1,139,952
168	Employers Ins of Wausau	0.04%	\$1,124,959
169	Ohio Cas Ins Co	0.04%	\$1,122,952
170	Lititz Mut Ins Co	0.04%	\$1,119,223
171	American Economy Ins Co	0.04%	\$1,113,519
172	American Mining Ins Co Inc	0.04%	\$1,099,995
173	XL Ins Amer Inc	0.04%	\$1,073,200
174	Farmington Cas Co	0.04%	\$1,059,753
175	Maryland Cas Co	0.04%	\$1,030,695
176	Argonaut Ins Co	0.04%	\$1,027,365



**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Garrison Prop & Cas Ins Co	0.04%	\$1,015,018
178	American Automobile Ins Co	0.04%	\$989,635
179	Assurance Co Of Amer	0.04%	\$982,738
180	Ace Prop & Cas Ins Co	0.04%	\$980,061
181	Sentry Ins A Mut Co	0.04%	\$977,122
182	Guideone Specialty Mut Ins Co	0.04%	\$973,221
183	Economy Premier Assur Co	0.04%	\$961,898
184	Balboa Ins Co	0.04%	\$927,395
185	Homesite Ins Co Of The Midwest	0.04%	\$923,903
186	Axis Ins Co	0.04%	\$922,881
187	Guideone Mut Ins Co	0.04%	\$906,874
188	American Family Home Ins Co	0.03%	\$890,787
189	Wausau Business Ins Co	0.03%	\$890,646
190	Companion Prop & Cas Ins Co	0.03%	\$886,005
191	Pennsylvania Lumbermens Mut Ins	0.03%	\$877,680
192	American Reliable Ins Co	0.03%	\$875,896
193	St Paul Guardian Ins Co	0.03%	\$860,368
194	Lyndon Prop Ins Co	0.03%	\$858,708
195	Valley Forge Ins Co	0.03%	\$841,340
196	North River Ins Co	0.03%	\$840,414
197	Electric Ins Co	0.03%	\$839,364
198	American Ins Co	0.03%	\$802,382
199	Pennsylvania Manufacturers Assoc Ins	0.03%	\$802,180
200	Peninsula Ins Co	0.03%	\$801,272
201	Bituminous Cas Corp	0.03%	\$795,186
202	Great Amer Ins Co of NY	0.03%	\$779,828
203	Metropolitan Cas Ins Co	0.03%	\$773,816
204	United States Surety Co	0.03%	\$762,651
205	Hartford Accident & Ind Co	0.03%	\$758,469
206	Hanover Ins Co	0.03%	\$754,115
207	First Colonial Ins Co	0.03%	\$748,686
208	Wesco Ins Co	0.03%	\$746,132
209	First Natl Ins Co Of Amer	0.03%	\$743,280
210	Carolina Cas Ins Co	0.03%	\$720,741
211	First Surety Corp	0.03%	\$718,957
212	Markel Amer Ins Co	0.03%	\$706,876
213	National Fire Ins Co Of Hartford	0.03%	\$701,301
214	Essentia Ins Co	0.03%	\$689,587
215	Generali Us Branch	0.03%	\$676,004
216	Progressive Cas Ins Co	0.03%	\$666,942
217	St Paul Protective Ins Co	0.03%	\$662,142
218	Continental Ins Co	0.03%	\$660,118
219	Doctors Co An Interins Exch	0.03%	\$647,838
220	Progressive Direct Ins Co	0.02%	\$614,941

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
221	MBIA Ins Corp	0.02%	\$606,218
222	National Interstate Ins Co	0.02%	\$595,900
223	HDI Gerling Amer Ins Co	0.02%	\$593,178
224	Navigators Ins Co	0.02%	\$579,425
225	Harleysville Mut Ins Co	0.02%	\$577,487
226	Encompass Home & Auto Ins Co	0.02%	\$566,694
227	Markel Ins Co	0.02%	\$554,402
228	International Fidelity Ins Co	0.02%	\$553,835
229	Hudson Ins Co	0.02%	\$535,000
230	American Road Ins Co	0.02%	\$531,525
231	Everest Natl Ins Co	0.02%	\$526,798
232	Jefferson Ins Co	0.02%	\$525,072
233	Heritage Ind Co	0.02%	\$523,822
234	Illinois Natl Ins Co	0.02%	\$519,127
235	Southern States Ins Exch	0.02%	\$512,939
236	Discover Prop & Cas Ins Co	0.02%	\$511,506
237	Podiatry Ins Co Of Amer	0.02%	\$509,532
238	Selective Ins Co Of The Southeast	0.02%	\$501,945
239	Founders Ins Co	0.02%	\$498,704
240	United States Liab Ins Co	0.02%	\$498,694
241	US Specialty Ins Co	0.02%	\$494,216
242	Stonington Ins Co	0.02%	\$491,587
243	Manufacturers Alliance Ins Co	0.02%	\$491,050
244	Lancer Ins Co	0.02%	\$487,110
245	Stonebridge Cas Ins Co	0.02%	\$486,038
246	Castlepoint Natl Ins Co	0.02%	\$480,958
247	North Pointe Ins Co	0.02%	\$475,028
248	AIU Ins Co	0.02%	\$471,923
249	QBE Ins Corp	0.02%	\$463,061
250	Sompo Japan Ins Co of Amer	0.02%	\$457,096
251	American Natl Gen Ins Co	0.02%	\$449,256
252	National Surety Corp	0.02%	\$444,945
253	Yosemite Ins Co	0.02%	\$443,568
254	Amex Assur Co	0.02%	\$438,683
255	BCS Ins Co	0.02%	\$436,387
256	American Intl Ins Co	0.02%	\$430,769
257	Amerisure Mut Ins Co	0.02%	\$429,675
258	Executive Risk Ind Inc	0.02%	\$428,609
259	Star Ins Co	0.02%	\$419,256
260	Virginia Surety Co Inc	0.02%	\$407,529
261	First Liberty Ins Corp	0.02%	\$406,652
262	West Amer Ins Co	0.02%	\$402,256
263	Mitsui Sumitomo Ins Co of Amer	0.02%	\$402,160
264	Bond Safeguard Ins Co	0.02%	\$401,181

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
265	Stratford Ins Co	0.02%	\$395,731
266	Occidental Fire & Cas Co Of NC	0.01%	\$385,395
267	Sentry Cas Co	0.01%	\$383,360
268	Travelers Cas & Surety Co	0.01%	\$373,328
269	Praetorian Ins Co	0.01%	\$372,431
270	Victoria Fire & Cas Co	0.01%	\$366,099
271	CMG Mortgage Ins Co	0.01%	\$364,832
272	Starnet Ins Co	0.01%	\$361,025
273	Financial Guar Ins Co	0.01%	\$350,705
274	National Gen Ins Co	0.01%	\$348,885
275	Northern Assur Co Of Amer	0.01%	\$347,365
276	Euler Hermes Amer Credit Ind Co	0.01%	\$345,251
277	California Cas Ind Exch	0.01%	\$337,083
278	Zurich Amer Ins Co Of IL	0.01%	\$333,994
279	Nova Cas Co	0.01%	\$333,761
280	NCMIC Ins Co	0.01%	\$333,362
281	Midwest Employers Cas Co	0.01%	\$331,332
282	Allied World Natl Assur Co	0.01%	\$329,869
283	Selective Ins Co Of Amer	0.01%	\$325,752
284	Motors Ins Corp	0.01%	\$325,082
285	Chubb Ind Ins Co	0.01%	\$324,838
286	Northern Ins Co Of NY	0.01%	\$315,428
287	Cincinnati Cas Co	0.01%	\$313,575
288	Seneca Ins Co Inc	0.01%	\$311,179
289	Darwin Natl Assur Co	0.01%	\$304,446
290	Triad Guar Ins Corp	0.01%	\$304,371
291	National Specialty Ins Co	0.01%	\$304,358
292	Safety Natl Cas Corp	0.01%	\$293,056
293	Plaza Ins Co	0.01%	\$288,603
294	Affiliated Fm Ins Co	0.01%	\$286,809
295	Milbank Ins Co	0.01%	\$278,206
296	Celina Mut Ins Co	0.01%	\$273,640
297	Diamond Ins Co	0.01%	\$270,921
298	Beazley Ins Co Inc	0.01%	\$270,046
299	Mico Ins Co	0.01%	\$267,500
300	Ohio Ind Co	0.01%	\$266,544
301	Ohio Security Ins Co	0.01%	\$265,159
302	T H E Ins Co	0.01%	\$259,032
303	Chicago Ins Co	0.01%	\$258,432
304	Transportation Ins Co	0.01%	\$255,310
305	Old Republic Surety Co	0.01%	\$254,803
306	Century Surety Co	0.01%	\$254,668
307	Lumbermens Underwriting Alliance	0.01%	\$247,527
308	Hartford Steam Boil Inspec & Ins Co	0.01%	\$246,217

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
309	Federated Serv Ins Co	0.01%	\$230,159
310	Continental Western Ins Co	0.01%	\$229,637
311	Central States Ind Co Of Omaha	0.01%	\$228,947
312	Pennsylvania Natl Mut Cas Ins Co	0.01%	\$227,765
313	Delos Ins Co	0.01%	\$227,332
314	Lincoln Gen Ins Co	0.01%	\$224,490
315	Erie Ins Co Of NY	0.01%	\$222,376
316	MutualAid eXchange	0.01%	\$219,535
317	Benchmark Ins Co	0.01%	\$212,818
318	Avemco Ins Co	0.01%	\$201,005
319	Colonial Amer Cas & Surety Co	0.01%	\$199,495
320	New York Marine & Gen Ins Co	0.01%	\$196,143
321	Camico Mut Ins Co	0.01%	\$193,767
322	First Sealord Surety Inc	0.01%	\$193,359
323	Response Worldwide Ins Co	0.01%	\$189,977
324	Independent Mut Fire Ins Co	0.01%	\$188,614
325	Trans Pacific Ins Co	0.01%	\$187,308
326	Great Divide Ins Co	0.01%	\$181,984
327	Armed Forces Ins Exch	0.01%	\$181,660
328	Western United Ins Co	0.01%	\$180,210
329	Pennsylvania Manufacturers Ind Co	0.01%	\$177,013
330	Hallmark Ins Co	0.01%	\$176,210
331	Massachusetts Bay Ins Co	0.01%	\$171,622
332	American Contractors Ind Co	0.01%	\$170,716
333	Commonwealth Ins Co Of Amer	0.01%	\$167,629
334	Employers Fire Ins Co	0.01%	\$166,987
335	Colonial Surety Co	0.01%	\$164,380
336	Jewelers Mut Ins Co	0.01%	\$161,340
337	Transguard Ins Co Of Amer Inc	0.01%	\$159,056
338	Sparta Ins Co	0.01%	\$157,457
339	Catlin Ins Co	0.01%	\$153,894
340	Chrysler Ins Co	0.01%	\$153,305
341	Gateway Ins Co	0.01%	\$151,883
342	Regis Ins Co	0.01%	\$150,122
343	AXIS Reins Co	0.01%	\$147,349
344	Amguard Ins Co	0.01%	\$147,304
345	Crum & Forster Ind Co	0.01%	\$147,113
346	OneBeacon Amer Ins Co	0.01%	\$143,472
347	Eastern Alliance Ins Co	0.01%	\$142,415
348	American Southern Ins Co	0.01%	\$140,742
349	American Hardware Mut Ins Co	0.01%	\$140,397
350	Harco Natl Ins Co	0.01%	\$139,632
351	Ullico Cas Co	0.01%	\$138,884
352	Campmed Cas & Ind Co Inc MD	0.01%	\$138,349

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
353	Utica Mut Ins Co	0.01%	\$136,937
354	Toyota Motor Ins Co	0.01%	\$134,575
355	Coface N Amer Ins Co	0.01%	\$134,122
356	National Continental Ins Co	0.01%	\$133,696
357	Merastar Ins Co	0.01%	\$132,797
358	Platte River Ins Co	0.01%	\$130,415
359	Mitsui Sumitomo Ins USA Inc	0.00%	\$126,846
360	Diamond State Ins Co	0.00%	\$124,685
361	Valiant Ins Co	0.00%	\$119,880
362	Progressive Paloverde Ins Co	0.00%	\$119,582
363	Developers Surety & Ind Co	0.00%	\$118,945
364	General Cas Co Of WI	0.00%	\$118,747
365	Employers Mut Cas Co	0.00%	\$118,524
366	Pacific Ind Co	0.00%	\$115,420
367	Starr Ind & Liab Co	0.00%	\$113,729
368	Berkley Regional Ins Co	0.00%	\$113,531
369	Vanliner Ins Co	0.00%	\$110,353
370	Eastguard Ins Co	0.00%	\$109,792
371	National Ind Co	0.00%	\$108,006
372	Norguard Ins Co	0.00%	\$107,878
373	Medmarc Cas Ins Co	0.00%	\$107,415
374	AXA Ins Co	0.00%	\$107,248
375	Merchants Bonding Co a Mut	0.00%	\$105,776
376	Protective Ins Co	0.00%	\$105,301
377	Standard Guar Ins Co	0.00%	\$99,733
378	Bancinsure Inc	0.00%	\$98,544
379	Great West Cas Co	0.00%	\$98,452
380	First Guard Ins Co	0.00%	\$97,980
381	Ace Fire Underwriters Ins Co	0.00%	\$94,937
382	Infinity Ins Co	0.00%	\$84,874
383	OneBeacon Ins Co	0.00%	\$81,605
384	Pharmacists Mut Ins Co	0.00%	\$81,386
385	Fidelity Natl Ins Co	0.00%	\$80,384
386	Automobile Ins Co Of Hartford CT	0.00%	\$80,383
387	Courtesy Ins Co	0.00%	\$79,719
388	General Reins Corp	0.00%	\$75,785
389	Republic Western Ins Co	0.00%	\$73,703
390	United States Fidelity & Guar Co	0.00%	\$73,669
391	Preferred Professional Ins Co	0.00%	\$73,273
392	Dealers Assur Co	0.00%	\$72,295
393	Verlan Fire Ins Co MD	0.00%	\$69,347
394	Pacific Employers Ins Co	0.00%	\$66,946
395	CNL Ins Amer Inc	0.00%	\$64,337
396	Republic Ind Co Of Amer	0.00%	\$62,587

**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
397	The Cincinnati Ind Co	0.00%	\$61,050
398	Associated Ind Corp	0.00%	\$58,979
399	Lexington Natl Ins Corp	0.00%	\$58,534
400	Fidelity & Guar Ins Co	0.00%	\$57,510
401	Housing Authority Prop A Mut Co	0.00%	\$54,065
402	Federated Rural Electric Ins Exch	0.00%	\$53,374
403	Pennsylvania Gen Ins Co	0.00%	\$50,685
404	AF&L Ins Co	0.00%	\$50,554
405	North Amer Specialty Ins Co	0.00%	\$50,258
406	Foremost Signature Ins Co	0.00%	\$44,665
407	Medical Protective Co	0.00%	\$41,728
408	Redland Ins Co	0.00%	\$41,582
409	NGM Ins Co	0.00%	\$41,518
410	Aetna Ins Co of CT	0.00%	\$40,418
411	Genworth Residential Mortgage Ins Co	0.00%	\$38,768
412	Capital City Ins Co Inc	0.00%	\$37,960
413	Chubb Natl Ins Co	0.00%	\$37,603
414	Cherokee Ins Co	0.00%	\$36,863
415	Regent Ins Co	0.00%	\$36,040
416	Guarantee Co Of N Amer USA	0.00%	\$34,058
417	HSBC Ins Co of DE	0.00%	\$33,427
418	Zale Ind Co	0.00%	\$32,629
419	American Agri Business Ins Co	0.00%	\$30,356
420	United Cas Ins Co Of Amer	0.00%	\$30,010
421	Financial Cas & Surety Inc	0.00%	\$28,748
422	Audubon Ins Co	0.00%	\$28,239
423	Bituminous Fire & Marine Ins Co	0.00%	\$25,525
424	Washington Intl Ins Co	0.00%	\$21,616
425	United WI Ins Co	0.00%	\$19,488
426	Pacific Specialty Ins Co	0.00%	\$18,935
427	Southwest Marine & Gen Ins Co	0.00%	\$17,926
428	United Fire & Cas Co	0.00%	\$17,430
429	Autoone Ins Co	0.00%	\$17,419
430	Ironshore Ind Inc	0.00%	\$15,865
431	MIC Prop & Cas Ins Corp	0.00%	\$15,072
432	Erie Ins Co	0.00%	\$14,783
433	Radian Asset Assur Inc	0.00%	\$14,324
434	First Amer Prop & Cas Ins Co	0.00%	\$14,003
435	Imperial Cas & Ind Co	0.00%	\$13,998
436	ACIG Ins Co	0.00%	\$13,907
437	Bankers Standard Ins Co	0.00%	\$13,731
438	AXA Art Ins Corp	0.00%	\$13,325
439	Gray Ins Co	0.00%	\$13,074
440	Farmland Mut Ins Co	0.00%	\$12,803

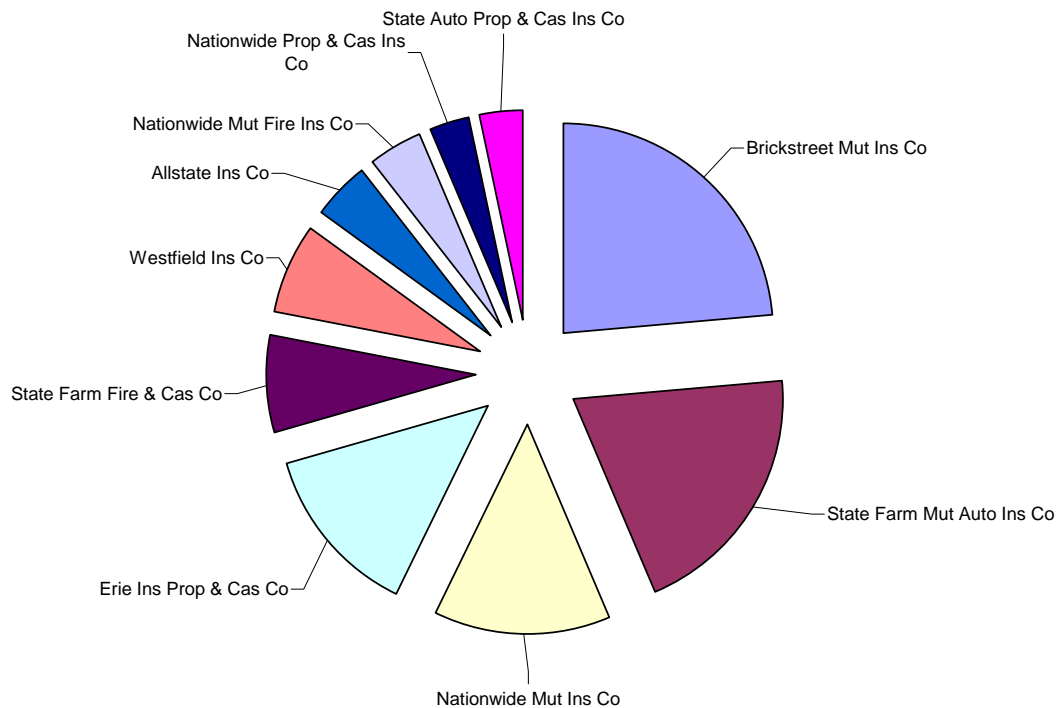
**2009 West Virginia Market Share Report  
Property & Casualty Totals**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
441	Contractors Bonding & Ins Co	0.00%	\$12,718
442	Guarantee Ins Co	0.00%	\$12,390
443	Capitol Ind Corp	0.00%	\$12,281
444	Tower Natl Ins Co	0.00%	\$12,148
445	Inland Mut Ins Co	0.00%	\$11,968
446	AIG Natl Ins Co Inc	0.00%	\$11,210
447	AIG Premier Ins Co	0.00%	\$11,044
448	Deerbrook Ins Co	0.00%	\$10,608
449	PACO Assur Co Inc	0.00%	\$10,519
450	Riverport Ins Co	0.00%	\$9,838
451	Continental Ind Co	0.00%	\$9,798
452	National Amer Ins Co	0.00%	\$9,598
453	Professionals Direct Ins Co	0.00%	\$8,861
454	Hiscox Ins Co Inc	0.00%	\$8,817
455	SeaBright Ins Co	0.00%	\$7,682
456	Fortress Ins Co	0.00%	\$7,169
457	Deerfield Ins Co	0.00%	\$6,022
458	ACA Ins Co	0.00%	\$5,808
459	Procentury Ins Co	0.00%	\$5,752
460	Universal Fire & Cas Ins Co	0.00%	\$5,746
461	American Commerce Ins Co	0.00%	\$5,648
462	Indiana Lumbermens Mut Ins Co	0.00%	\$5,493
463	Maxum Cas Ins Co	0.00%	\$5,233
464	Acstar Ins Co	0.00%	\$5,184
465	Travelers Prop Cas Ins Co	0.00%	\$4,899
466	Independence Amer Ins Co	0.00%	\$4,597
467	Insurance Co of N Amer	0.00%	\$4,511
468	AXIS Specialty Ins Co	0.00%	\$4,233
469	Old United Cas Co	0.00%	\$4,223
470	Max Amer Ins Co	0.00%	\$4,096
471	Genesis Ins Co	0.00%	\$4,042
472	American Safety Cas Ins Co	0.00%	\$4,026
473	FFG Ins Co	0.00%	\$3,413
474	Insurance Co Of The West	0.00%	\$3,283
475	Suretec Ins Co	0.00%	\$3,235
476	RLI Ind Co	0.00%	\$2,912
477	Atlantic Specialty Ins Co	0.00%	\$2,898
478	Knightbrook Ins Co	0.00%	\$2,860
479	Rider Ins Co	0.00%	\$2,776
480	United Guar Mortgage Ind Co	0.00%	\$2,615
481	Allegheny Cas Co	0.00%	\$2,199
482	Allied Eastern Ind Co	0.00%	\$2,116
483	Nipponkoa Ins Co Ltd US Br	0.00%	\$2,091
484	Accredited Surety & Cas Co Inc	0.00%	\$2,070

## 2009 West Virginia Market Share Report Property & Casualty Totals

Rank	Company Name	Percent Of Market	Direct Premiums Earned
485	American Motorists Ins Co	0.00%	\$1,828
486	American Surety Co	0.00%	\$1,809
487	CMG Mortgage Assur Co	0.00%	\$1,300
488	American Gen Ind Co	0.00%	\$1,291
489	Lumbermens Mut Cas Co	0.00%	\$1,139
490	American Sentinel Ins Co	0.00%	\$1,048
491	American Pet Ins Co	0.00%	\$976
492	Heritage Cas Ins Co	0.00%	\$884
493	Tower Ins Co Of NY	0.00%	\$495
494	MGIC Ind Corp	0.00%	\$470
495	Lyndon Southern Ins Co	0.00%	\$407
496	Gramercy Ins Co	0.00%	\$336
497	Bankers Ins Co	0.00%	\$312
498	Arrowood Ind Co	0.00%	\$252
499	Accident Fund Ins Co of Amer	0.00%	\$202
500	Peerless Ins Co	0.00%	\$184
501	Quanta Ind Co	0.00%	\$131
502	Seaworthy Ins Co	0.00%	\$36
503	National Farmers Union Prop & Cas	0.00%	\$21
504	Advantage Workers Comp Ins Co	0.00%	\$6
505	American Manufacturers Mut Ins Co	0.00%	(\$161)
506	Assured Guar Corp	0.00%	(\$7,803)
Total for Top 10 Insurers		54.94%	\$1,421,146,870
Total for All Other Insurers		45.06%	\$1,165,343,824
Total for All Insurers		100.00%	\$2,586,490,694

### Property & Casualty Totals





**2009 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Lincoln Natl Life Ins Co	8.09%	\$94,101,758
2	Teachers Ins & Ann Assoc Of Amer	6.41%	\$74,566,430
3	New York Life Ins & Ann Corp	5.25%	\$61,109,729
4	MetLife Investors USA Ins Co	4.22%	\$49,103,358
5	Jackson Natl Life Ins Co	3.93%	\$45,690,076
6	Prudential Ann Life Assur Corp	3.74%	\$43,518,708
7	RiverSource Life Ins Co	3.71%	\$43,159,186
8	Aviva Life & Ann Co	3.44%	\$40,002,733
9	Metropolitan Life Ins Co	3.28%	\$38,109,270
10	Transamerica Life Ins Co	3.25%	\$37,751,100
11	AXA Equitable Life Ins Co	2.93%	\$34,076,832
12	John Hancock Life Ins Co (USA)	2.90%	\$33,738,433
13	Northwestern Mut Life Ins Co	2.59%	\$30,080,017
14	Prudential Ins Co Of Amer	2.52%	\$29,348,598
15	Allianz Life Ins Co Of N Amer	2.47%	\$28,713,022
16	Western Natl Life Ins Co	2.41%	\$28,040,806
17	ING USA Ann & Life Ins Co	2.36%	\$27,490,940
18	Pacific Life Ins Co	2.31%	\$26,910,526
19	Variable Ann Life Ins Co	2.16%	\$25,128,728
20	Ing Life Ins & Ann Co	2.01%	\$23,388,083
21	Sun Life Assur Co Of Canada US	1.92%	\$22,351,235
22	Pruco Life Ins Co	1.64%	\$19,078,461
23	Symetra Life Ins Co	1.43%	\$16,681,600
24	Bankers Life & Cas Co	1.31%	\$15,285,288
25	Ohio Natl Life Ins Co	1.24%	\$14,459,555
26	American Natl Ins Co	1.21%	\$14,036,555
27	Protective Life Ins Co	1.04%	\$12,120,206
28	Massachusetts Mut Life Ins Co	1.00%	\$11,614,260
29	Liberty Life Ins Co	0.91%	\$10,572,210
30	United Amer Ins Co	0.87%	\$10,096,044
31	Great W Life & Ann Ins Co	0.86%	\$10,029,350
32	American Equity Invest Life Ins Co	0.86%	\$10,024,338
33	Erie Family Life Ins Co	0.83%	\$9,657,379
34	State Farm Life Ins Co	0.78%	\$9,044,654
35	Liberty Natl Life Ins Co	0.77%	\$8,980,248
36	Metlife Ins Co of CT	0.76%	\$8,847,613
37	MetLife Investors Ins Co	0.74%	\$8,614,819
38	Western Southern Life Assur Co	0.72%	\$8,428,099
39	Life Ins Co Of The Southwest	0.56%	\$6,473,252
40	Lincoln Benefit Life Co	0.55%	\$6,421,911
41	Principal Life Ins Co	0.49%	\$5,733,415
42	United Of Omaha Life Ins Co	0.49%	\$5,723,484
43	American Gen Life & Acc Ins Co	0.48%	\$5,559,302
44	Horace Mann Life Ins Co	0.41%	\$4,773,508

**2009 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Reliastar Life Ins Co	0.40%	\$4,697,064
46	Cuna Mut Ins Society	0.38%	\$4,478,127
47	Woodmen World Life Ins Soc	0.38%	\$4,476,278
48	Guardian Ins & Ann Co Inc	0.38%	\$4,457,128
49	USAA Life Ins Co	0.38%	\$4,438,709
50	Cincinnati Life Ins Co	0.31%	\$3,632,454
51	Midland Natl Life Ins Co	0.31%	\$3,582,616
52	Thrivent Financial For Lutherans	0.30%	\$3,443,017
53	Modern Woodmen Of Amer	0.28%	\$3,304,016
54	SunAmerica Ann & Life Assur Co	0.26%	\$2,994,961
55	New England Life Ins Co	0.24%	\$2,819,353
56	American United Life Ins Co	0.23%	\$2,705,528
57	Integrity Life Ins Co	0.22%	\$2,573,720
58	CM Life Ins Co	0.22%	\$2,516,374
59	National Western Life Ins Co	0.20%	\$2,297,693
60	North Amer Co Life & Hlth Ins	0.20%	\$2,294,245
61	Fidelity Investments Life Ins Co	0.19%	\$2,267,876
62	Forethought Life Ins Co	0.17%	\$2,000,794
63	Equitrust Life Ins Co	0.17%	\$1,954,545
64	Nationwide Life Ins Co	0.16%	\$1,871,521
65	Farm Family Life Ins Co	0.14%	\$1,627,283
66	Allstate Life Ins Co	0.14%	\$1,612,711
67	State Life Ins Co	0.14%	\$1,602,799
68	PHL Variable Ins Co	0.13%	\$1,484,812
69	Minnesota Life Ins Co	0.13%	\$1,480,353
70	Genworth Life & Ann Ins Co	0.12%	\$1,364,184
71	OM Fin Life Ins Co	0.12%	\$1,357,530
72	Liberty Bankers Life Ins Co	0.11%	\$1,313,217
73	Americo Fin Life & Ann Ins Co	0.11%	\$1,295,798
74	Standard Ins Co	0.11%	\$1,293,972
75	Great Amer Life Ins Co	0.08%	\$973,351
76	American Gen Life Ins Co	0.08%	\$938,751
77	Security Benefit Life Ins Co	0.08%	\$920,993
78	Monumental Life Ins Co	0.08%	\$882,427
79	Investors Ins Corp	0.07%	\$839,312
80	TIAA Cref Life Ins Co	0.07%	\$794,038
81	Fort Dearborn Life Ins Co	0.07%	\$789,490
82	Union Central Life Ins Co	0.07%	\$774,441
83	National Slovak Society Of The Usa	0.07%	\$771,729
84	Motorists Life Ins Co	0.06%	\$685,950
85	Hartford Life & Ann Ins Co	0.06%	\$657,528
86	Genworth Life Ins Co	0.05%	\$638,420
87	Merrill Lynch Life Ins Co	0.05%	\$619,845
88	Ameritas Life Ins Corp	0.05%	\$595,394

**2009 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Assurity Life Ins Co	0.05%	\$555,796
90	Hartford Life Ins Co	0.04%	\$412,341
91	Reliance Standard Life Ins Co	0.03%	\$391,855
92	Degree Of Honor Protective Assn	0.03%	\$300,103
93	Sentry Life Ins Co	0.03%	\$297,223
94	Lafayette Life Ins Co	0.03%	\$293,928
95	Western Catholic Union	0.02%	\$274,978
96	Annuity Investors Life Ins Co	0.02%	\$246,068
97	Liberty Life Assur Co Of Boston	0.02%	\$231,483
98	American Fidelity Assur Co	0.02%	\$217,246
99	New York Life Ins Co	0.02%	\$211,548
100	Presidential Life Ins Co	0.02%	\$198,955
101	William Penn Assn	0.02%	\$183,944
102	Baltimore Life Ins Co	0.01%	\$160,060
103	Jefferson Natl Life Ins Co	0.01%	\$157,137
104	Prudential Retirement Ins & Ann Co	0.01%	\$144,640
105	Illinois Mut Life Ins Co	0.01%	\$139,078
106	Security Mut Life Ins Co Of NY	0.01%	\$138,502
107	Columbus Life Ins Co	0.01%	\$137,096
108	Western Reserve Life Assur Co of OH	0.01%	\$134,779
109	Standard Life & Accident Ins Co	0.01%	\$117,800
110	The Savings Bank Life Ins Co Of MA	0.01%	\$115,621
111	West Coast Life Ins Co	0.01%	\$108,500
112	First Investors Life Ins Co	0.01%	\$104,243
113	Unified Life Ins Co	0.01%	\$83,914
114	Aetna Life Ins Co	0.01%	\$80,413
115	First Cath Slovak Ladies Assn USA	0.01%	\$78,894
116	National Life Ins Co	0.01%	\$78,000
117	ISDA fraternal Assoc	0.01%	\$74,438
118	Union Security Ins Co	0.01%	\$70,822
119	Washington Natl Ins Co	0.01%	\$60,772
120	American Gen Life Ins Co of DE	0.00%	\$51,186
121	First Cath Slovak Union Of US & CN	0.00%	\$45,000
122	Commonwealth Ann & Life Ins Co	0.00%	\$44,449
123	Funeral Directors Life Ins Co	0.00%	\$41,942
124	Employees Life Co Mut	0.00%	\$40,000
125	Bankers Life Ins Co	0.00%	\$36,731
126	Thrivent Life Ins Co	0.00%	\$34,538
127	Golden Rule Ins Co	0.00%	\$33,400
128	National Guardian Life Ins Co	0.00%	\$25,871
129	Time Ins Co	0.00%	\$25,491
130	Guardian Life Ins Co Of Amer	0.00%	\$22,521
131	Mony Life Ins Co Of Amer	0.00%	\$21,717
132	Church Life Ins Corp	0.00%	\$21,413

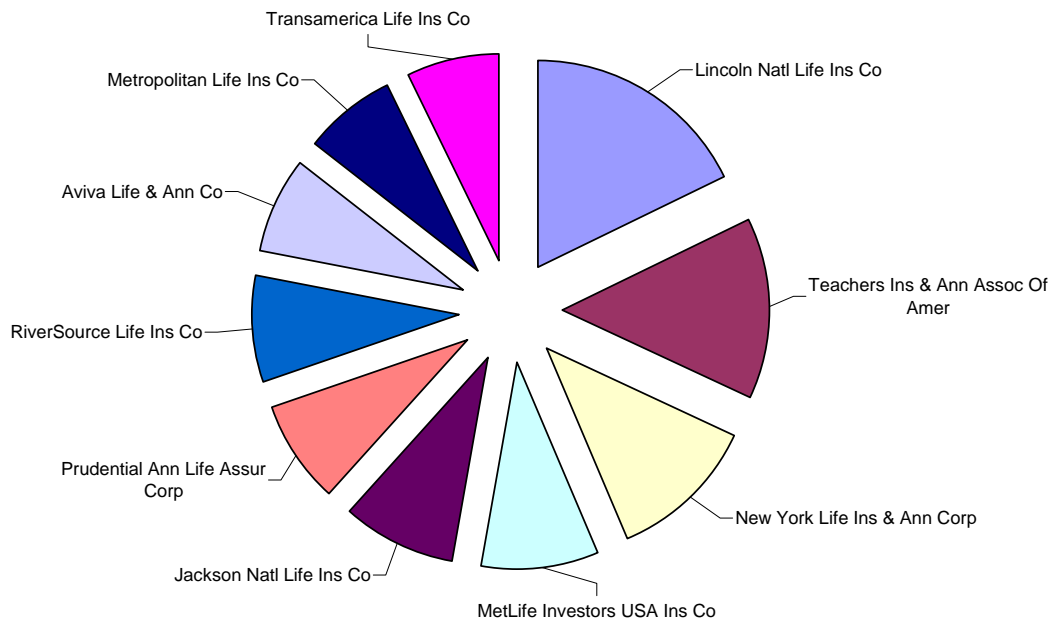
**2009 West Virginia Market Share Report  
Annuities**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Greek Catholic Union Of The USA	0.00%	\$20,925
134	Madison Natl Life Ins Co Inc	0.00%	\$20,154
135	Homesteaders Life Co	0.00%	\$18,651
136	Federated Life Ins Co	0.00%	\$16,830
137	Colorado Bankers Life Ins Co	0.00%	\$15,515
138	American Heritage Life Ins Co	0.00%	\$12,513
139	Conseco Ins Co	0.00%	\$10,790
140	American Fraternal Union	0.00%	\$10,198
141	Sunamerica Life Ins Co	0.00%	\$9,800
142	Continental Gen Ins Co	0.00%	\$9,792
143	Kemper Investors Life Ins Co	0.00%	\$9,425
144	Primerica Life Ins Co	0.00%	\$9,116
145	Polish Natl Alliance Us Of Na	0.00%	\$6,713
146	Columbian Mut Life Ins Co	0.00%	\$6,400
147	Harleysville Life Ins Co	0.00%	\$6,000
148	Ohio State Life Ins Co	0.00%	\$4,946
149	Western & Southern Life Ins Co	0.00%	\$4,593
150	Lincoln Heritage Life Ins Co	0.00%	\$4,088
151	Reassure Amer Life Ins Co	0.00%	\$4,063
152	Croatian Fraternal Union Of Amer	0.00%	\$4,000
153	Reliastar Life Ins Co Of NY	0.00%	\$3,000
154	Humanadental Ins Co	0.00%	\$2,833
155	Amica Life Ins Co	0.00%	\$2,800
156	Investors Heritage Life Ins Co	0.00%	\$2,788
157	Universal Guar Life Ins Co	0.00%	\$2,518
158	Trans World Assur Co	0.00%	\$2,440
159	Mid West Natl Life Ins Co Of TN	0.00%	\$2,068
160	United Fidelity Life Ins Co	0.00%	\$2,063
161	Wilton Reassur Life Co of NY	0.00%	\$1,950
162	Fidelity Security Life Ins Co	0.00%	\$1,872
163	American Amicable Life Ins Co Of TX	0.00%	\$1,786
164	MTL Ins Co	0.00%	\$1,780
165	Farmers New World Life Ins Co	0.00%	\$1,200
166	Metropolitan Tower Life Ins Co	0.00%	\$1,200
167	Chesapeake Life Ins Co	0.00%	\$1,090
168	American Fidelity Life Ins Co	0.00%	\$1,070
169	CICA Life Ins Co of Amer	0.00%	\$1,040
170	Womans Life Ins Society	0.00%	\$975
171	Occidental Life Ins Co Of NC	0.00%	\$942
172	LifeSecure Ins Co	0.00%	\$911
173	American Capitol Ins Co	0.00%	\$840
174	Phoenix Life Ins Co	0.00%	\$699
175	Ohio Natl Life Assur Corp	0.00%	\$664
176	Great Southern Life Ins Co	0.00%	\$600

## 2009 West Virginia Market Share Report Annuities

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	Bankers Fidelity Life Ins Co	0.00%	\$600
178	Beneficial Life Ins Co	0.00%	\$600
179	Central Reserve Life Ins Co	0.00%	\$600
180	Investors Life Ins Co N Amer	0.00%	\$500
181	Slovene Natl Benefit Society	0.00%	\$500
182	American Bankers Life Assur Co Of FL	0.00%	\$495
183	Guarantee Trust Life Ins Co	0.00%	\$436
184	Royal Neighbors Of Amer	0.00%	\$360
185	Physicians Life Ins Co	0.00%	\$309
186	American Income Life Ins Co	0.00%	\$300
187	Conseco Life Ins Co	0.00%	\$270
188	General Amer Life Ins Co	0.00%	\$250
189	Mega Life & Hlth Ins Co The	0.00%	\$240
190	Serb Natl Federation	0.00%	\$222
191	Union Fidelity Life Ins Co	0.00%	\$205
192	United Natl Life Ins Co Of Amer	0.00%	\$175
193	Loyal Christian Benefit Assn	0.00%	\$75
194	First Allmerica Fin Life Ins Co	0.00%	\$30
195	Banner Life Ins Co	0.00%	(\$232)
196	United Investors Life Ins Co	0.00%	(\$252)
197	Trustmark Ins Co	0.00%	(\$12,250)
198	Kansas City Life Ins Co	0.00%	(\$52,585)
Total for Top 10 Insurers		45.32%	\$527,112,348
Total for All Other Insurers		54.68%	\$636,072,043
Total for All Insurers		100.00%	\$1,163,184,391

### Annuities

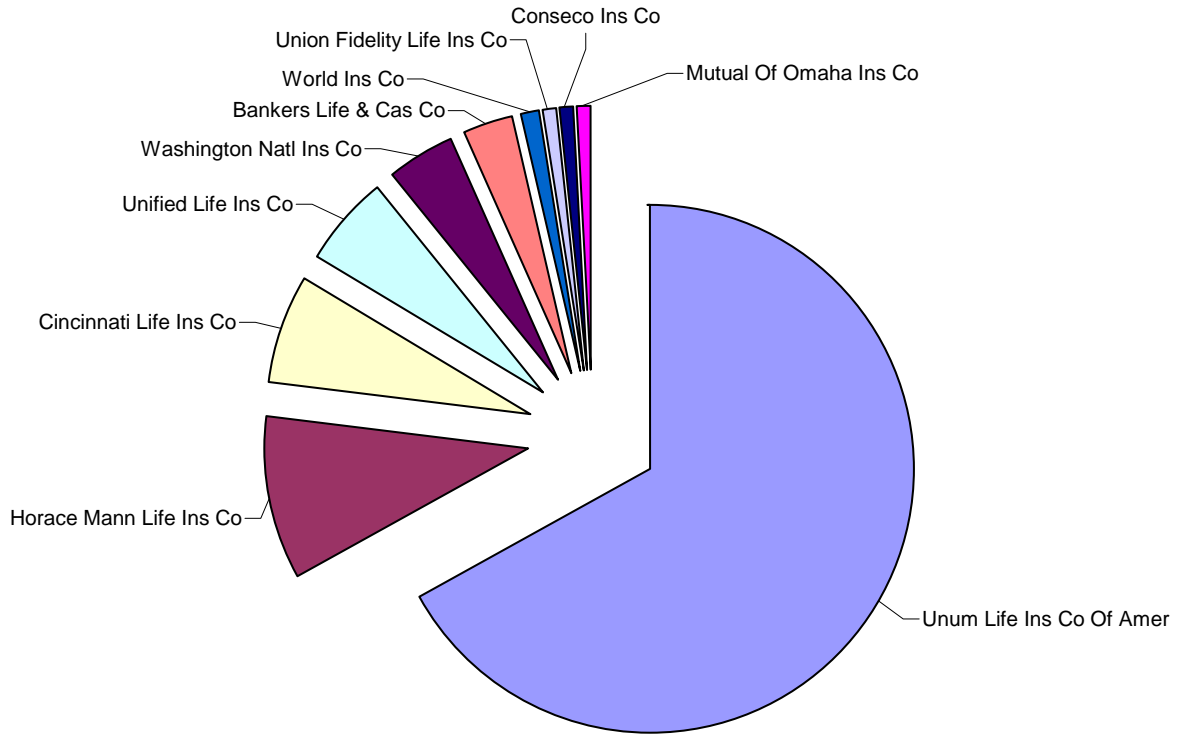


**2009 West Virginia Market Share Report  
Collectively Renewable A&H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Unum Life Ins Co Of Amer	65.17%	\$366,452
2	Horace Mann Life Ins Co	9.89%	\$55,589
3	Cincinnati Life Ins Co	6.29%	\$35,345
4	Unified Life Ins Co	5.57%	\$31,300
5	Washington Natl Ins Co	3.95%	\$22,197
6	Bankers Life & Cas Co	3.17%	\$17,822
7	World Ins Co	1.01%	\$5,684
8	Union Fidelity Life Ins Co	0.86%	\$4,845
9	Conseco Ins Co	0.78%	\$4,367
10	Mutual Of Omaha Ins Co	0.74%	\$4,172
11	Genesis Ins Co	0.72%	\$4,042
12	Continental Amer Ins Co	0.72%	\$4,029
13	Primerica Life Ins Co	0.18%	\$993
14	Perico Life Ins Co	0.16%	\$927
15	National Benefit Life Ins Co	0.14%	\$795
16	Metlife Ins Co of CT	0.10%	\$577
17	Government Employees Ins Co	0.08%	\$452
18	Central Reserve Life Ins Co	0.07%	\$396
19	National Cas Co	0.07%	\$396
20	American Pioneer Life Ins Co	0.07%	\$388
21	Standard Life & Accident Ins Co	0.07%	\$385
22	Lincoln Natl Life Ins Co	0.05%	\$308
23	Boston Mut Life Ins Co	0.04%	\$231
24	Monumental Life Ins Co	0.02%	\$131
25	Trustmark Ins Co	0.02%	\$110
26	Combined Ins Co Of Amer	0.02%	\$86
27	Commercial Travelers Mut Ins Co	0.02%	\$86
28	New York Life Ins Co	0.01%	\$76
29	Professional Ins Co	0.01%	\$58
30	Loyal Amer Life Ins Co	0.01%	\$46
31	American Gen Life & Acc Ins Co	0.00%	\$9

Total for Top 10 Insurers	97.42%	\$547,773
Total for All Other Insurers	2.58%	\$14,521
Total for All Insurers	100.00%	\$562,294

### Collectively Renewable A&H



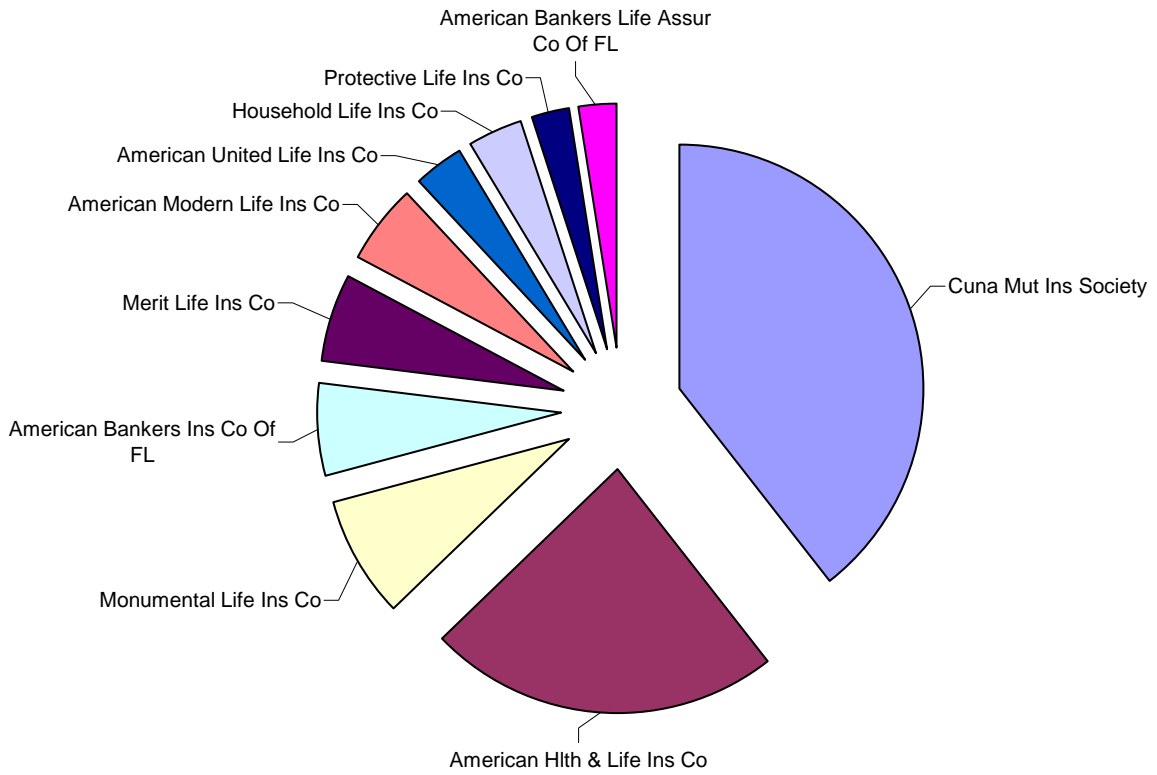
**2009 West Virginia Market Share Report  
Credit A&H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Cuna Mut Ins Society	36.52%	\$2,610,798
2	American Hlth & Life Ins Co	21.87%	\$1,563,164
3	Monumental Life Ins Co	7.32%	\$523,006
4	American Bankers Ins Co Of FL	5.77%	\$412,323
5	Merit Life Ins Co	5.44%	\$388,721
6	American Modern Life Ins Co	4.72%	\$337,628
7	American United Life Ins Co	3.32%	\$237,131
8	Household Life Ins Co	3.26%	\$232,878
9	Protective Life Ins Co	2.36%	\$168,822
10	American Bankers Life Assur Co Of FL	2.28%	\$162,982
11	Minnesota Life Ins Co	1.38%	\$98,953
12	American Security Ins Co	1.16%	\$83,086
13	Stonebridge Life Ins Co	0.84%	\$59,691
14	State Farm Mut Auto Ins Co	0.82%	\$58,696
15	American Gen Assur Co	0.62%	\$43,975
16	Central States Ind Co Of Omaha	0.57%	\$40,538
17	Individual Assur Co Life Hlth & Acc	0.53%	\$38,177
18	American Republic Ins Co	0.41%	\$29,145
19	Centurion Life Ins Co	0.36%	\$25,836
20	Balboa Life Ins Co	0.16%	\$11,777
21	Life Of The South Ins Co	0.15%	\$10,692
22	Zale Life Ins Co	0.14%	\$9,653
23	Central States H & L Co Of Omaha	0.13%	\$9,150
24	Resource Life Ins Co	0.03%	\$1,789
25	American Natl Ins Co	0.02%	\$1,172
26	Madison Natl Life Ins Co Inc	0.01%	\$1,012
27	Parker Centennial Assur Co	0.01%	\$954
28	Transamerica Life Ins Co	0.01%	\$809
29	Oxford Life Ins Co	0.01%	\$594
30	Bankers Life Ins Co	0.00%	\$311
31	United Fidelity Life Ins Co	0.00%	\$259
32	Securian Life Ins Co	0.00%	\$183
33	Heritage Cas Ins Co	0.00%	\$156
34	United States Life Ins Co In NYC	0.00%	\$24
35	JMIC Life Ins Co	0.00%	(\$137)
36	American Heritage Life Ins Co	-0.01%	(\$1,066)
37	XL Life Ins & Ann Co	-0.20%	(\$14,572)



Total for Top 10 Insurers	92.85%	\$6,637,453
Total for All Other Insurers	7.15%	\$510,857
Total for All Insurers	100.00%	\$7,148,310

**Credit A&H**

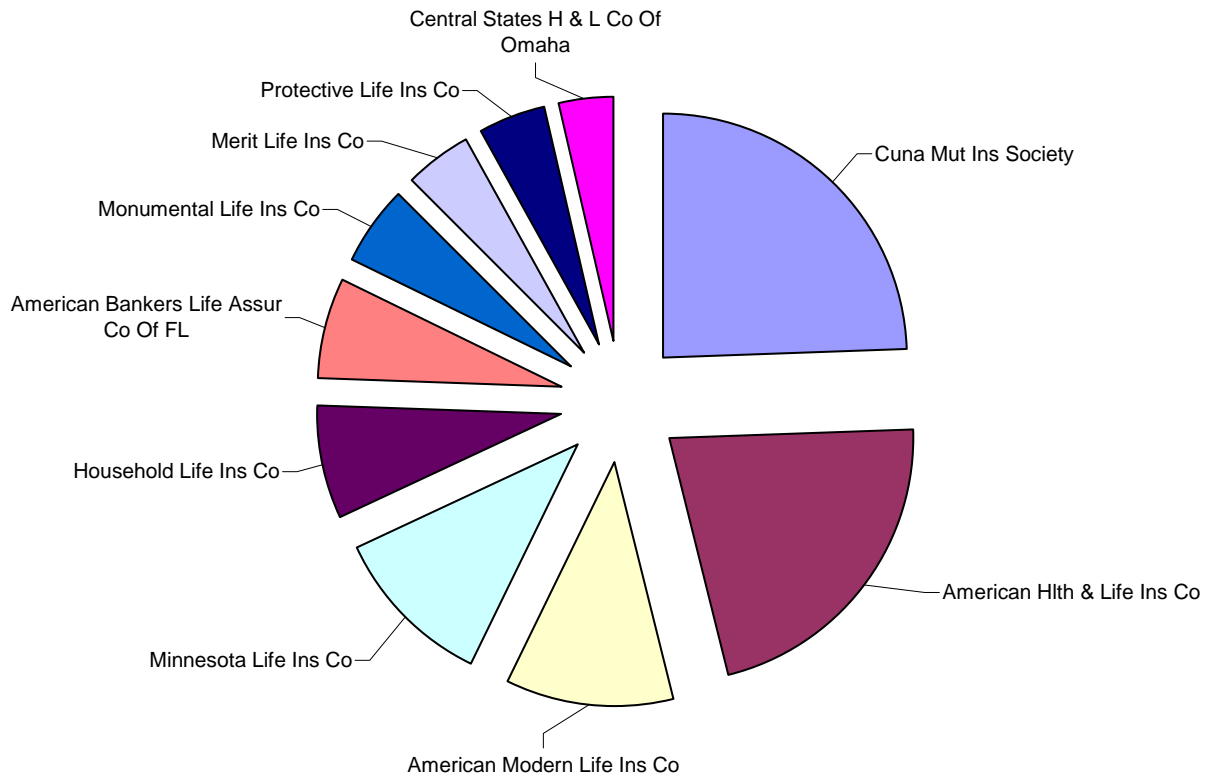


**2009 West Virginia Market Share Report  
Credit Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Cuna Mut Ins Society	22.65%	\$1,815,039
2	American Hlth & Life Ins Co	20.04%	\$1,605,344
3	American Modern Life Ins Co	10.34%	\$828,643
4	Minnesota Life Ins Co	10.03%	\$803,511
5	Household Life Ins Co	6.87%	\$550,057
6	American Bankers Life Assur Co Of FL	6.20%	\$496,596
7	Monumental Life Ins Co	4.88%	\$390,610
8	Merit Life Ins Co	4.16%	\$333,556
9	Protective Life Ins Co	4.04%	\$323,814
10	Central States H & L Co Of Omaha	3.40%	\$272,116
11	American Republic Ins Co	2.70%	\$216,619
12	American United Life Ins Co	1.47%	\$117,606
13	Centurion Life Ins Co	1.28%	\$102,282
14	Madison Natl Life Ins Co Inc	0.86%	\$68,762
15	Stonebridge Life Ins Co	0.58%	\$46,683
16	American Natl Ins Co	0.54%	\$43,142
17	Individual Assur Co Life Hlth & Acc	0.45%	\$36,274
18	Life Of The South Ins Co	0.15%	\$11,690
19	Balboa Life Ins Co	0.08%	\$6,341
20	Guarantee Trust Life Ins Co	0.07%	\$5,314
21	Renaissance Life & Hlth Ins Co of Am	0.05%	\$4,403
22	Zale Life Ins Co	0.03%	\$2,548
23	Union Fidelity Life Ins Co	0.00%	\$102
24	Securian Life Ins Co	0.00%	\$81
25	Old Republic Life Ins Co	0.00%	(\$6)
26	Parker Centennial Assur Co	0.00%	(\$7)
27	Investors Heritage Life Ins Co	0.00%	(\$8)
28	Universal Underwriters Life Ins Co	0.00%	(\$396)
29	United States Life Ins Co In NYC	-0.01%	(\$483)
30	Bankers Life Ins Co	-0.02%	(\$1,842)
31	American Heritage Life Ins Co	-0.05%	(\$4,012)
32	American Gen Assur Co	-0.07%	(\$5,325)
33	JMIC Life Ins Co	-0.09%	(\$7,584)
34	XL Life Ins & Ann Co	-0.62%	(\$49,347)

Total for Top 10 Insurers	92.60%	\$7,419,286
Total for All Other Insurers	7.40%	\$592,837
Total for All Insurers	100.00%	\$8,012,123

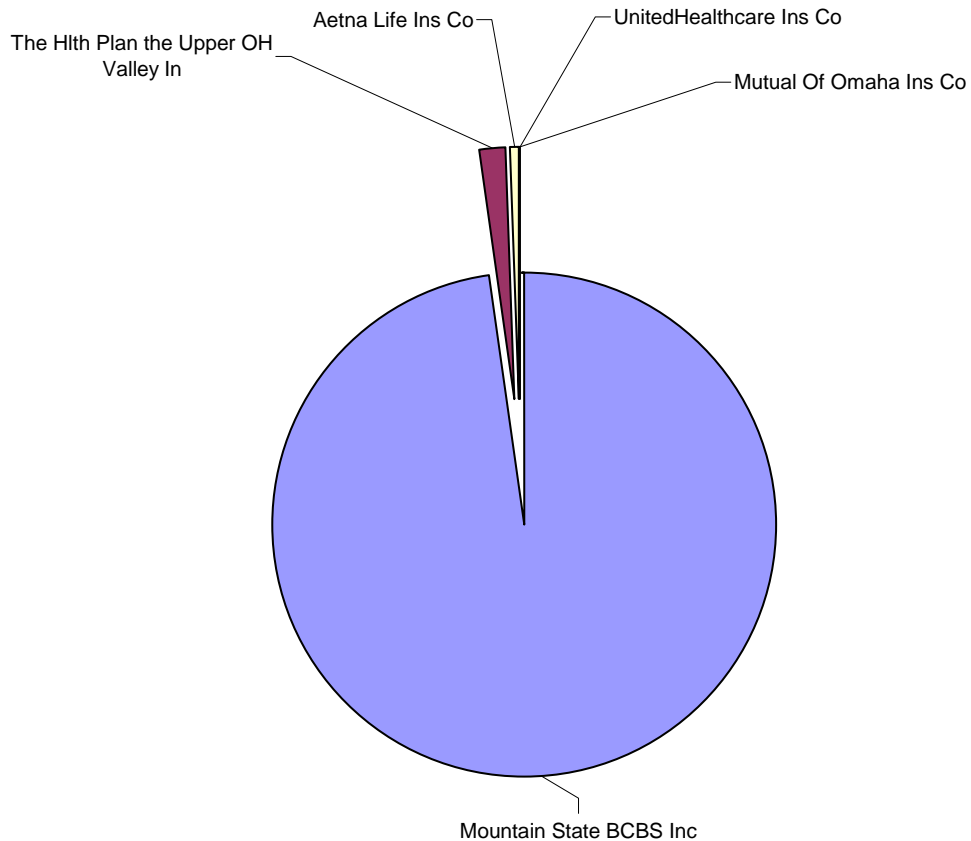
### Credit Life



## 2009 West Virginia Market Share Report Federal Employees Health Benefits Program Premium

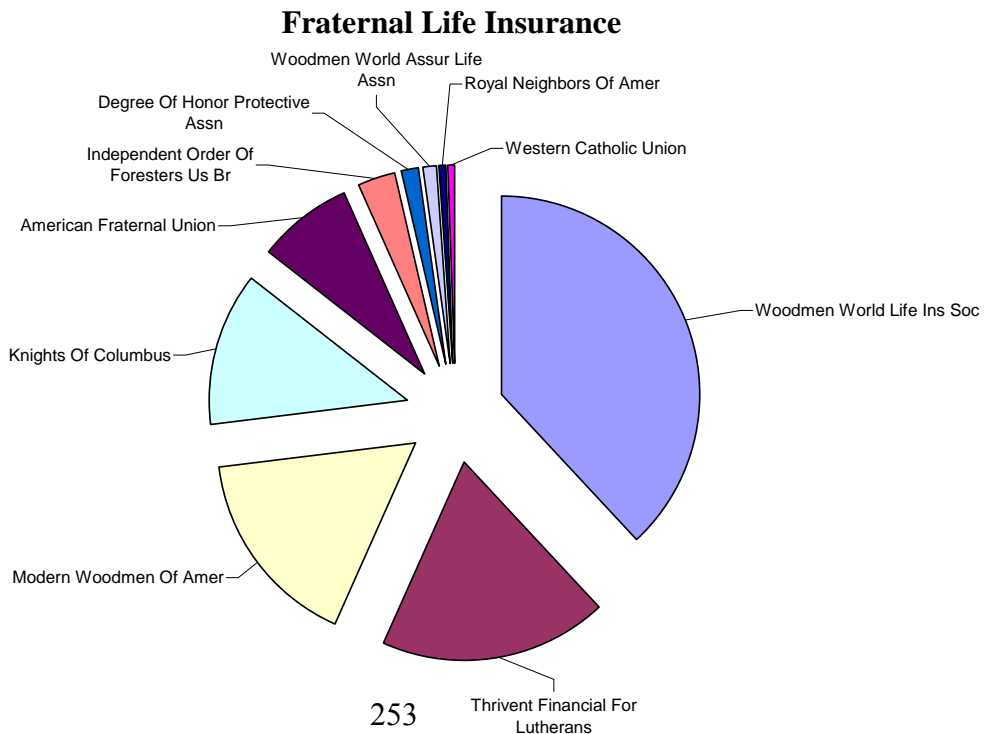
Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	97.74%	\$252,429,490
2	The Hlth Plan the Upper OH Valley In	1.59%	\$4,112,069
3	Aetna Life Ins Co	0.58%	\$1,498,590
4	UnitedHealthcare Ins Co	0.08%	\$215,326
5	Mutual Of Omaha Ins Co	0.00%	(\$337)
	Total for Top 10 Insurers	100.00%	\$258,255,138
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$258,255,138

### Federal Employees Health Benefits Program Premium



## 2009 West Virginia Market Share Report Fraternal Life Insurance

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Woodmen World Life Ins Soc	37.59%	\$3,690,844
2	Thrivent Financial For Lutherans	18.22%	\$1,789,038
3	Modern Woodmen Of Amer	16.03%	\$1,573,304
4	Knights Of Columbus	12.54%	\$1,230,854
5	American Fraternal Union	7.40%	\$726,042
6	Independent Order Of Foresters Us Br	3.18%	\$312,192
7	Degree Of Honor Protective Assn	1.46%	\$142,945
8	Woodmen World Assur Life Assn	0.95%	\$93,291
9	Royal Neighbors Of Amer	0.56%	\$54,745
10	Western Catholic Union	0.56%	\$54,554
11	Womans Life Ins Society	0.37%	\$36,618
12	Slovene Natl Benefit Society	0.31%	\$30,043
13	Croatian Fraternal Union Of Amer	0.23%	\$22,489
14	William Penn Assn	0.11%	\$10,311
15	Order of United Commerical Travelers	0.07%	\$6,999
16	ISDA fraternal Assoc	0.07%	\$6,622
17	Greek Catholic Union Of The USA	0.06%	\$5,752
18	First Cath Slovak Ladies Assn USA	0.06%	\$5,579
19	Polish Natl Alliance Us Of Na	0.06%	\$5,450
20	Loyal Christian Benefit Assn	0.05%	\$5,017
21	National Slovak Society Of The Usa	0.05%	\$4,739
22	First Cath Slovak Union Of US & CN	0.05%	\$4,677
23	Serb Natl Federation	0.04%	\$4,248
24	Catholic Knights	0.01%	\$922
25	Polish Roman Catholic Union Of Amer	0.00%	\$313
Total for Top 10 Insurers		98.47%	\$9,667,809
Total for All Other Insurers		1.53%	\$149,779
Total for All Insurers		100.00%	\$9,817,588



**2009 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>
1	Mountain State BCBS Inc	40.67%	\$433,923,699
2	UnitedHealthcare Ins Co	11.27%	\$120,270,764
3	Coventry Hlth & Life Ins Co	9.17%	\$97,798,308
4	The Hlth Plan the Upper OH Valley In	7.65%	\$81,606,083
5	Carelink Hlth Plans Inc	6.27%	\$66,944,938
6	Hartford Life & Accident Ins Co	1.80%	\$19,218,470
7	Metropolitan Life Ins Co	1.53%	\$16,348,232
8	Optimum Choice Inc	1.34%	\$14,348,982
9	Guardian Life Ins Co Of Amer	1.15%	\$12,256,354
10	Principal Life Ins Co	1.05%	\$11,217,108
11	Aetna Life Ins Co	1.04%	\$11,127,403
12	Golden Rule Ins Co	0.98%	\$10,454,539
13	Connecticut Gen Life Ins Co	0.95%	\$10,126,502
14	THP Ins Co	0.71%	\$7,533,710
15	Unum Life Ins Co Of Amer	0.61%	\$6,505,576
16	Ace Amer Ins Co	0.61%	\$6,457,907
17	Mamsi Life & Hlth Ins Co	0.52%	\$5,601,021
18	Great W Life & Ann Ins Co	0.52%	\$5,591,262
19	First Hlth Life & Hlth Ins Co	0.51%	\$5,435,432
20	Mega Life & Hlth Ins Co The	0.50%	\$5,334,096
21	Conseco Hlth Ins Co	0.48%	\$5,111,740
22	Standard Ins Co	0.47%	\$5,067,156
23	Consumers Life Ins Co	0.44%	\$4,734,494
24	Union Security Ins Co	0.44%	\$4,696,705
25	John Alden Life Ins Co	0.44%	\$4,642,626
26	Prudential Ins Co Of Amer	0.41%	\$4,426,114
27	Medical Benefits Mut Life Ins Co	0.39%	\$4,175,321
28	Life Ins Co Of N Amer	0.31%	\$3,352,935
29	Central Reserve Life Ins Co	0.29%	\$3,129,719
30	HCC Life Ins Co	0.28%	\$2,969,429
31	Fidelity Security Life Ins Co	0.27%	\$2,930,148
32	US Br SunLife Assur Co Of Canada	0.26%	\$2,769,032
33	State Farm Mut Auto Ins Co	0.26%	\$2,766,717
34	Ameritas Life Ins Corp	0.24%	\$2,594,214
35	Monumental Life Ins Co	0.21%	\$2,224,613
36	Lincoln Natl Life Ins Co	0.20%	\$2,123,943
37	Transamerica Life Ins Co	0.19%	\$2,040,763
38	Fort Dearborn Life Ins Co	0.19%	\$2,039,828
39	Time Ins Co	0.17%	\$1,815,102
40	American Fidelity Assur Co	0.17%	\$1,774,086
41	Mutual Of Omaha Ins Co	0.16%	\$1,735,618
42	Gerber Life Ins Co	0.16%	\$1,727,765
43	Perico Life Ins Co	0.16%	\$1,713,880
44	Reliastar Life Ins Co	0.15%	\$1,600,524

**2009 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>
45	American Medical Security Life Ins C	0.15%	\$1,557,744
46	Sun Life & Hlth Ins Co	0.14%	\$1,475,645
47	American Family Life Assur Co of Col	0.14%	\$1,473,783
48	New York Life Ins Co	0.14%	\$1,450,814
49	Cuna Mut Ins Society	0.13%	\$1,402,272
50	United Teacher Assoc Ins Co	0.13%	\$1,393,447
51	Hartford Life Ins Co	0.12%	\$1,314,608
52	National Union Fire Ins Co Of Pitts	0.12%	\$1,288,511
53	Liberty Life Assur Co Of Boston	0.12%	\$1,277,088
54	United States Fire Ins Co	0.12%	\$1,235,954
55	Federated Mut Ins Co	0.11%	\$1,178,004
56	Standard Security Life Ins Co Of NY	0.10%	\$1,117,815
57	Companion Life Ins Co	0.10%	\$1,113,699
58	Stonebridge Life Ins Co	0.10%	\$1,110,831
59	Northwestern Mut Life Ins Co	0.10%	\$1,075,546
60	Pan Amer Life Ins Co	0.10%	\$1,067,407
61	Reliance Standard Life Ins Co	0.10%	\$1,015,937
62	Continental Gen Ins Co	0.09%	\$962,953
63	Symetra Life Ins Co	0.09%	\$952,630
64	HM Life Ins Co	0.09%	\$944,877
65	Minnesota Life Ins Co	0.08%	\$869,660
66	United States Life Ins Co In NYC	0.08%	\$842,849
67	Federal Ins Co	0.08%	\$840,541
68	American Medical & Life Ins Co	0.08%	\$818,504
69	United Amer Ins Co	0.07%	\$791,071
70	World Ins Co	0.07%	\$775,493
71	Citizens Security Life Ins Co	0.07%	\$732,107
72	Boston Mut Life Ins Co	0.07%	\$701,875
73	Guarantee Trust Life Ins Co	0.06%	\$674,495
74	Unicare Life & Hlth Ins Co	0.06%	\$665,988
75	United Of Omaha Life Ins Co	0.06%	\$650,090
76	Celtic Ins Co	0.06%	\$622,685
77	Humanadental Ins Co	0.06%	\$615,627
78	American United Life Ins Co	0.06%	\$593,987
79	Western Reserve Life Assur Co of OH	0.06%	\$593,862
80	American Heritage Life Ins Co	0.05%	\$531,300
81	John Hancock Life Ins Co (USA)	0.05%	\$493,154
82	Standard Life & Accident Ins Co	0.05%	\$484,791
83	Madison Natl Life Ins Co Inc	0.04%	\$464,464
84	QBE Ins Corp	0.04%	\$416,763
85	Colonial Life & Accident Ins Co	0.04%	\$406,874
86	BCS Ins Co	0.04%	\$398,458
87	National Guardian Life Ins Co	0.03%	\$357,208
88	Continental Cas Co	0.03%	\$357,094

**2009 West Virginia Market Share Report  
Group A&H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Trustmark Ins Co	0.03%	\$322,287
90	Genworth Life Ins Co	0.03%	\$309,314
91	Eastern Life & Hlth Ins Co	0.03%	\$305,680
92	Compbenefits Ins Co	0.03%	\$304,697
93	US Business of Canada Life Assur Co	0.03%	\$298,375
94	Unimerica Ins Co	0.03%	\$298,079
95	Alta Hlth & Life Ins Co	0.03%	\$296,908
96	Security Life Ins Co Of Amer	0.03%	\$291,559
97	American Natl Life Ins Co Of TX	0.03%	\$288,874
98	Bankers Life & Cas Co	0.03%	\$287,710
99	Amex Assur Co	0.02%	\$258,912
100	Brokers Natl Life Assur Co	0.02%	\$250,000
101	National Hlth Ins Co	0.02%	\$231,460
102	Allstate Life Ins Co	0.02%	\$219,493
103	Continental Amer Ins Co	0.02%	\$217,303
104	Commercial Travelers Mut Ins Co	0.02%	\$215,487
105	Zurich Amer Ins Co	0.02%	\$199,984
106	Nationwide Life Ins Co	0.02%	\$197,987
107	Provident Life & Accident Ins Co	0.02%	\$196,746
108	Household Life Ins Co	0.02%	\$176,108
109	American Bankers Life Assur Co Of FL	0.02%	\$171,754
110	Securian Life Ins Co	0.02%	\$170,340
111	Starnet Ins Co	0.01%	\$156,240
112	Union Fidelity Life Ins Co	0.01%	\$146,719
113	American Income Life Ins Co	0.01%	\$145,098
114	Liberty Life Ins Co	0.01%	\$126,758
115	Sentry Life Ins Co	0.01%	\$120,278
116	Paul Revere Life Ins Co	0.01%	\$116,383
117	Washington Natl Ins Co	0.01%	\$106,739
118	AAA Life Ins Co	0.01%	\$99,183
119	Horace Mann Life Ins Co	0.01%	\$79,225
120	American Gen Assur Co	0.01%	\$73,809
121	Freedom Life Ins Co Of Amer	0.01%	\$72,371
122	Mid West Natl Life Ins Co Of TN	0.01%	\$67,763
123	Continental Life Ins Co Brentwood	0.01%	\$54,500
124	Assurity Life Ins Co	0.00%	\$49,933
125	Starr Ind & Liab Co	0.00%	\$46,758
126	American Republic Ins Co	0.00%	\$42,039
127	Union Labor Life Ins Co	0.00%	\$41,203
128	American Bankers Ins Co Of FL	0.00%	\$33,336
129	Delos Ins Co	0.00%	\$32,156
130	American Public Life Ins Co	0.00%	\$31,594
131	Kanawha Ins Co	0.00%	\$25,185
132	Mutual Of Amer Life Ins Co	0.00%	\$23,853



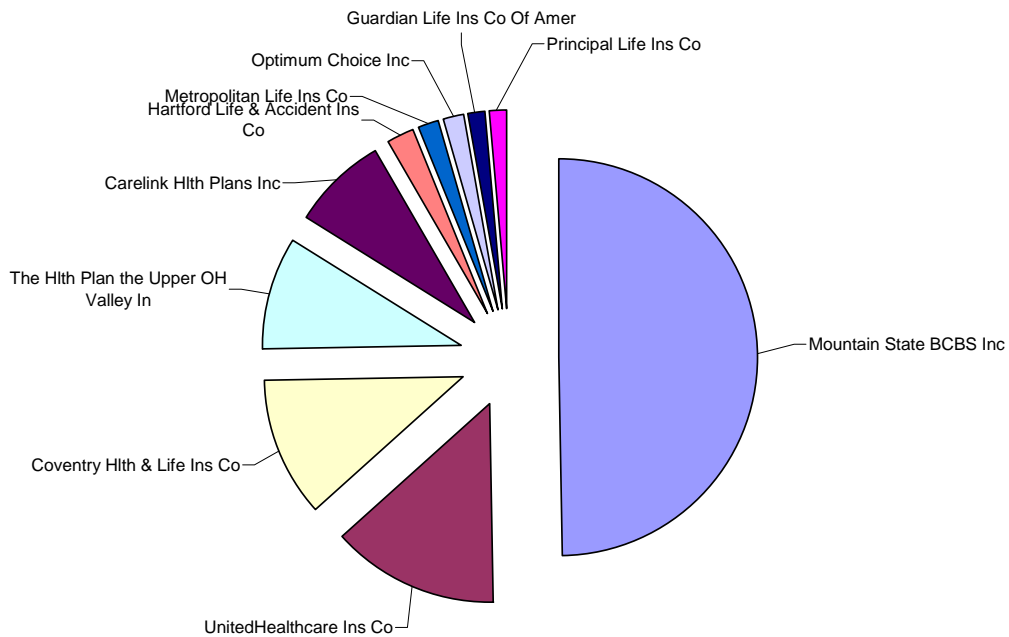
**2009 West Virginia Market Share Report  
Group A&H**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Central United Life Ins Co	0.00%	\$21,347
134	Baltimore Life Ins Co	0.00%	\$21,179
135	Physicians Mut Ins Co	0.00%	\$20,628
136	American Hlth & Life Ins Co	0.00%	\$19,419
137	OneBeacon Amer Ins Co	0.00%	\$18,677
138	Illinois Mut Life Ins Co	0.00%	\$17,708
139	Government Personnel Mut Life Ins Co	0.00%	\$16,024
140	Oxford Life Ins Co	0.00%	\$14,745
141	Genworth Life & Ann Ins Co	0.00%	\$14,534
142	Trustmark Life Ins Co	0.00%	\$13,908
143	Harleysville Life Ins Co	0.00%	\$13,810
144	Allianz Life Ins Co Of N Amer	0.00%	\$13,337
145	Conseco Ins Co	0.00%	\$12,600
146	National Cas Co	0.00%	\$12,139
147	BCS Life Ins Co	0.00%	\$11,943
148	Colorado Bankers Life Ins Co	0.00%	\$11,312
149	Senior Hlth Ins Co of PA	0.00%	\$9,475
150	Central States H & L Co Of Omaha	0.00%	\$8,311
151	Combined Ins Co Of Amer	0.00%	\$7,773
152	Loyal Amer Life Ins Co	0.00%	\$7,665
153	New England Life Ins Co	0.00%	\$7,373
154	Reliastar Life Ins Co Of NY	0.00%	\$7,128
155	Presidential Life Ins Co	0.00%	\$6,926
156	Philadelphia Amer Life Ins Co	0.00%	\$6,442
157	Balboa Life Ins Co	0.00%	\$5,894
158	Sears Life Ins Co	0.00%	\$5,767
159	AIG Premier Ins Co	0.00%	\$5,611
160	Humana Ins Co	0.00%	\$4,732
161	Independence Amer Ins Co	0.00%	\$4,597
162	Sentry Ins A Mut Co	0.00%	\$4,075
163	Kansas City Life Ins Co	0.00%	\$3,668
164	Jefferson Natl Life Ins Co	0.00%	\$3,614
165	Transamerica Financial Life Ins Co	0.00%	\$3,332
166	Metlife Ins Co of CT	0.00%	\$3,053
167	RiverSource Life Ins Co	0.00%	\$3,029
168	Globe Life & Accident Ins Co	0.00%	\$2,488
169	National Benefit Life Ins Co	0.00%	\$2,130
170	Chesapeake Life Ins Co	0.00%	\$2,119
171	American Intl Life Assur Co of NY	0.00%	\$2,008
172	Mony Life Ins Co	0.00%	\$1,684
173	Great Southern Life Ins Co	0.00%	\$1,438
174	Medamerica Ins Co	0.00%	\$1,044
175	Nationwide Mut Ins Co	0.00%	\$1,008
176	Colonial Penn Life Ins Co	0.00%	\$806

## 2009 West Virginia Market Share Report Group A&H

Rank	Company Name	Percent Of Market	Direct Premiums Earned
177	American Alt Ins Corp	0.00%	\$702
178	American Underwriters Life Ins Co	0.00%	\$619
179	USAA Life Ins Co	0.00%	\$612
180	Reassure Amer Life Ins Co	0.00%	\$452
181	Government Employees Ins Co	0.00%	\$429
182	Anthem Life Ins Co	0.00%	\$380
183	Platte River Ins Co	0.00%	\$371
184	Markel Ins Co	0.00%	\$297
185	Old Republic Life Ins Co	0.00%	\$120
186	American Sentinel Ins Co	0.00%	\$112
187	Teachers Protective Mut Life Ins Co	0.00%	\$105
188	Stonebridge Cas Ins Co	0.00%	\$63
189	Fidelity Life Assn A Legal Reserve L	0.00%	\$46
190	Columbian Life Ins Co	0.00%	(\$14)
191	Lafayette Life Ins Co	0.00%	(\$2,145)
192	American Gen Life Ins Co of DE	0.00%	(\$27,853)
Total for Top 10 Insurers		81.91%	\$873,932,938
Total for All Other Insurers		18.09%	\$192,989,401
Total for All Insurers		100.00%	\$1,066,922,339

### Group A&H



**2009 West Virginia Market Share Report  
Group Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Minnesota Life Ins Co	19.64%	\$31,251,751
2	Metropolitan Life Ins Co	19.35%	\$30,797,465
3	Prudential Ins Co Of Amer	11.59%	\$18,440,211
4	New York Life Ins Co	7.16%	\$11,398,920
5	Hartford Life & Accident Ins Co	5.83%	\$9,270,874
6	Homesteaders Life Co	4.99%	\$7,943,639
7	Forethought Life Ins Co	2.72%	\$4,328,763
8	Globe Life & Accident Ins Co	2.46%	\$3,911,087
9	Cuna Mut Ins Society	1.80%	\$2,871,158
10	US Br SunLife Assur Co Of Canada	1.76%	\$2,803,915
11	Unum Life Ins Co Of Amer	1.75%	\$2,782,227
12	Fort Dearborn Life Ins Co	1.73%	\$2,754,437
13	Reliastar Life Ins Co	1.54%	\$2,445,593
14	Guardian Life Ins Co Of Amer	1.48%	\$2,349,590
15	National Guardian Life Ins Co	1.43%	\$2,275,494
16	Life Ins Co Of N Amer	1.04%	\$1,653,023
17	Liberty Life Assur Co Of Boston	0.83%	\$1,317,397
18	Lincoln Natl Life Ins Co	0.73%	\$1,156,622
19	Great Western Ins Co	0.70%	\$1,114,497
20	Monumental Life Ins Co	0.69%	\$1,100,118
21	Standard Ins Co	0.67%	\$1,064,766
22	Stonebridge Life Ins Co	0.66%	\$1,053,081
23	American Memorial Life Ins Co	0.62%	\$987,475
24	Union Security Ins Co	0.57%	\$910,240
25	Principal Life Ins Co	0.44%	\$701,540
26	American United Life Ins Co	0.44%	\$697,053
27	United States Life Ins Co In NYC	0.44%	\$695,342
28	Hartford Life Ins Co	0.41%	\$651,095
29	Connecticut Gen Life Ins Co	0.40%	\$638,620
30	Reliance Standard Life Ins Co	0.38%	\$606,398
31	Great W Life & Ann Ins Co	0.33%	\$529,591
32	Boston Mut Life Ins Co	0.32%	\$507,127
33	United Of Omaha Life Ins Co	0.31%	\$489,980
34	Sun Life & Hlth Ins Co	0.28%	\$442,652
35	American Gen Assur Co	0.27%	\$425,335
36	Household Life Ins Co	0.26%	\$406,681
37	AAA Life Ins Co	0.25%	\$394,456
38	Companion Life Ins Co	0.25%	\$394,067
39	UnitedHealthcare Ins Co	0.24%	\$387,674
40	Aetna Life Ins Co	0.23%	\$359,330
41	Union Labor Life Ins Co	0.22%	\$356,575
42	Transamerica Life Ins Co	0.20%	\$312,880
43	State Farm Life Ins Co	0.19%	\$295,076
44	Universal Guar Life Ins Co	0.12%	\$195,592

**2009 West Virginia Market Share Report  
Group Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Union Fidelity Life Ins Co	0.12%	\$191,046
46	Liberty Life Ins Co	0.11%	\$181,734
47	Trustmark Ins Co	0.11%	\$175,529
48	Fidelity Security Life Ins Co	0.10%	\$165,551
49	Reassure Amer Life Ins Co	0.08%	\$132,070
50	American Gen Life Ins Co of DE	0.08%	\$124,366
51	Allstate Life Ins Co	0.07%	\$117,528
52	Eastern Life & Hlth Ins Co	0.07%	\$110,738
53	Erie Family Life Ins Co	0.07%	\$109,836
54	5 Star Life Ins Co	0.07%	\$107,366
55	Ing Life Ins & Ann Co	0.06%	\$97,406
56	Church Life Ins Corp	0.06%	\$92,696
57	Humana Ins Co	0.06%	\$91,743
58	Nationwide Life Ins Co	0.06%	\$90,979
59	American Bankers Life Assur Co Of FL	0.06%	\$90,042
60	Settlers Life Ins Co	0.06%	\$87,774
61	American Equity Invest Life Ins Co	0.05%	\$87,494
62	Government Personnel Mut Life Ins Co	0.05%	\$80,535
63	American Family Life Assur Co of Col	0.05%	\$75,907
64	Gerber Life Ins Co	0.05%	\$75,770
65	Continental Amer Ins Co	0.05%	\$74,896
66	Symetra Life Ins Co	0.05%	\$74,714
67	Medical Benefits Mut Life Ins Co	0.04%	\$67,239
68	Sears Life Ins Co	0.04%	\$66,114
69	Continental Assur Co	0.04%	\$65,888
70	Massachusetts Mut Life Ins Co	0.04%	\$60,230
71	John Alden Life Ins Co	0.04%	\$59,622
72	American Income Life Ins Co	0.03%	\$55,607
73	Citizens Security Life Ins Co	0.03%	\$53,355
74	Americo Fin Life & Ann Ins Co	0.03%	\$52,232
75	Merit Life Ins Co	0.03%	\$50,973
76	Colonial Penn Life Ins Co	0.03%	\$43,897
77	Colonial Life & Accident Ins Co	0.03%	\$42,462
78	First Hlth Life & Hlth Ins Co	0.03%	\$41,230
79	Protective Life Ins Co	0.03%	\$40,633
80	Investors Heritage Life Ins Co	0.02%	\$38,441
81	Kanawha Ins Co	0.02%	\$36,057
82	Sun Life Assur Co Of Canada US	0.02%	\$35,574
83	HCC Life Ins Co	0.02%	\$35,209
84	American Heritage Life Ins Co	0.02%	\$34,236
85	American Medical Security Life Ins C	0.02%	\$28,290
86	Mutual Of Amer Life Ins Co	0.02%	\$28,218
87	Allianz Life Ins Co Of N Amer	0.02%	\$26,530
88	Combined Ins Co Of Amer	0.02%	\$25,922

**2009 West Virginia Market Share Report  
Group Life**

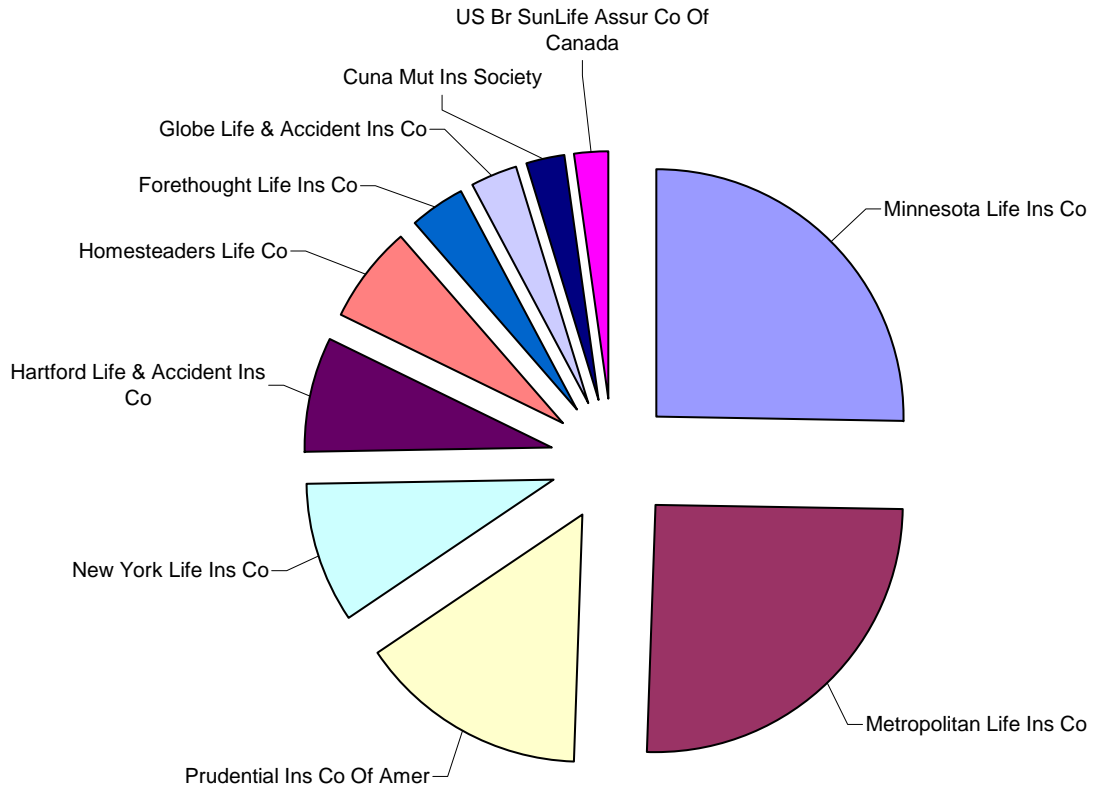
<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Conseco Ins Co	0.02%	\$25,574
90	Sentry Life Ins Co	0.02%	\$25,085
91	Paul Revere Life Ins Co	0.02%	\$25,039
92	HM Life Ins Co	0.02%	\$24,675
93	Anthem Life Ins Co	0.02%	\$24,337
94	Mony Life Ins Co Of Amer	0.01%	\$23,793
95	Mamsi Life & Hlth Ins Co	0.01%	\$22,849
96	Mega Life & Hlth Ins Co The	0.01%	\$18,980
97	American Amicable Life Ins Co Of TX	0.01%	\$16,729
98	Federated Life Ins Co	0.01%	\$13,838
99	Individual Assur Co Life Hlth & Acc	0.01%	\$13,745
100	Central Reserve Life Ins Co	0.01%	\$12,562
101	Perico Life Ins Co	0.01%	\$12,555
102	Harleysville Life Ins Co	0.01%	\$12,322
103	American Natl Ins Co	0.01%	\$12,275
104	Consumers Life Ins Co	0.01%	\$12,257
105	Aviva Life & Ann Co	0.01%	\$11,149
106	Kansas City Life Ins Co	0.01%	\$11,106
107	North Amer Co Life & Hlth Ins	0.01%	\$10,678
108	Securian Life Ins Co	0.01%	\$10,676
109	Time Ins Co	0.01%	\$10,673
110	Unicare Life & Hlth Ins Co	0.01%	\$10,278
111	Columbian Life Ins Co	0.01%	\$10,050
112	United Investors Life Ins Co	0.01%	\$10,010
113	Unimerica Ins Co	0.01%	\$9,541
114	Liberty Natl Life Ins Co	0.00%	\$7,774
115	Standard Security Life Ins Co Of NY	0.00%	\$7,748
116	BCS Life Ins Co	0.00%	\$7,692
117	Phoenix Life Ins Co	0.00%	\$7,656
118	United Amer Ins Co	0.00%	\$7,435
119	Alta Hlth & Life Ins Co	0.00%	\$7,093
120	Reliastar Life Ins Co Of NY	0.00%	\$6,183
121	American Gen Life & Acc Ins Co	0.00%	\$6,149
122	Continental Gen Ins Co	0.00%	\$4,619
123	VantisLife Ins Co	0.00%	\$4,420
124	Pan Amer Life Ins Co	0.00%	\$4,083
125	Provident Amer Life & Hlth Ins Co	0.00%	\$3,993
126	Fidelity Life Assn A Legal Reserve L	0.00%	\$3,845
127	Mony Life Ins Co	0.00%	\$3,767
128	Balboa Life Ins Co	0.00%	\$3,072
129	Madison Natl Life Ins Co Inc	0.00%	\$2,795
130	Aurora Natl Life Assur Co	0.00%	\$2,409
131	Guardian Ins & Ann Co Inc	0.00%	\$2,277
132	Horace Mann Life Ins Co	0.00%	\$2,257

**2009 West Virginia Market Share Report  
Group Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	National Benefit Life Ins Co	0.00%	\$2,242
134	Lincoln Benefit Life Co	0.00%	\$1,866
135	Members Life Ins Co	0.00%	\$1,657
136	Monitor Life Ins Co Of NY	0.00%	\$1,611
137	Union Central Life Ins Co	0.00%	\$1,366
138	Loyal Amer Life Ins Co	0.00%	\$1,336
139	National Hlth Ins Co	0.00%	\$1,210
140	Investors Consolidated Ins Co	0.00%	\$1,188
141	Jackson Natl Life Ins Co	0.00%	\$1,069
142	Guarantee Trust Life Ins Co	0.00%	\$1,059
143	Sagicor Life Ins Co	0.00%	\$913
144	Lafayette Life Ins Co	0.00%	\$902
145	Pioneer Amer Ins Co	0.00%	\$696
146	Penn Ins & Ann Co	0.00%	\$686
147	First Penn Pacific Life Ins Co	0.00%	\$642
148	Manhattan Life Ins Co	0.00%	\$436
149	EPIC Life Ins Co	0.00%	\$243
150	American Natl Life Ins Co Of TX	0.00%	\$169
151	Amica Life Ins Co	0.00%	\$156
152	Great Southern Life Ins Co	0.00%	\$156
153	US Business of Crown Life Ins Co	0.00%	\$142
154	Celtic Ins Co	0.00%	\$142
155	Life Ins Co Of The Southwest	0.00%	\$133
156	Trustmark Life Ins Co	0.00%	\$117
157	Security Mut Life Ins Co Of NY	0.00%	\$107
158	Genworth Life & Ann Ins Co	0.00%	\$86
159	Assurity Life Ins Co	0.00%	\$38
160	Commonwealth Ann & Life Ins Co	0.00%	(\$30)
161	John Hancock Life Ins Co (USA)	-0.05%	(\$81,571)
162	American Gen Life Ins Co	-0.05%	(\$84,821)
163	Provident Life & Accident Ins Co	-0.07%	(\$112,242)

Total for Top 10 Insurers	77.31%	\$123,017,783
Total for All Other Insurers	22.69%	\$36,103,050
Total for All Insurers	100.00%	\$159,120,833

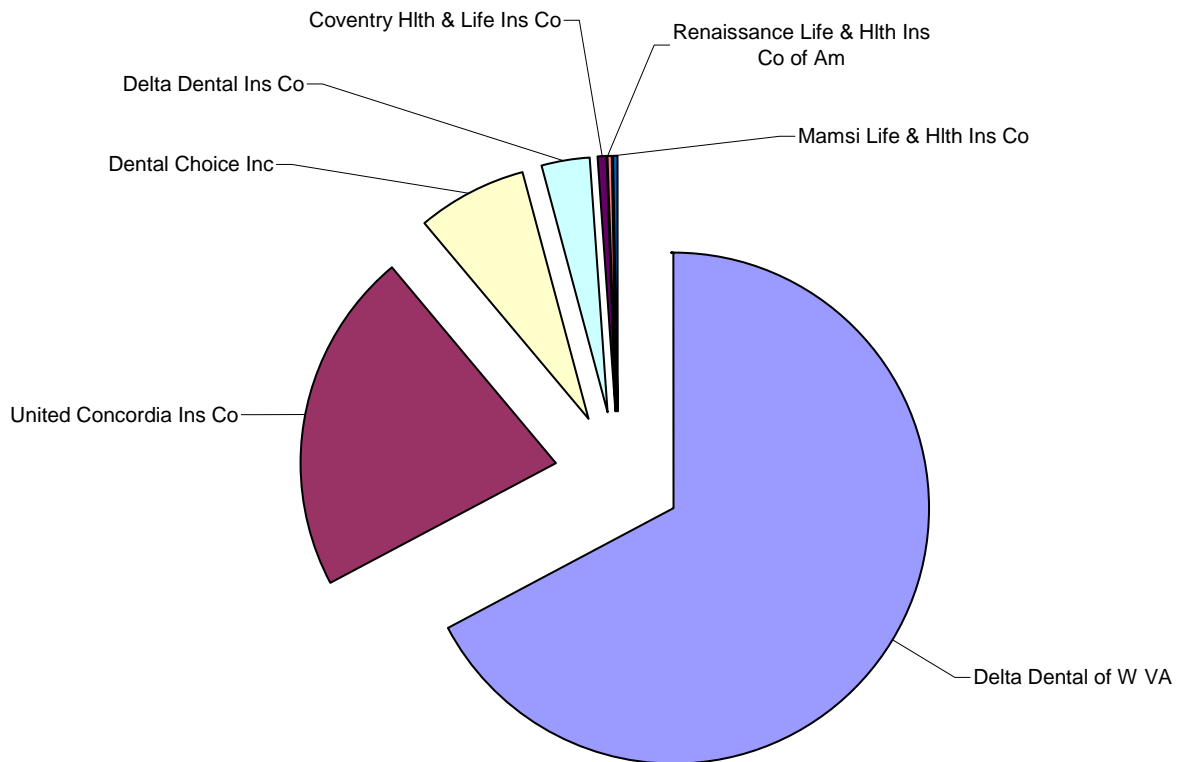
### Group Life



## 2009 West Virginia Market Share Report Health Insurers Reporting Dental Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Delta Dental of W VA	67.34%	\$13,493,957
2	United Concordia Ins Co	21.52%	\$4,313,171
3	Dental Choice Inc	7.00%	\$1,402,198
4	Delta Dental Ins Co	3.16%	\$633,288
5	Coventry Hlth & Life Ins Co	0.45%	\$90,601
6	Renaissance Life & Hlth Ins Co of Am	0.27%	\$54,246
7	Mamsi Life & Hlth Ins Co	0.26%	\$51,945
	Total for Top 10 Insurers	100.00%	\$20,039,406
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$20,039,406

### Health Insurers Reporting Dental Only

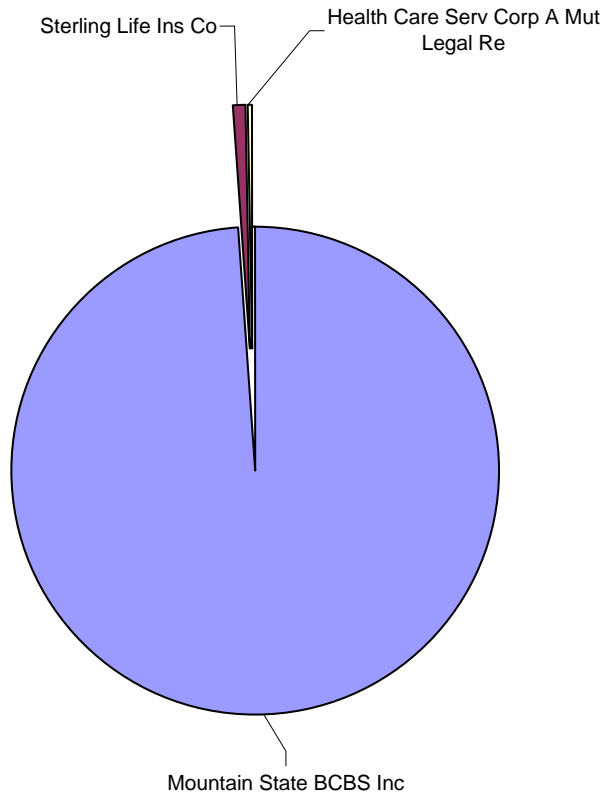




## 2009 West Virginia Market Share Report Health Insurers Reporting Medicare Supplement

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	98.89%	\$24,042,257
2	Sterling Life Ins Co	0.84%	\$204,932
3	Health Care Serv Corp A Mut Legal Re	0.27%	\$65,951
	Total for Top 10 Insurers	100.00%	\$24,313,140
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$24,313,140

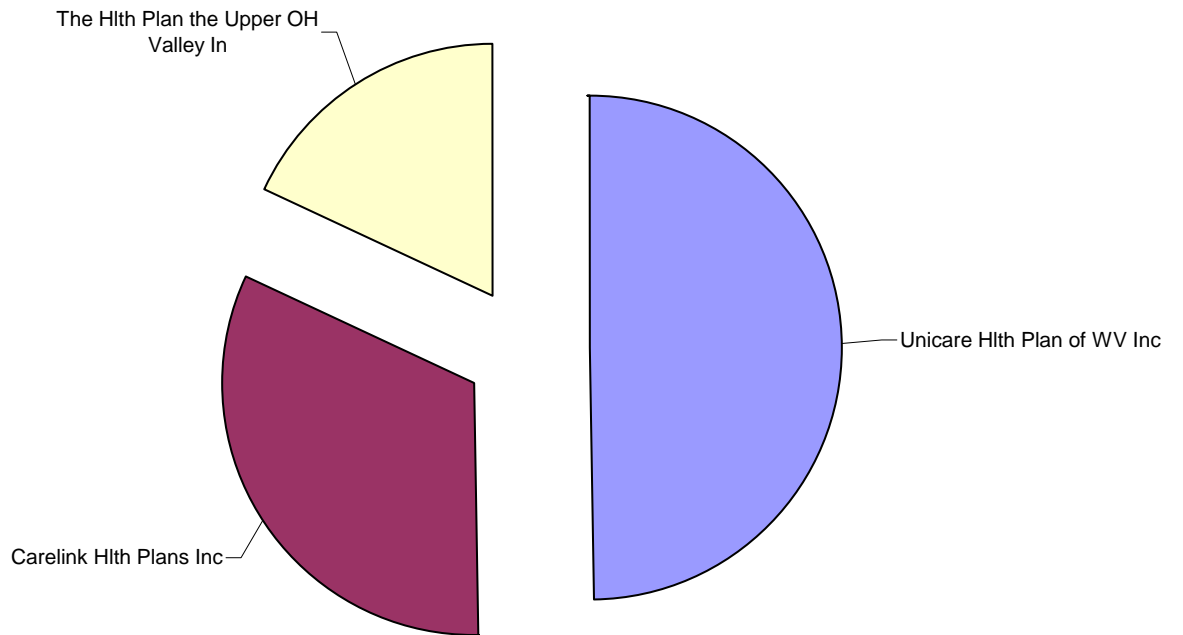
### Health Insurers Reporting Medicare Supplement



**2009 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 Hlth Plan of WV Inc	49.62%	\$155,099,634
2	Carelink Hlth Plans Inc	32.28%	\$100,890,477
3	The Hlth Plan the Upper OH Valley In	18.11%	\$56,602,500
	Total for Top 10 Insurers	100.00%	\$312,592,611
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$312,592,611

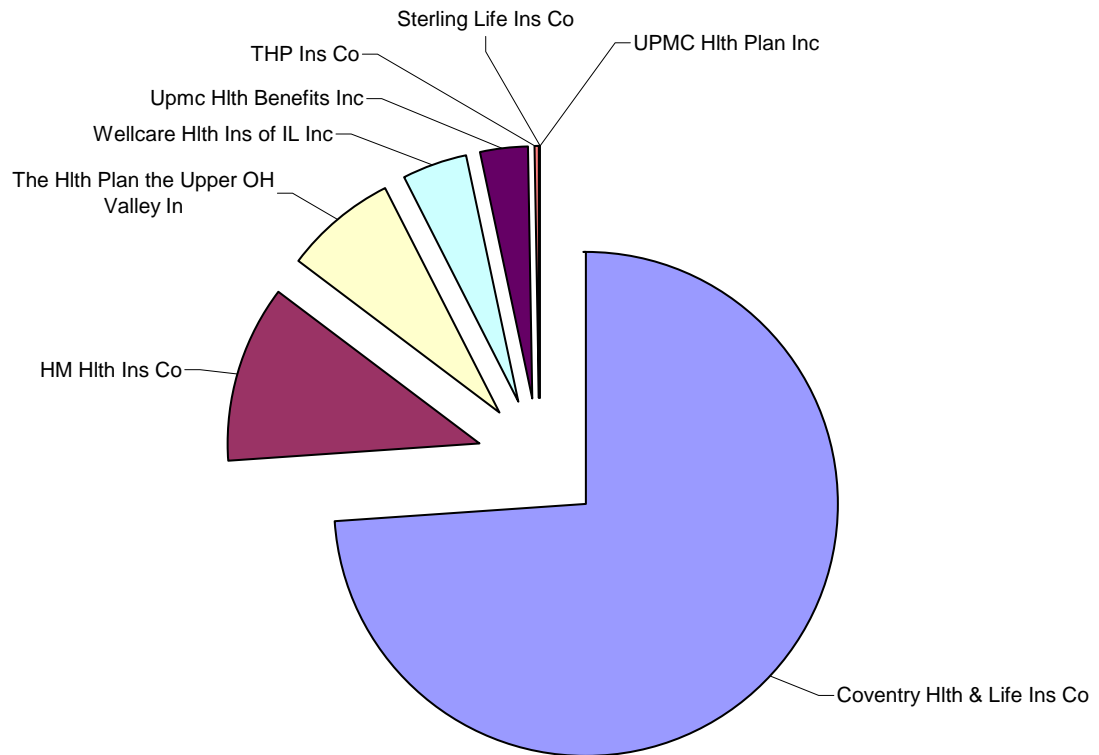
**Health Insurers Reporting Title XIX Medicaid**



## 2009 West Virginia Market Share Report Health Insurers Reporting Title XVIII Medicare

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Coventry Hlth & Life Ins Co	73.80%	\$583,543,223
2	HM Hlth Ins Co	11.56%	\$91,415,349
3	The Hlth Plan the Upper OH Valley In	7.04%	\$55,664,438
4	Wellcare Hlth Ins of IL Inc	4.16%	\$32,929,849
5	Upmc Hlth Benefits Inc	3.20%	\$25,304,969
6	THP Ins Co	0.13%	\$1,016,475
7	Sterling Life Ins Co	0.07%	\$542,781
8	UPMC Hlth Plan Inc	0.04%	\$295,158
	Total for Top 10 Insurers	100.00%	\$790,712,242
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$790,712,242

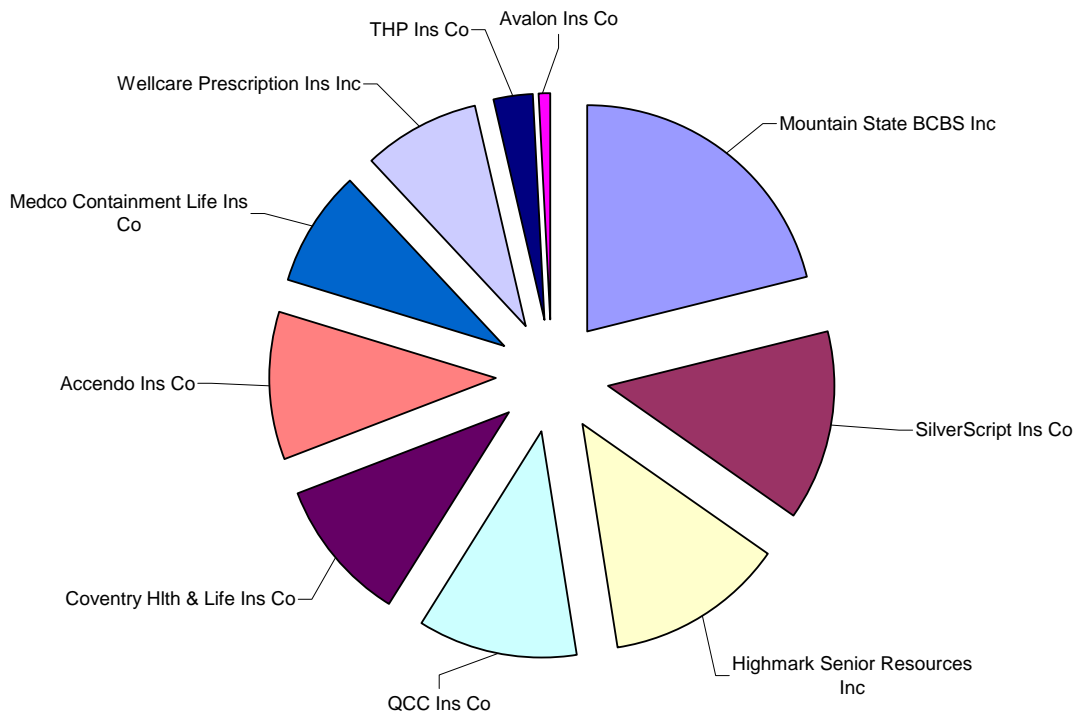
### Health Insurers Reporting Title XVIII Medicare



## 2009 West Virginia Market Share Report Health Insurers Reporting Other

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Mountain State BCBS Inc	20.99%	\$16,931,292
2	SilverScript Ins Co	13.45%	\$10,845,386
3	Highmark Senior Resources Inc	12.62%	\$10,177,742
4	QCC Ins Co	11.16%	\$8,997,325
5	Coventry Hlth & Life Ins Co	10.25%	\$8,268,674
6	Accendo Ins Co	10.23%	\$8,252,037
7	Medco Containment Life Ins Co	8.46%	\$6,821,205
8	Wellcare Prescription Ins Inc	8.16%	\$6,584,611
9	THP Ins Co	2.81%	\$2,266,663
10	Avalon Ins Co	0.74%	\$599,201
11	Sterling Life Ins Co	0.44%	\$351,084
12	Upmc Hlth Benefits Inc	0.36%	\$288,946
13	Bravo Hlth Ins Co Inc	0.12%	\$100,489
14	Envision Ins Co	0.11%	\$92,435
15	Geisinger Ind Ins Co	0.08%	\$66,527
16	Mamsi Life & Hlth Ins Co	0.00%	\$1,964
	Total for Top 10 Insurers	98.88%	\$79,744,136
	Total for All Other Insurers	1.12%	\$901,445
	Total for All Insurers	100.00%	\$80,645,581

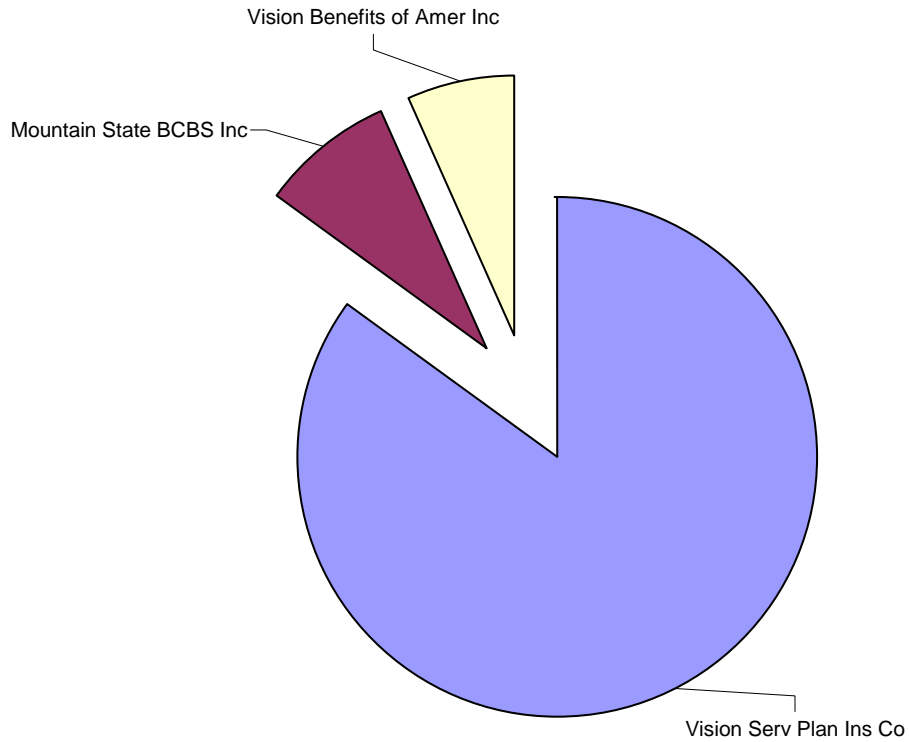
### Health Insurers Reporting Other



## 2009 West Virginia Market Share Report Health Insurers Reporting Vision Only

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Vision Serv Plan Ins Co	84.99%	\$4,433,125
2	Mountain State BCBS Inc	8.33%	\$434,496
3	Vision Benefits of Amer Inc	6.68%	\$348,685
	Total for Top 10 Insurers	100.00%	\$5,216,306
	Total for All Other Insurers		
	Total for All Insurers	100.00%	\$5,216,306

### Health Insurers Reporting Vision Only



**2009 West Virginia Market Share Report  
Individual A&H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Mountain State BCBS Inc	17.14%	\$34,135,660
2	American Family Life Assur Co of Col	11.26%	\$22,426,090
3	Bankers Life & Cas Co	5.66%	\$11,264,311
4	Combined Ins Co Of Amer	5.37%	\$10,690,148
5	Genworth Life Ins Co	3.67%	\$7,317,306
6	State Farm Mut Auto Ins Co	3.27%	\$6,513,783
7	Mutual Of Omaha Ins Co	3.01%	\$5,996,582
8	United Amer Ins Co	2.99%	\$5,958,559
9	Conseco Hlth Ins Co	2.91%	\$5,787,515
10	Time Ins Co	2.73%	\$5,434,177
11	Northwestern Mut Life Ins Co	2.65%	\$5,273,391
12	United World Life Ins Co	2.43%	\$4,830,440
13	Colonial Life & Accident Ins Co	2.22%	\$4,429,251
14	Provident Life & Accident Ins Co	1.89%	\$3,764,991
15	Metropolitan Life Ins Co	1.74%	\$3,475,057
16	Bankers Fidelity Life Ins Co	1.56%	\$3,110,497
17	United Of Omaha Life Ins Co	1.54%	\$3,059,173
18	Order of United Commerical Travelers	1.48%	\$2,937,592
19	John Alden Life Ins Co	1.39%	\$2,761,598
20	Northwestern Long Term Care Ins Co	1.23%	\$2,453,156
21	Royal Neighbors Of Amer	0.95%	\$1,901,427
22	Western & Southern Life Ins Co	0.87%	\$1,738,060
23	Continental Gen Ins Co	0.84%	\$1,681,164
24	Nationwide Life Ins Co	0.82%	\$1,639,616
25	Monumental Life Ins Co	0.82%	\$1,639,490
26	John Hancock Life Ins Co (USA)	0.81%	\$1,603,902
27	United Teacher Assoc Ins Co	0.80%	\$1,590,937
28	Massachusetts Mut Life Ins Co	0.80%	\$1,586,282
29	RiverSource Life Ins Co	0.77%	\$1,526,975
30	American Heritage Life Ins Co	0.72%	\$1,439,739
31	American Gen Life & Acc Ins Co	0.69%	\$1,383,358
32	The Hlth Plan the Upper OH Valley In	0.68%	\$1,344,342
33	Physicians Mut Ins Co	0.64%	\$1,279,948
34	Aetna Life Ins Co	0.64%	\$1,277,213
35	Conseco Ins Co	0.63%	\$1,246,691
36	American Income Life Ins Co	0.61%	\$1,223,505
37	American Fidelity Assur Co	0.50%	\$1,004,545
38	Berkshire Life Ins Co of Amer	0.47%	\$942,057
39	Paul Revere Life Ins Co	0.45%	\$903,126
40	New York Life Ins Co	0.44%	\$877,303
41	Constitution Life Ins Co	0.43%	\$858,996
42	Humana Ins Co	0.43%	\$855,846
43	Senior Hlth Ins Co of PA	0.36%	\$716,346
44	Loyal Amer Life Ins Co	0.33%	\$652,904

**2009 West Virginia Market Share Report  
Individual A&H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Standard Life & Accident Ins Co	0.29%	\$582,500
46	Unum Life Ins Co Of Amer	0.27%	\$542,350
47	AXA Equitable Life Ins Co	0.25%	\$497,453
48	Family Heritage Life Ins Co Of Amer	0.24%	\$485,283
49	Prudential Ins Co Of Amer	0.24%	\$478,496
50	Golden Rule Ins Co	0.24%	\$473,901
51	Thrivent Financial For Lutherans	0.23%	\$459,655
52	Assurity Life Ins Co	0.21%	\$408,962
53	Allianz Life Ins Co Of N Amer	0.20%	\$396,402
54	Principal Life Ins Co	0.20%	\$395,511
55	Sears Life Ins Co	0.20%	\$391,792
56	Transamerica Life Ins Co	0.20%	\$391,432
57	Reassure Amer Life Ins Co	0.18%	\$356,420
58	Metlife Ins Co of CT	0.17%	\$333,231
59	Lincoln Heritage Life Ins Co	0.16%	\$323,882
60	Guardian Life Ins Co Of Amer	0.16%	\$323,066
61	Liberty Life Ins Co	0.16%	\$317,069
62	Professional Ins Co	0.16%	\$314,833
63	Provident Amer Life & Hlth Ins Co	0.16%	\$313,686
64	World Ins Co	0.15%	\$302,101
65	Washington Natl Ins Co	0.15%	\$298,151
66	American Republic Ins Co	0.15%	\$297,444
67	Central United Life Ins Co	0.14%	\$287,707
68	USAA Life Ins Co	0.14%	\$277,304
69	Ohio Natl Life Assur Corp	0.13%	\$267,786
70	Protective Life Ins Co	0.13%	\$265,076
71	Celtic Ins Co	0.10%	\$199,589
72	Continental Cas Co	0.09%	\$188,755
73	Woodmen World Assur Life Assn	0.09%	\$185,274
74	Ohio Natl Life Ins Co	0.09%	\$181,429
75	Genworth Life & Ann Ins Co	0.09%	\$178,990
76	American Gen Life Ins Co	0.09%	\$178,305
77	Kanawha Ins Co	0.08%	\$164,471
78	Teachers Ins & Ann Assoc Of Amer	0.08%	\$163,322
79	Stonebridge Life Ins Co	0.08%	\$161,343
80	Connecticut Gen Life Ins Co	0.08%	\$160,543
81	Standard Ins Co	0.08%	\$155,550
82	Globe Life & Accident Ins Co	0.08%	\$154,758
83	Mony Life Ins Co	0.07%	\$149,040
84	Farm Family Life Ins Co	0.07%	\$141,252
85	Family Life Ins Co	0.07%	\$138,694
86	Lincoln Benefit Life Co	0.07%	\$136,018
87	Woodmen World Life Ins Soc	0.07%	\$133,148
88	Continental Life Ins Co Brentwood	0.06%	\$128,606

**2009 West Virginia Market Share Report  
Individual A&H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	Lincoln Natl Life Ins Co	0.06%	\$125,137
90	Union Security Ins Co	0.06%	\$123,089
91	United Natl Life Ins Co Of Amer	0.06%	\$120,013
92	Trustmark Ins Co	0.06%	\$115,396
93	Freedom Life Ins Co Of Amer	0.06%	\$114,619
94	Union Bankers Ins Co	0.06%	\$114,487
95	Great Amer Life Ins Co	0.06%	\$112,878
96	Conseco Life Ins Co	0.06%	\$110,543
97	Union Central Life Ins Co	0.05%	\$109,423
98	Minnesota Life Ins Co	0.05%	\$107,970
99	Illinois Mut Life Ins Co	0.05%	\$107,192
100	American Natl Ins Co	0.05%	\$104,159
101	Federated Life Ins Co	0.05%	\$102,624
102	Centre Life Ins Co	0.04%	\$77,968
103	Knights Of Columbus	0.04%	\$74,689
104	Colonial Penn Life Ins Co	0.04%	\$73,966
105	Markel Ins Co	0.04%	\$73,141
106	Guarantee Trust Life Ins Co	0.04%	\$73,075
107	Cincinnati Life Ins Co	0.04%	\$70,774
108	Pennsylvania Life Ins Co	0.03%	\$68,865
109	Gerber Life Ins Co	0.03%	\$67,649
110	National Union Fire Ins Co Of Pitts	0.03%	\$67,000
111	National Life Ins Co	0.03%	\$63,401
112	Unified Life Ins Co	0.03%	\$62,444
113	Union Fidelity Life Ins Co	0.03%	\$60,077
114	Mega Life & Hlth Ins Co The	0.03%	\$57,817
115	Central States H & L Co Of Omaha	0.03%	\$53,342
116	Medamerica Ins Co	0.03%	\$52,660
117	Monarch Life Ins Co	0.03%	\$52,268
118	Pan Amer Life Ins Co	0.03%	\$51,427
119	AF&L Ins Co	0.03%	\$50,554
120	TIAA Cref Life Ins Co	0.02%	\$48,488
121	Pacificare Life & Hlth Ins Co	0.02%	\$46,527
122	State Life Ins Co	0.02%	\$44,966
123	Medico Ins Co	0.02%	\$44,702
124	American Pioneer Life Ins Co	0.02%	\$41,526
125	American Gen Life Ins Co of DE	0.02%	\$40,639
126	Central Reserve Life Ins Co	0.02%	\$40,087
127	National Guardian Life Ins Co	0.02%	\$36,255
128	Lafayette Life Ins Co	0.02%	\$34,893
129	Balboa Life Ins Co	0.02%	\$33,291
130	EMC Natl Life Co	0.02%	\$32,881
131	Old Republic Ins Co	0.02%	\$31,761
132	Merit Life Ins Co	0.02%	\$31,316



**2009 West Virginia Market Share Report  
Individual A&H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	United Ins Co Of Amer	0.01%	\$29,808
134	New Era Life Ins Co	0.01%	\$28,180
135	Marquette Natl Life Ins Co	0.01%	\$27,954
136	Health Care Serv Corp A Mut Legal Re	0.01%	\$27,632
137	American Bankers Ins Co Of FL	0.01%	\$27,499
138	HCC Life Ins Co	0.01%	\$27,296
139	General Amer Life Ins Co	0.01%	\$26,451
140	Cuna Mut Ins Society	0.01%	\$25,347
141	US Business of Crown Life Ins Co	0.01%	\$25,054
142	Country Life Ins Co	0.01%	\$25,049
143	American Progressive L&H Ins Of NY	0.01%	\$25,014
144	Jackson Natl Life Ins Co	0.01%	\$24,441
145	National Cas Co	0.01%	\$23,807
146	Ability Ins Co	0.01%	\$22,845
147	Citizens Security Life Ins Co	0.01%	\$20,677
148	Erie Family Life Ins Co	0.01%	\$18,811
149	Equitable Life & Cas Ins Co	0.01%	\$17,300
150	United Security Assur Co Of PA	0.01%	\$17,191
151	Symetra Life Ins Co	0.01%	\$17,130
152	Central States Ind Co Of Omaha	0.01%	\$16,924
153	Liberty Natl Life Ins Co	0.01%	\$16,895
154	American States Ins Co	0.01%	\$15,661
155	John Hancock Life & Hlth Ins Co	0.01%	\$14,921
156	Reliastar Life Ins Co Of NY	0.01%	\$14,071
157	United States Fire Ins Co	0.01%	\$14,024
158	Oxford Life Ins Co	0.01%	\$13,976
159	Universal Guar Life Ins Co	0.01%	\$13,726
160	Fidelity Security Life Ins Co	0.01%	\$12,091
161	National Teachers Assoc Life Ins Co	0.01%	\$12,050
162	Continental Amer Ins Co	0.01%	\$11,221
163	New England Life Ins Co	0.01%	\$11,134
164	Aviva Life & Ann Co	0.01%	\$10,641
165	Physicians Life Ins Co	0.00%	\$9,853
166	Philadelphia Amer Life Ins Co	0.00%	\$9,579
167	Travelers Ind Co	0.00%	\$8,050
168	Penn Mut Life Ins Co	0.00%	\$7,614
169	Christian Fidelity Life Ins Co	0.00%	\$7,514
170	THP Ins Co	0.00%	\$7,288
171	Boston Mut Life Ins Co	0.00%	\$7,003
172	American Public Life Ins Co	0.00%	\$6,621
173	Jefferson Natl Life Ins Co	0.00%	\$6,448
174	Hartford Life & Ann Ins Co	0.00%	\$5,539
175	AIG Premier Ins Co	0.00%	\$5,433
176	US Br Great West Life Assur Co	0.00%	\$5,269

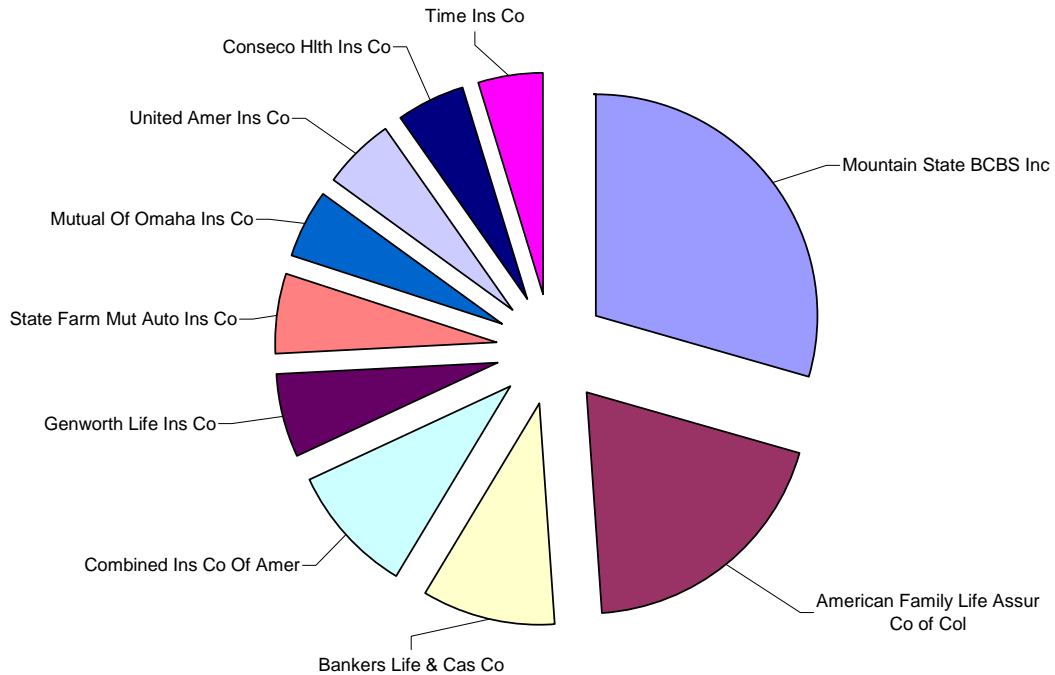
**2009 West Virginia Market Share Report  
Individual A&H Type Policies**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Life Ins Co Of N Amer	0.00%	\$4,814
178	American Labor Life Ins Co	0.00%	\$4,649
179	Chesapeake Life Ins Co	0.00%	\$4,588
180	Commonwealth Ann & Life Ins Co	0.00%	\$4,335
181	Sterling Investors Life Ins Co	0.00%	\$3,880
182	Idealife Ins Co	0.00%	\$3,782
183	Colorado Bankers Life Ins Co	0.00%	\$3,419
184	American United Life Ins Co	0.00%	\$3,300
185	Reliastar Life Ins Co	0.00%	\$3,245
186	Modern Woodmen Of Amer	0.00%	\$3,054
187	Union Labor Life Ins Co	0.00%	\$3,049
188	Brokers Natl Life Assur Co	0.00%	\$2,800
189	Old Amer Ins Co	0.00%	\$2,745
190	Kansas City Life Ins Co	0.00%	\$2,598
191	Starmount Life Ins Co	0.00%	\$2,386
192	Baltimore Life Ins Co	0.00%	\$2,251
193	Humanadental Ins Co	0.00%	\$2,046
194	National States Ins Co	0.00%	\$1,748
195	US Business of Canada Life Assur Co	0.00%	\$1,713
196	Phoenix Life Ins Co	0.00%	\$1,708
197	MTL Ins Co	0.00%	\$1,647
198	Primerica Life Ins Co	0.00%	\$1,589
199	Columbus Life Ins Co	0.00%	\$1,403
200	Allstate Life Ins Co	0.00%	\$1,352
201	Transamerica Financial Life Ins Co	0.00%	\$1,334
202	American Home Assur Co	0.00%	\$1,329
203	Companion Life Ins Co	0.00%	\$1,148
204	American Natl Life Ins Co Of TX	0.00%	\$1,106
205	Reliance Standard Life Ins Co	0.00%	\$1,076
206	Commercial Travelers Mut Ins Co	0.00%	\$988
207	American Republic Corp Ins Co	0.00%	\$967
208	World Corp Ins Co	0.00%	\$948
209	American Sentinel Ins Co	0.00%	\$936
210	AAA Life Ins Co	0.00%	\$931
211	Federal Ins Co	0.00%	\$877
212	Teachers Protective Mut Life Ins Co	0.00%	\$876
213	Croatian Fraternal Union Of Amer	0.00%	\$829
214	Sagicor Life Ins Co	0.00%	\$737
215	Security Life Of Denver Ins Co	0.00%	\$691
216	State Mut Ins Co	0.00%	\$617
217	First Allmerica Fin Life Ins Co	0.00%	\$579
218	Great W Life & Ann Ins Co	0.00%	\$577
219	Harleysville Life Ins Co	0.00%	\$562
220	Consumers Life Ins Co	0.00%	\$519

## 2009 West Virginia Market Share Report Individual A&H Type Policies

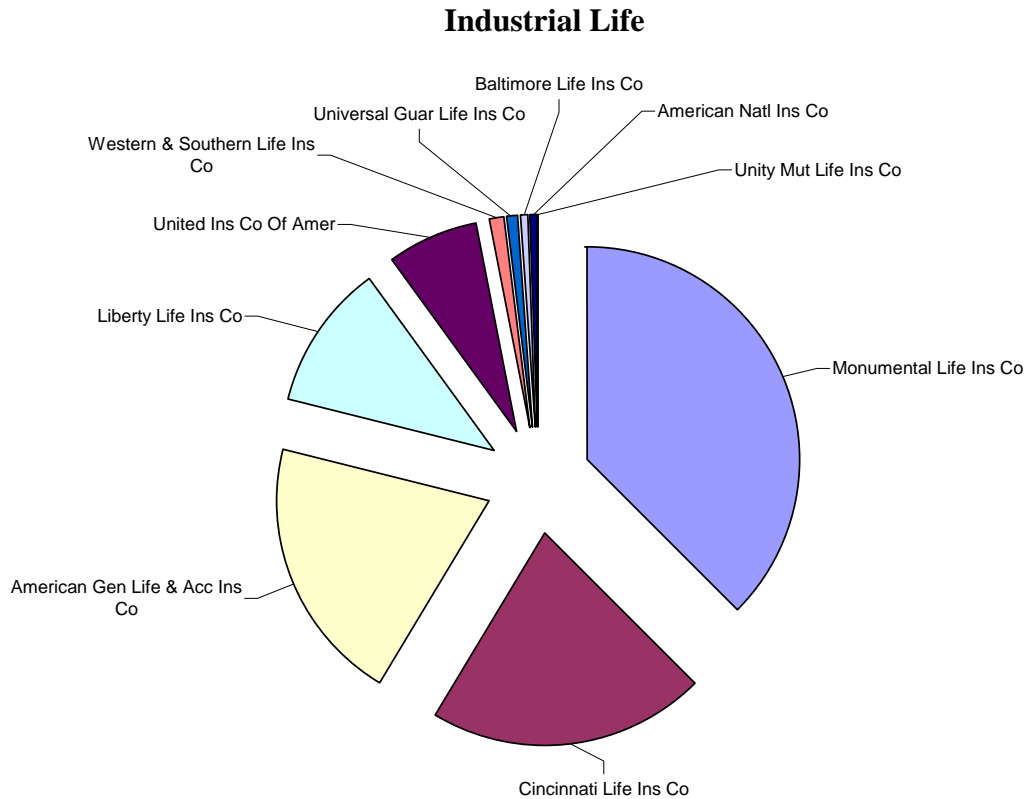
Rank	Company Name	Percent Of Market	Direct Premiums Earned
221	Liberty Mut Ins Co	0.00%	\$506
222	Farmers New World Life Ins Co	0.00%	\$504
223	United States Life Ins Co In NYC	0.00%	\$319
224	S USA Life Ins Co Inc	0.00%	\$243
225	ING USA Ann & Life Ins Co	0.00%	\$234
226	LifeSecure Ins Co	0.00%	\$193
227	Horace Mann Life Ins Co	0.00%	\$173
228	Independent Order Of Foresters Us Br	0.00%	\$171
229	American Bankers Life Assur Co Of FL	0.00%	\$169
230	Slovene Natl Benefit Society	0.00%	\$153
231	Bancinsure Inc	0.00%	\$122
232	Liberty Life Assur Co Of Boston	0.00%	\$121
233	Unity Mut Life Ins Co	0.00%	\$116
234	Stonebridge Cas Ins Co	0.00%	\$116
235	Banner Life Ins Co	0.00%	\$113
236	American Intl Life Assur Co of NY	0.00%	\$104
237	Central Security Life Ins Co	0.00%	\$81
238	First Investors Life Ins Co	0.00%	\$80
239	IA Amer Life Ins Co	0.00%	\$62
240	Security Life Ins Co Of Amer	0.00%	\$62
241	Federal Life Ins Co	0.00%	\$59
242	Life Ins Co Of The Southwest	0.00%	\$40
243	Reserve Natl Ins Co	0.00%	\$11
Total for Top 10 Insurers		58.01%	\$115,524,131
Total for All Other Insurers		41.99%	\$83,625,989
Total for All Insurers		100.00%	\$199,150,120

### Individual A&H Type Policies



## 2009 West Virginia Market Share Report Industrial Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
1	Monumental Life Ins Co	37.45%	\$54,947
2	Cincinnati Life Ins Co	21.07%	\$30,903
3	American Gen Life & Acc Ins Co	20.40%	\$29,931
4	Liberty Life Ins Co	11.08%	\$16,256
5	United Ins Co Of Amer	6.99%	\$10,260
6	Western & Southern Life Ins Co	0.97%	\$1,419
7	Universal Guar Life Ins Co	0.82%	\$1,201
8	Baltimore Life Ins Co	0.69%	\$1,018
9	American Natl Ins Co	0.47%	\$684
10	Unity Mut Life Ins Co	0.07%	\$109
11	Liberty Natl Life Ins Co	0.04%	\$60
12	Jackson Natl Life Ins Co	0.03%	\$50
13	American Capitol Ins Co	0.02%	\$31
14	Citizens Security Life Ins Co	0.02%	\$26
15	Union Security Ins Co	0.01%	\$11
16	Security Life Of Denver Ins Co	-0.14%	(\$203)
	Total for Top 10 Insurers	100.02%	\$146,728
	Total for All Other Insurers	-0.02%	(\$25)
	Total for All Insurers	100.00%	\$146,703



**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
1	Northwestern Mut Life Ins Co	12.44%	\$52,251,125
2	State Farm Life Ins Co	5.94%	\$24,935,680
3	Monumental Life Ins Co	4.73%	\$19,873,712
4	Lincoln Natl Life Ins Co	3.24%	\$13,624,146
5	John Hancock Life Ins Co (USA)	3.01%	\$12,636,974
6	American Gen Life & Acc Ins Co	2.79%	\$11,700,866
7	Great W Life & Ann Ins Co	2.74%	\$11,522,973
8	Prudential Ins Co Of Amer	2.64%	\$11,093,786
9	Metropolitan Life Ins Co	2.55%	\$10,700,154
10	New York Life Ins Co	2.49%	\$10,437,597
11	AXA Equitable Life Ins Co	2.30%	\$9,677,407
12	Hartford Life & Ann Ins Co	2.25%	\$9,443,468
13	New York Life Ins & Ann Corp	2.06%	\$8,661,039
14	Massachusetts Mut Life Ins Co	1.74%	\$7,309,823
15	Nationwide Life Ins Co	1.71%	\$7,188,106
16	United Of Omaha Life Ins Co	1.68%	\$7,066,991
17	Pruco Life Ins Co	1.42%	\$5,969,789
18	Erie Family Life Ins Co	1.42%	\$5,950,716
19	Genworth Life & Ann Ins Co	1.33%	\$5,587,071
20	American Gen Life Ins Co	1.32%	\$5,535,096
21	Midland Natl Life Ins Co	1.29%	\$5,412,472
22	American Income Life Ins Co	1.25%	\$5,241,102
23	Western & Southern Life Ins Co	1.19%	\$5,009,734
24	Guardian Life Ins Co Of Amer	1.17%	\$4,909,753
25	Primerica Life Ins Co	1.15%	\$4,845,974
26	Nationwide Life & Ann Ins Co	1.15%	\$4,810,454
27	Protective Life Ins Co	1.13%	\$4,759,160
28	Transamerica Life Ins Co	0.93%	\$3,889,054
29	Bankers Life & Cas Co	0.83%	\$3,503,273
30	Farm Family Life Ins Co	0.81%	\$3,417,101
31	New England Life Ins Co	0.80%	\$3,356,797
32	Ohio Natl Life Assur Corp	0.79%	\$3,322,979
33	Globe Life & Accident Ins Co	0.75%	\$3,133,209
34	RiverSource Life Ins Co	0.71%	\$2,988,511
35	Lincoln Benefit Life Co	0.70%	\$2,930,789
36	Allstate Life Ins Co	0.70%	\$2,930,091
37	Western Southern Life Assur Co	0.68%	\$2,845,590
38	MetLife Investors USA Ins Co	0.66%	\$2,773,328
39	Reassure Amer Life Ins Co	0.62%	\$2,617,485
40	Combined Ins Co Of Amer	0.60%	\$2,514,772
41	Pacific Life Ins Co	0.58%	\$2,432,670
42	Employees Life Co Mut	0.51%	\$2,135,160
43	Reliastar Life Ins Co	0.50%	\$2,085,572
44	Horace Mann Life Ins Co	0.49%	\$2,070,680

**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
45	Physicians Life Ins Co	0.49%	\$2,066,022
46	Gerber Life Ins Co	0.49%	\$2,038,826
47	Principal Life Ins Co	0.48%	\$2,027,321
48	Provident Life & Accident Ins Co	0.47%	\$1,953,016
49	Cincinnati Life Ins Co	0.46%	\$1,914,783
50	Motorists Life Ins Co	0.45%	\$1,909,381
51	Teachers Ins & Ann Assoc Of Amer	0.45%	\$1,908,142
52	Liberty Life Ins Co	0.45%	\$1,895,794
53	General Amer Life Ins Co	0.43%	\$1,796,488
54	USAA Life Ins Co	0.40%	\$1,681,170
55	Security Life Of Denver Ins Co	0.40%	\$1,674,703
56	Boston Mut Life Ins Co	0.40%	\$1,668,666
57	Colonial Penn Life Ins Co	0.39%	\$1,621,252
58	Aviva Life & Ann Co	0.37%	\$1,570,149
59	Colonial Life & Accident Ins Co	0.37%	\$1,568,776
60	Metlife Ins Co of CT	0.36%	\$1,504,390
61	Lincoln Heritage Life Ins Co	0.35%	\$1,452,570
62	Banner Life Ins Co	0.33%	\$1,373,885
63	Old Amer Ins Co	0.30%	\$1,276,806
64	US Br SunLife Assur Co Of Canada	0.30%	\$1,244,864
65	American Family Life Assur Co of Col	0.29%	\$1,231,738
66	Lafayette Life Ins Co	0.29%	\$1,218,599
67	North Amer Co Life & Hlth Ins	0.28%	\$1,195,200
68	Minnesota Life Ins Co	0.27%	\$1,147,351
69	United Amer Ins Co	0.27%	\$1,121,140
70	Genworth Life Ins Co	0.26%	\$1,095,712
71	West Coast Life Ins Co	0.24%	\$1,018,516
72	State Life Ins Co	0.24%	\$1,003,418
73	Allianz Life Ins Co Of N Amer	0.24%	\$991,651
74	OM Fin Life Ins Co	0.23%	\$976,906
75	Penn Mut Life Ins Co	0.23%	\$949,799
76	American Natl Ins Co	0.22%	\$943,700
77	Universal Guar Life Ins Co	0.22%	\$917,867
78	Kansas City Life Ins Co	0.22%	\$909,397
79	Metropolitan Tower Life Ins Co	0.21%	\$878,447
80	CM Life Ins Co	0.20%	\$841,510
81	PHL Variable Ins Co	0.20%	\$831,244
82	American Heritage Life Ins Co	0.19%	\$803,315
83	Mony Life Ins Co	0.19%	\$796,868
84	Phoenix Life Ins Co	0.18%	\$772,835
85	Settlers Life Ins Co	0.17%	\$730,073
86	Ohio Natl Life Ins Co	0.17%	\$727,793
87	US Financial Life Ins Co	0.17%	\$726,067
88	United Natl Life Ins Co Of Amer	0.17%	\$710,786

**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
89	First Investors Life Ins Co	0.17%	\$696,727
90	Time Ins Co	0.16%	\$660,525
91	Liberty Life Assur Co Of Boston	0.16%	\$654,034
92	Jackson Natl Life Ins Co	0.15%	\$629,792
93	National Guardian Life Ins Co	0.15%	\$624,304
94	National Life Ins Co	0.15%	\$621,046
95	Standard Life & Accident Ins Co	0.15%	\$614,158
96	Conseco Life Ins Co	0.15%	\$611,920
97	Mony Life Ins Co Of Amer	0.14%	\$608,667
98	Union Security Ins Co	0.14%	\$601,562
99	Union Central Life Ins Co	0.14%	\$588,609
100	Stonebridge Life Ins Co	0.14%	\$566,849
101	Assurity Life Ins Co	0.13%	\$547,586
102	Baltimore Life Ins Co	0.11%	\$466,087
103	Symetra Life Ins Co	0.11%	\$462,501
104	Ohio State Life Ins Co	0.11%	\$458,031
105	Federated Life Ins Co	0.11%	\$448,625
106	Texas Life Ins Co	0.10%	\$439,862
107	Chesapeake Life Ins Co	0.10%	\$433,526
108	AAA Life Ins Co	0.10%	\$416,315
109	Cuna Mut Ins Society	0.09%	\$392,446
110	MML Bay State Life Ins Co	0.09%	\$390,144
111	Bankers Fidelity Life Ins Co	0.09%	\$374,245
112	Connecticut Gen Life Ins Co	0.09%	\$370,907
113	Ing Life Ins & Ann Co	0.09%	\$370,786
114	Americo Fin Life & Ann Ins Co	0.09%	\$365,529
115	Ameritas Life Ins Corp	0.09%	\$365,401
116	Washington Natl Ins Co	0.09%	\$363,255
117	Golden Rule Ins Co	0.08%	\$334,375
118	American United Life Ins Co	0.08%	\$332,074
119	Western Reserve Life Assur Co of OH	0.08%	\$331,172
120	American Fidelity Assur Co	0.08%	\$315,353
121	Garden State Life Ins Co	0.07%	\$295,485
122	Liberty Natl Life Ins Co	0.07%	\$277,243
123	First Penn Pacific Life Ins Co	0.06%	\$272,868
124	US Business of Crown Life Ins Co	0.06%	\$269,684
125	Great Southern Life Ins Co	0.06%	\$263,820
126	Continental Gen Ins Co	0.06%	\$262,590
127	Guarantee Trust Life Ins Co	0.06%	\$258,550
128	AGL Life Assur Co	0.06%	\$250,000
129	Reliastar Life Ins Co Of NY	0.06%	\$248,303
130	AXA Equitable Life & Ann Co	0.06%	\$238,847
131	Fidelity Life Assn A Legal Reserve L	0.05%	\$227,144
132	Government Personnel Mut Life Ins Co	0.05%	\$226,658

**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
133	Columbian Life Ins Co	0.05%	\$222,649
134	United Ins Co Of Amer	0.05%	\$214,262
135	Life Ins Co Of The Southwest	0.05%	\$210,876
136	Investors Life Ins Co N Amer	0.05%	\$206,872
137	Merit Life Ins Co	0.05%	\$204,616
138	Aetna Life Ins Co	0.05%	\$203,292
139	Columbus Life Ins Co	0.05%	\$202,448
140	Investors Heritage Life Ins Co	0.05%	\$198,902
141	Sears Life Ins Co	0.05%	\$197,462
142	Acacia Life Ins Co	0.05%	\$194,478
143	National States Ins Co	0.04%	\$185,883
144	Loyal Amer Life Ins Co	0.04%	\$185,140
145	Hartford Life & Accident Ins Co	0.04%	\$184,230
146	Great Amer Life Ins Co	0.04%	\$180,409
147	United Teacher Assoc Ins Co	0.04%	\$179,902
148	NYLife Ins Co Of AZ	0.04%	\$173,399
149	United Investors Life Ins Co	0.04%	\$173,369
150	Starmount Life Ins Co	0.04%	\$173,260
151	Columbian Mut Life Ins Co	0.04%	\$160,634
152	National Western Life Ins Co	0.04%	\$154,930
153	Philadelphia-United Life Ins Co	0.04%	\$151,693
154	Farmers New World Life Ins Co	0.04%	\$149,484
155	Household Life Ins Co	0.03%	\$137,866
156	Security Life Ins Co Of Amer	0.03%	\$133,211
157	Trustmark Ins Co	0.03%	\$130,875
158	American Amicable Life Ins Co Of TX	0.03%	\$128,190
159	American Gen Life Ins Co of DE	0.03%	\$121,973
160	5 Star Life Ins Co	0.03%	\$118,283
161	TIAA Cref Life Ins Co	0.03%	\$116,968
162	Illinois Mut Life Ins Co	0.03%	\$113,273
163	The Savings Bank Life Ins Co Of MA	0.03%	\$111,831
164	Hartford Life Ins Co	0.03%	\$111,379
165	United Home Life Ins Co	0.03%	\$105,059
166	Unified Life Ins Co	0.02%	\$102,572
167	Security Mut Life Ins Co Of NY	0.02%	\$101,746
168	Union Fidelity Life Ins Co	0.02%	\$100,845
169	Commonwealth Ann & Life Ins Co	0.02%	\$98,919
170	Country Life Ins Co	0.02%	\$98,451
171	MTL Ins Co	0.02%	\$96,060
172	Sagicor Life Ins Co	0.02%	\$92,730
173	Union Bankers Ins Co	0.02%	\$92,044
174	Jefferson Natl Life Ins Co	0.02%	\$91,415
175	Presidential Life Ins Co	0.02%	\$88,850
176	Security Benefit Life Ins Co	0.02%	\$84,958



**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
177	Constitution Life Ins Co	0.02%	\$83,906
178	Occidental Life Ins Co Of NC	0.02%	\$81,993
179	National Benefit Life Ins Co	0.02%	\$81,060
180	Amica Life Ins Co	0.02%	\$80,213
181	Pan Amer Assur Co	0.02%	\$79,454
182	Surety Life Ins Co	0.02%	\$77,801
183	Manhattan Natl Life Ins Co	0.02%	\$74,801
184	United States Life Ins Co In NYC	0.02%	\$69,358
185	Universal Underwriters Life Ins Co	0.02%	\$69,351
186	Manhattan Life Ins Co	0.02%	\$68,801
187	Phoenix Life & Ann Co	0.02%	\$67,971
188	Kanawha Ins Co	0.01%	\$61,222
189	Wilton Reassur Life Co of NY	0.01%	\$59,146
190	Madison Natl Life Ins Co Inc	0.01%	\$58,468
191	Citizens Security Life Ins Co	0.01%	\$57,635
192	US Business of Canada Life Assur Co	0.01%	\$56,577
193	Penn Ins & Ann Co	0.01%	\$53,347
194	Conseco Ins Co	0.01%	\$51,951
195	Mega Life & Hlth Ins Co The	0.01%	\$51,109
196	American Fidelity Life Ins Co	0.01%	\$50,310
197	ING USA Ann & Life Ins Co	0.01%	\$49,775
198	LifeSecure Ins Co	0.01%	\$48,732
199	Continental Life Ins Co Brentwood	0.01%	\$48,685
200	SunAmerica Ann & Life Assur Co	0.01%	\$48,608
201	Colorado Bankers Life Ins Co	0.01%	\$46,646
202	Pioneer Amer Ins Co	0.01%	\$46,381
203	Unity Financial Life Ins Co	0.01%	\$45,945
204	State Mut Ins Co	0.01%	\$44,429
205	Unum Life Ins Co Of Amer	0.01%	\$44,315
206	Conseco Hlth Ins Co	0.01%	\$42,402
207	Trans World Assur Co	0.01%	\$41,324
208	World Ins Co	0.01%	\$41,210
209	Liberty Bankers Life Ins Co	0.01%	\$41,113
210	American Capitol Ins Co	0.01%	\$39,278
211	Continental Assur Co	0.01%	\$38,104
212	Unity Mut Life Ins Co	0.01%	\$37,187
213	Old Republic Life Ins Co	0.01%	\$34,512
214	Harleysville Life Ins Co	0.01%	\$34,073
215	American Memorial Life Ins Co	0.01%	\$33,062
216	Paul Revere Variable Ann Ins Co	0.01%	\$31,381
217	American Bankers Life Assur Co Of FL	0.01%	\$30,596
218	Fort Dearborn Life Ins Co	0.01%	\$30,486
219	Mid West Natl Life Ins Co Of TN	0.01%	\$27,807
220	Fidelity Investments Life Ins Co	0.01%	\$27,795

**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
221	Pioneer Security Life Ins Co	0.01%	\$26,702
222	United Fidelity Life Ins Co	0.01%	\$25,541
223	Sentry Life Ins Co	0.01%	\$24,844
224	Reliance Standard Life Ins Co	0.01%	\$24,161
225	Pan Amer Life Ins Co	0.01%	\$23,878
226	Funeral Directors Life Ins Co	0.01%	\$23,411
227	Homesteaders Life Co	0.01%	\$22,864
228	Paul Revere Life Ins Co	0.01%	\$22,806
229	First Allmerica Fin Life Ins Co	0.01%	\$21,491
230	United World Life Ins Co	0.01%	\$21,103
231	EMC Natl Life Co	0.00%	\$17,460
232	Standard Ins Co	0.00%	\$17,353
233	Midwestern United Life Ins Co	0.00%	\$17,096
234	Beneficial Life Ins Co	0.00%	\$16,903
235	American Natl Life Ins Co Of TX	0.00%	\$16,691
236	Sunset Life Ins Co Of Amer	0.00%	\$16,180
237	American Equity Invest Life Ins Co	0.00%	\$16,054
238	Pennsylvania Life Ins Co	0.00%	\$15,981
239	Central Reserve Life Ins Co	0.00%	\$15,317
240	Idealife Ins Co	0.00%	\$14,374
241	Mutual Of Amer Life Ins Co	0.00%	\$13,932
242	Humanadental Ins Co	0.00%	\$13,455
243	Aurora Natl Life Assur Co	0.00%	\$13,418
244	Provident Amer Life & Hlth Ins Co	0.00%	\$12,641
245	Monarch Life Ins Co	0.00%	\$11,489
246	American Pioneer Life Ins Co	0.00%	\$11,250
247	American Gen Assur Co	0.00%	\$11,197
248	American Republic Ins Co	0.00%	\$11,078
249	Transamerica Financial Life Ins Co	0.00%	\$10,811
250	VantisLife Ins Co	0.00%	\$10,581
251	Guardian Ins & Ann Co Inc	0.00%	\$10,086
252	Merrill Lynch Life Ins Co	0.00%	\$10,000
253	US Br Great West Life Assur Co	0.00%	\$9,948
254	Central United Life Ins Co	0.00%	\$9,806
255	Integrity Life Ins Co	0.00%	\$9,670
256	John Alden Life Ins Co	0.00%	\$9,573
257	Pharmacists Life Ins Co	0.00%	\$9,385
258	Federal Life Ins Co	0.00%	\$8,830
259	Pioneer Mut Life Ins Co	0.00%	\$8,548
260	Great Western Ins Co	0.00%	\$8,408
261	Forethought Life Ins Co	0.00%	\$7,800
262	Lincoln Life & Ann Co of NY	0.00%	\$7,694
263	Equitable Life & Cas Ins Co	0.00%	\$7,567
264	American Intl Life Assur Co of NY	0.00%	\$6,703

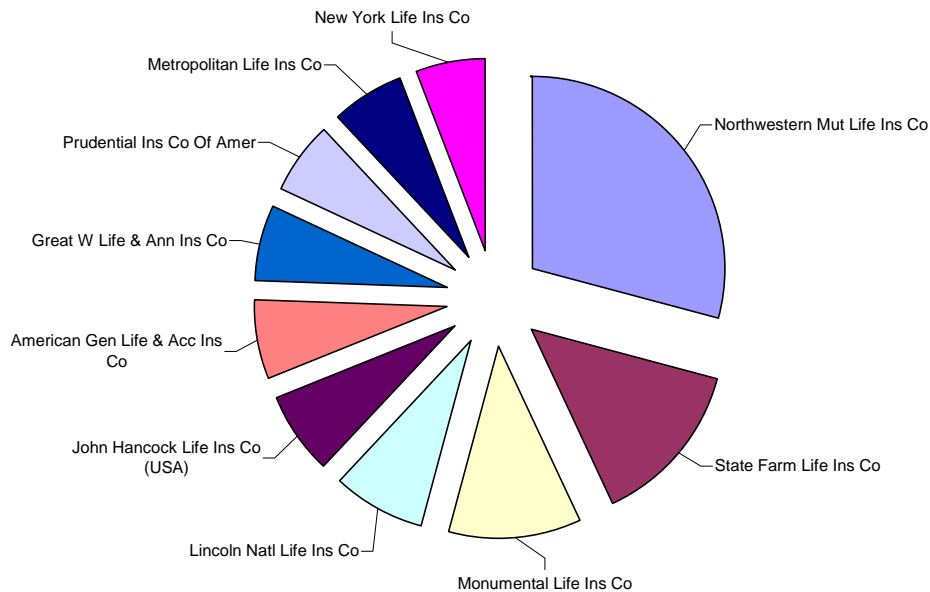
**2009 West Virginia Market Share Report  
Ordinary Life**

<b>Rank</b>	<b>Company Name</b>	<b>Percent Of Market</b>	<b>Direct Premiums Earned</b>
265	Balboa Life Ins Co	0.00%	\$6,218
266	Union Labor Life Ins Co	0.00%	\$5,781
267	Fidelity Security Life Ins Co	0.00%	\$5,284
268	Oxford Life Ins Co	0.00%	\$4,235
269	Family Life Ins Co	0.00%	\$4,094
270	Industrial Alliance Pacific Ins & Fi	0.00%	\$4,061
271	IA Amer Life Ins Co	0.00%	\$3,887
272	Molina Hlthcare Ins Co	0.00%	\$3,869
273	Sun Life Assur Co Of Canada US	0.00%	\$3,734
274	Berkshire Life Ins Co of Amer	0.00%	\$3,414
275	American Hlth & Life Ins Co	0.00%	\$3,346
276	Ability Ins Co	0.00%	\$3,231
277	Church Life Ins Corp	0.00%	\$3,211
278	Pacific Life & Ann Co	0.00%	\$3,166
279	Kemper Investors Life Ins Co	0.00%	\$2,867
280	Country Investors Life Assur Co	0.00%	\$2,783
281	Professional Ins Co	0.00%	\$2,745
282	Thrivent Life Ins Co	0.00%	\$2,731
283	CSI Life Ins Co	0.00%	\$2,530
284	Anthem Life Ins Co	0.00%	\$2,488
285	S USA Life Ins Co Inc	0.00%	\$2,483
286	Central States H & L Co Of Omaha	0.00%	\$2,423
287	Combenefits Ins Co	0.00%	\$2,387
288	MetLife Investors Ins Co	0.00%	\$2,292
289	Alta Hlth & Life Ins Co	0.00%	\$2,234
290	American Progressive L&H Ins Of NY	0.00%	\$2,210
291	Sunamerica Life Ins Co	0.00%	\$2,126
292	Delaware Amer Life Ins Co	0.00%	\$1,998
293	CICA Life Ins Co of Amer	0.00%	\$1,989
294	National Teachers Assoc Life Ins Co	0.00%	\$1,829
295	Life Ins Co Of N Amer	0.00%	\$1,749
296	Freedom Life Ins Co Of Amer	0.00%	\$1,710
297	HCC Life Ins Co	0.00%	\$1,620
298	Family Heritage Life Ins Co Of Amer	0.00%	\$1,483
299	Heritage Union Life Ins Co	0.00%	\$1,288
300	Continental Amer Ins Co	0.00%	\$1,266
301	Western Natl Life Ins Co	0.00%	\$926
302	Ullico Life Ins Co	0.00%	\$900
303	Standard Security Life Ins Co Of NY	0.00%	\$877
304	Investors Consolidated Ins Co	0.00%	\$817
305	Longevity Ins Co	0.00%	\$780
306	Central Security Life Ins Co	0.00%	\$747
307	American Public Life Ins Co	0.00%	\$627
308	Teachers Protective Mut Life Ins Co	0.00%	\$544

## 2009 West Virginia Market Share Report Ordinary Life

Rank	Company Name	Percent Of Market	Direct Premiums Earned
309	Members Life Ins Co	0.00%	\$508
310	Reliable Life Ins Co	0.00%	\$472
311	Symetra Natl Life Ins Co	0.00%	\$455
312	Securian Life Ins Co	0.00%	\$388
313	Celtic Ins Co	0.00%	\$356
314	Berkley Life & Hlth Ins Co	0.00%	\$348
315	Companion Life Ins Co	0.00%	\$269
316	Christian Fidelity Life Ins Co	0.00%	\$229
317	Sterling Life Ins Co	0.00%	\$150
318	Humana Ins Co	0.00%	\$101
319	New Era Life Ins Co	0.00%	\$80
320	Reserve Natl Ins Co	0.00%	\$69
321	Sterling Investors Life Ins Co	0.00%	\$14
322	First Hlth Life & Hlth Ins Co	0.00%	(\$6)
Total for Top 10 Insurers		42.58%	\$178,777,013
Total for All Other Insurers		57.42%	\$241,092,258
Total for All Insurers		100.00%	\$419,869,271

### Ordinary Life



**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2009**  
**Non-Domestic Fraternal Insurers**

<b>NAIC CODE</b>	<b>Company Name</b>	<b>State of DOM</b>	<b>Admitted Assets</b>	<b>Liabilities</b>	<b>Surplus</b>
56200	American Fraternal Union	MN	23,613,611	22,419,451	1,194,160
56030	Catholic Knights	WI	873,715,936	841,657,833	32,058,103
56634	Croatian Fraternal Union Of Amer	PA	326,485,747	312,405,784	14,079,963
57088	Degree Of Honor Protective Assn	MN	182,011,040	177,391,266	4,619,774
56332	First Cath Slovak Ladies Assn USA	OH	590,101,887	503,575,181	86,526,708
56340	First Cath Slovak Union Of US & CN	OH	234,794,912	221,625,900	13,169,012
56693	Greek Catholic Union Of The USA	PA	659,674,884	641,507,392	18,167,492
56553	Hungarian Reformed Fed Amer	DC	17,201,396	15,733,313	1,468,076
58068	Independent Order Of Foresters Us Br	NY	2,811,478,920	2,570,311,938	241,166,982
56707	ISDA fraternal Assoc	PA	43,875,438	40,293,472	3,581,966
58033	Knights Of Columbus	CT	15,548,928,424	13,901,424,069	1,647,504,355
56758	Loyal Christian Benefit Assn	PA	159,231,193	155,292,304	3,938,889
57541	Modern Woodmen Of Amer	IL	9,266,004,700	8,129,557,362	1,136,447,336
56782	National Slovak Society Of The Usa	PA	370,283,342	361,584,620	8,698,722
56383	Order of United Comm'l Travelers	OH	22,563,531	11,919,372	10,644,159
57622	Polish Natl Alliance Us Of Na	IL	437,152,316	407,327,707	29,824,609
57630	Polish Roman Catholic Un Of Amer	IL	178,199,480	173,887,213	4,312,268
57649	Polish Womens Alliance Of Amer	IL	53,501,964	52,626,343	875,623
57657	Royal Neighbors Of Amer	IL	719,164,640	497,618,804	221,545,836
56936	Serb Natl Federation	PA	29,491,490	28,526,442	965,048
57673	Slovene Natl Benefit Society	PA	165,020,266	159,732,897	5,287,370
56014	Thrivent Financial For Lutherans	WI	54,372,055,030	50,245,280,775	4,126,774,255
56006	Travelers Protective Assn Of Amer	MO	11,225,787	1,540,418	9,685,369
57711	Western Catholic Union	IL	294,739,616	291,307,705	3,431,911
57010	William Penn Assn	PA	199,480,223	179,586,031	19,894,192
56170	Womans Life Ins Society	MI	185,701,078	156,463,809	29,237,269
56499	Woodmen World Assur Life Assn	CO	55,044,296	45,510,604	9,533,692
57320	Woodmen World Life Ins Soc	NE	8,074,593,384	7,251,285,875	823,307,509
<b>Totals Non-Domestic Fraternal Insurer(s)</b>			<b>95,905,334,531</b>	<b>87,397,393,880</b>	<b>8,507,940,648</b>

**Admitted Assets, Liabilities, Reserved or Surplus Funds for 2009**  
**All Fraternal Insurers**

<b>Totals for Domestic Fraternal Insurers</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Totals for Non-Domestic Fraternal Insurers</b>	<b>28</b>	<b>95,905,334,531</b>	<b>87,397,393,880</b>	<b>8,507,940,648</b>
<b>Grand Totals for All Fraternal Insurers</b>	<b>28</b>	<b>95,905,334,531</b>	<b>87,397,393,880</b>	<b>8,507,940,648</b>

## Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2009

<b>Domestic Health Insurers</b>							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
95408	Carelink Health Plans Inc	HMO	WV	58,842,782	25,152,313	33,690,469	167,835,415
12329	Delta Dental of W VA	HMDI	WV	4,430,380	1,552,227	2,878,153	13,493,918
54828	Mountain State BCBS Inc	HMDI	WV	365,766,356	152,987,587	212,778,768	766,794,332
95677	The Health Plan the Upper OH Valley In	HMO	WV	197,721,519	49,951,601	147,769,918	199,329,432
60016	THP Ins Co	Life	WV	19,689,704	9,149,041	10,540,662	10,824,136
11810	Unicare Health Plan of WV Inc	HMO	WV	59,241,612	15,701,813	43,539,799	155,099,634
<b>Totals Domestic Health Insurer(s)</b>				<b>705,692,353</b>	<b>254,494,582</b>	<b>451,197,769</b>	<b>1,313,376,867</b>

## Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2009

<b>Non-Domestic Health Insurers</b>							
NAIC CODE	Company Name	Bus. Type[1]	State of DOM	Admitted Assets	Liabilities	Net Worth Written	Premiums
63444	Accendo Ins Co	Life	UT	259,019,378	190,702,338	68,317,040	8,095,608
72052	Aetna Health Ins Co	Life	PA	40,794,984	23,605,774	17,189,210	0
84697	American Specialty Health Ins Co	Life	IL	8,198,027	675,961	7,522,066	0
60250	AmFirst Ins Co	Life	OK	10,805,079	4,055,402	6,749,677	0
12358	Avalon Ins Co	Life	PA	20,415,372	10,038,892	10,376,480	599,201
12784	Bravo Health Ins Co Inc	Life	DE	47,881,964	24,224,855	23,657,109	100,489
81973	Coventry Health & Life Ins Co	Life	DE	871,964,473	483,238,303	388,726,171	689,700,806
81396	Delta Dental Ins Co	Life	DE	103,855,453	54,735,936	49,119,517	623,558
48127	Dental Choice Inc	HEALT	KY	5,893,194	229,630	5,663,564	1,402,198
73474	Dentegra Ins Co	Life	DE	28,216,172	11,097,424	17,118,748	0
12747	Envision Ins Co	Life	OH	37,590,210	16,001,808	21,588,402	92,435
60025	Express Scripts Ins Co	Life	AZ	19,095,699	7,610,055	11,485,644	0
10244	Geisinger Ind Ins Co	P&C	PA	13,026,759	7,671,059	5,355,700	66,527
95846	Group Dental Serv Of MD Inc	HEALT	MD	7,484,051	3,048,249	4,435,802	0
78611	HCSC Ins Serv Co	Life	IL	166,255,103	94,953,654	71,301,449	0
70670	Health Care Serv Corp A Mut Legal Re	Life	IL	11,377,914,979	4,685,534,648	6,692,380,331	93,583
10131	Highmark Senior Resources Inc	Life	PA	40,247,722	15,914,741	24,332,981	10,177,742
71768	HM Health Ins Co	Life	PA	28,509,920	17,117,773	11,392,147	91,686,467
97292	Magellan Life Ins Co	Life	DE	5,290,440	1,231,022	4,059,417	0
60321	Mamsi Life & Health Ins Co	Life	MD	51,195,189	13,177,627	38,017,562	5,648,698
63762	Medco Containment Life Ins Co	Life	PA	208,742,932	101,322,691	107,420,241	6,821,205
94587	Members Health Ins Co	Life	IN	10,942,180	45,779	10,896,401	0
85286	OneNation Ins Co	Life	IN	78,312,720	391,276	77,921,444	0
96940	Optimum Choice Inc	HEALT	MD	162,255,338	59,579,070	102,676,268	14,346,106
93688	QCC Ins Co	Life	PA	1,046,165,311	542,369,592	503,795,719	8,997,325

**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2009  
Non-Domestic Health Insurers**

61700	Renaissance Life & Health Ins Co of Am	Life	IN	38,858,539	19,835,192	19,023,347	54,246
67636	Significa Ins Grp Inc	Life	PA	34,606,399	23,036,622	11,569,777	0
12575	SilverScript Ins Co	Life	TN	439,036,068	294,142,361	144,893,707	11,415,032
77399	Sterling Life Ins Co	Life	IL	331,679,407	122,643,615	209,035,792	1,072,065
85766	United Concordia Ins Co	Life	AZ	59,002,803	18,900,072	40,102,731	4,313,171
11018	Upmc Health Benefits Inc	P&C	PA	47,356,075	11,115,067	36,241,008	25,615,484
95216	UPMC Health Plan Inc	HEALT	PA	184,679,988	77,575,583	107,104,405	295,469
53953	Vision Benefits of Amer Inc	HEALT	PA	37,375,505	6,761,736	30,613,769	348,685
39616	Vision Serv Plan Ins Co	P&C	CT	178,306,637	84,165,893	94,140,744	4,433,125
64467	Wellcare Health Ins of IL Inc	Life	IL	105,352,323	74,798,836	30,553,487	32,929,849
10155	Wellcare Prescription Ins Inc	Life	FL	222,430,526	122,995,823	99,434,703	6,584,611
<b>Totals Non-Domestic Health Insurer(s)</b>				<b>16,328,756,919</b>	<b>7,224,544,359</b>	<b>9,104,212,560</b>	<b>925,513,685</b>

**Admitted Assets, Liabilities, Net Worth, and Direct Premiums Written for 2009  
All Health Insurers**

<b>Totals for Domestic Health Insurers</b>	<b>6</b>	<b>705,692,353</b>	<b>254,494,582</b>	<b>451,197,769</b>	<b>1,313,376,867</b>
<b>Totals for Non-Domestic Health Insurers</b>	<b>36</b>	<b>16,328,756,919</b>	<b>7,224,544,359</b>	<b>9,104,212,560</b>	<b>925,513,685</b>
<b>Grand Totals for All Health Insurers</b>	<b>42</b>	<b>17,034,449,272</b>	<b>7,479,038,941</b>	<b>9,555,410,329</b>	<b>2,238,890,552</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, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009  
Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
		WV	0	0	0	0	0
<b>Totals Domestic Life Insurer(s)</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
77879	5 Star Life Ins Co	LA	188,377,958	137,380,836	2,500,050	0	48,497,072
71854	AAA Life Ins Co	MI	402,849,464	318,606,989	2,500,000	0	81,742,475
71471	Ability Ins Co	NE	195,278,597	173,559,002	2,500,000	0	19,219,595
60038	Acacia Life Ins Co	DC	1,517,203,095	1,195,649,946	3,000,000	12,500,000	306,053,149
60348	Ace Life Ins Co	CT	40,242,432	21,187,297	2,500,000	0	16,555,135
80055	Advanta Life Ins Co	AZ	4,353,862	187,863	2,000,000	0	2,165,999
78700	Aetna Hlth & Life Ins Co	CT	1,772,955,030	1,567,175,623	2,500,000	0	203,279,407
60054	Aetna Life Ins Co	CT	22,490,327,134	17,632,152,149	62,765,560	0	4,795,409,425
60232	AGL Life Assur Co	PA	3,775,965,478	3,755,748,076	2,774,999	0	17,442,403
82406	All Savers Ins Co	IN	4,248,914	185,695	2,000,000	0	2,063,219
69604	Allianz Life & Ann Co	MN	16,917,592	6,153,031	2,500,000	0	8,264,561
90611	Allianz Life Ins Co Of N Amer	MN	75,453,861,851	71,530,653,004	20,000,000	18,903,484	3,884,305,363
70866	Allstate Assur Co	IL	10,834,530	1,595,523	3,000,000	0	6,239,007
60186	Allstate Life Ins Co	IL	63,008,532,260	59,541,118,796	5,402,600	0	3,462,010,864
67369	Alta Hlth & Life Ins Co	IN	50,006,374	8,029,241	2,520,000	0	39,457,134
60216	Amalgamated Life Ins Co	NY	65,763,844	32,227,616	2,500,000	0	31,036,228
68594	American Amicable Life Ins Co Of TX	TX	374,416,549	316,719,928	3,158,420	0	54,538,201
60275	American Bankers Life Assur Co Of FL	FL	671,086,489	554,468,748	4,472,341	0	112,145,400
60291	American Capitol Ins Co	TX	69,597,205	59,815,900	2,500,000	0	7,281,305
60305	American Comm Mut Ins Co	MI	107,070,831	85,969,400	0	0	21,101,431
12321	American Continental Ins Co	TN	36,738,562	20,381,721	1,500,000	0	14,856,841
94439	American Creditors Life Ins Co	DE	17,178,774	5,423,350	1,774,000	168,000	9,813,424
92738	American Equity Invest Life Ins Co	IA	16,697,567,555	15,504,437,676	2,500,000	0	1,190,629,879
60380	American Family Life Assur Co of Col	NE	75,798,441,760	70,030,502,676	3,879,605	0	5,764,059,479
60410	American Fidelity Assur Co	OK	3,567,592,862	3,285,474,215	2,500,000	0	279,618,647
60429	American Fidelity Life Ins Co	FL	460,907,110	389,418,298	2,500,000	0	68,988,811
69337	American Fin Security Life	MO	1,914,393	81,472	600,000	0	1,232,920
68373	American Gen Assur Co	IL	184,651,273	93,198,146	2,500,000	0	88,953,127
66672	American Gen Life & Acc Ins Co	TN	9,359,040,661	8,607,695,448	75,603,885	0	675,741,328
60488	American Gen Life Ins Co	TX	39,653,080,014	33,699,047,993	6,000,000	850,000	5,947,182,021
66842	American Gen Life Ins Co of DE	DE	9,357,651,642	8,902,867,997	4,883,515	0	449,900,130
60534	American Heritage Life Ins Co	FL	1,404,487,671	1,163,577,103	3,311,316	0	237,599,251
60518	American Hlth & Life Ins Co	TX	1,360,546,656	736,817,088	3,000,000	0	620,729,568
60577	American Income Life Ins Co	IN	1,932,815,664	1,744,743,052	11,680,107	0	176,392,505
60607	American Intl Life Assur Co of NY	NY	6,543,626,616	6,020,000,368	3,225,000	0	520,401,248
89427	American Labor Life Ins Co	AZ	6,107,178	1,963,091	1,100,000	0	3,044,087
81213	American Maturity Life Ins Co	CT	60,927,893	15,519,795	2,500,000	0	42,908,098
81418	American Medical & Life Ins Co	NY	27,083,551	19,514,324	2,000,000	0	5,569,227
97179	American Medical Security Life Ins Co	WI	79,637,761	39,718,748	6,000,000	0	33,919,013



**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
67989	American Memorial Life Ins Co	SD	2,067,828,812	1,958,111,468	2,500,000	0	107,217,344
65811	American Modern Life Ins Co	OH	63,388,999	42,566,038	2,500,000	0	18,322,961
60739	American Natl Ins Co	TX	15,359,312,751	13,466,845,928	30,832,449	0	1,861,634,374
71773	American Natl Life Ins Co Of TX	TX	125,414,643	98,747,018	3,000,000	0	23,667,625
91785	American Phoenix Life & Reassur Co	CT	22,766,366	6,108,146	5,000,000	0	11,658,220
60763	American Pioneer Life Ins Co	FL	86,464,526	65,566,566	2,517,055	0	18,380,905
80624	American Progressive L&H Ins Of NY	NY	244,822,775	115,361,901	2,500,050	0	126,960,824
60801	American Public Life Ins Co	OK	77,202,159	59,619,831	2,642,200	0	14,940,128
67679	American Republic Corp Ins Co	NE	14,405,519	6,571,678	1,500,000	0	6,333,841
60836	American Republic Ins Co	IA	521,455,950	280,502,756	5,000,000	0	235,953,194
88366	American Retirement Life Ins Co	OH	6,403,000	858,639	2,500,000	0	3,044,361
92649	American Underwriters Life Ins Co	AZ	78,987,849	66,579,112	1,011,669	0	11,397,068
60895	American United Life Ins Co	IN	14,839,167,743	14,080,320,251	5,000,000	0	753,847,492
61999	Americo Fin Life & Ann Ins Co	TX	3,557,789,672	3,246,503,034	2,638,308	0	308,648,330
61301	Ameritas Life Ins Corp	NE	6,529,455,897	5,280,458,802	2,500,000	0	1,246,497,095
72222	Amica Life Ins Co	RI	989,218,875	821,470,920	5,000,000	0	162,747,955
93661	Annuity Investors Life Ins Co	OH	2,167,232,613	2,037,636,946	2,500,000	0	127,095,667
61069	Anthem Life Ins Co	IN	285,246,250	224,449,957	3,267,547	0	57,528,750
71439	Assurity Life Ins Co	NE	2,237,618,619	1,988,940,927	2,500,000	0	246,177,693
61182	Aurora Natl Life Assur Co	CA	2,999,843,583	2,663,124,140	3,000,000	0	333,719,443
61689	Aviva Life & Ann Co	IA	41,990,392,389	39,707,516,241	10,000,000	0	2,272,876,148
68365	AXA Corp Solutions Life Reins Co	DE	1,433,392,625	1,031,954,479	3,269,000	0	398,169,147
62880	AXA Equitable Life & Ann Co	CO	517,713,042	462,225,921	2,500,000	0	52,987,121
62944	AXA Equitable Life Ins Co	NY	126,783,596,044	123,667,654,452	2,500,000	0	3,113,441,592
68160	Balboa Life Ins Co	CA	48,100,391	11,023,422	2,500,000	0	34,576,969
61212	Baltimore Life Ins Co	MD	856,828,417	776,554,913	2,500,000	0	77,773,504
61239	Bankers Fidelity Life Ins Co	GA	116,031,709	84,539,158	2,500,000	0	28,992,552
61263	Bankers Life & Cas Co	IL	12,318,839,810	11,588,601,665	10,000,000	0	720,238,145
81043	Bankers Life Ins Co	FL	209,952,610	198,473,687	3,000,000	0	8,478,924
94250	Banner Life Ins Co	MD	1,414,138,771	1,102,829,072	2,700,000	664,557	307,945,142
80985	BCS Life Ins Co	IL	181,394,365	100,828,369	2,500,000	0	78,065,996
61395	Beneficial Life Ins Co	UT	3,446,437,332	2,968,369,776	2,500,000	0	475,567,556
64890	Berkley Life & Hlth Ins Co	IA	26,630,396	420,837	2,500,002	0	23,709,557
62345	Berkshire Hathaway Life Ins Co NE	NE	7,624,962,811	6,592,322,331	3,000,000	0	1,029,640,480
71714	Berkshire Life Ins Co of Amer	MA	2,626,861,469	2,174,587,215	3,198,000	0	449,076,254
61476	Boston Mut Life Ins Co	MA	995,276,770	887,130,794	0	0	108,145,976
74900	Brokers Natl Life Assur Co	AR	28,382,783	9,252,790	2,500,000	0	16,629,993
81000	Cambridge Life Ins Co	MO	74,669,645	26,681,311	2,004,000	0	45,984,334
61581	Capitol Life Ins Co	TX	226,288,124	215,495,288	3,080,000	0	7,712,836
80799	Celtic Ins Co	IL	58,157,732	38,360,911	2,500,000	0	17,296,821
61727	Central Reserve Life Ins Co	OH	26,121,474	9,405,693	2,500,000	0	14,215,781
61735	Central Security Life Ins Co	TX	80,180,479	72,317,620	2,000,000	0	5,862,867
61751	Central States H & L Co Of Omaha	NE	329,652,325	231,547,145	0	0	98,105,181
61883	Central United Life Ins Co	AR	332,629,228	288,009,632	2,500,000	200,000	41,919,596
80896	Centre Life Ins Co	MA	1,969,019,471	1,891,944,843	2,500,000	0	74,574,631
62383	Centurion Life Ins Co	IA	1,887,807,911	864,413,024	2,500,000	0	1,020,894,887
61808	Charter Natl Life Ins Co	IL	158,196,250	147,879,353	3,410,000	0	6,906,897
61824	Cherokee Natl Life Ins Co	GA	28,444,961	15,201,162	1,500,000	0	11,743,799
61832	Chesapeake Life Ins Co	OK	73,365,102	31,109,072	2,668,000	0	39,588,030
61859	Christian Fidelity Life Ins Co	TX	88,089,152	48,305,323	2,520,000	0	37,263,829
61875	Church Life Ins Corp	NY	219,533,462	184,225,054	6,000,000	0	29,308,408
71463	CICA Life Ins Co of Amer	CO	469,608,378	420,313,115	3,150,000	0	46,145,263
76236	Cincinnati Life Ins Co	OH	2,830,558,687	2,530,313,513	3,000,000	0	297,245,174
61921	Citizens Security Life Ins Co	KY	108,411,378	100,397,148	1,500,724	725,000	5,788,506
93432	CM Life Ins Co	CT	8,170,600,995	7,453,072,859	2,500,000	0	715,028,136
62049	Colonial Life & Accident Ins Co	SC	2,141,799,063	1,682,065,748	15,076,209	0	444,657,106
62065	Colonial Penn Life Ins Co	PA	683,578,997	650,927,648	2,500,000	0	30,151,349
84786	Colorado Bankers Life Ins Co	CO	154,631,929	140,459,472	2,500,000	0	11,672,457
76023	Columbian Life Ins Co	IL	248,445,194	229,421,564	2,512,125	0	16,511,505
62103	Columbian Mut Life Ins Co	NY	872,777,210	786,248,564	0	0	86,528,646
99937	Columbus Life Ins Co	OH	2,719,123,898	2,447,533,103	10,000,000	0	261,590,793
62146	Combined Ins Co Of Amer	IL	2,508,209,654	1,865,481,105	28,338,567	0	614,389,982

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
81426	Commercial Travelers Mut Ins Co	NY	33,773,398	24,993,628	0	0	8,779,767
84824	Commonwealth Ann & Life Ins Co	MA	6,929,433,671	6,473,571,365	2,526,000	0	453,336,306
77828	Companion Life Ins Co	SC	140,245,520	55,414,874	2,500,000	0	82,330,647
60984	Compbenefits Ins Co	TX	46,972,260	14,767,529	2,004,000	0	30,200,731
73504	Congress Life Ins Co	AZ	58,653,890	706,196	2,500,000	0	55,447,695
62308	Connecticut Gen Life Ins Co	CT	19,036,993,502	16,117,781,850	29,891,610	0	2,889,320,042
78174	Conseco Hlth Ins Co	AZ	2,558,879,871	2,408,306,280	2,500,000	0	148,073,592
60682	Conseco Ins Co	IL	759,442,364	621,748,363	3,000,000	0	134,694,002
65900	Conseco Life Ins Co	IN	4,382,161,669	4,270,662,934	4,178,222	0	107,320,512
62359	Constitution Life Ins Co	TX	54,702,465	27,195,348	2,500,020	0	25,007,097
62375	Consumers Life Ins Co	OH	31,048,025	16,145,296	1,600,000	0	13,302,729
71730	Continental Amer Ins Co	SC	117,983,556	79,512,897	2,500,000	300,000	35,670,659
62413	Continental Assur Co	IL	3,208,225,359	2,760,591,541	21,830,865	0	425,802,953
71404	Continental Gen Ins Co	OH	214,081,571	181,937,130	4,196,559	0	27,947,882
68500	Continental Life Ins Co Brentwood	TN	146,042,399	84,655,790	1,531,200	0	59,855,409
94218	Country Investors Life Assur Co	IL	205,383,309	50,436,651	3,000,000	0	151,946,657
62553	Country Life Ins Co	IL	7,895,262,374	6,977,239,655	4,500,000	0	913,522,719
82880	CSI Life Ins Co	NE	17,601,561	4,636,283	3,000,000	0	9,965,278
62626	Cuna Mut Ins Society	IA	12,441,231,108	11,240,156,586	0	0	1,201,074,522
62634	Delaware Amer Life Ins Co	DE	65,310,684	39,430,483	2,500,000	0	23,380,201
97705	Direct Gen Life Ins Co	SC	29,433,037	12,367,598	2,500,000	0	14,565,439
13183	Eagle Life Ins Co	IA	32,759,030	26,864,443	2,500,000	0	3,394,587
62804	Eastern Life & Hlth Ins Co	PA	48,709,073	20,033,192	1,500,000	0	27,175,881
62928	EMC Natl Life Co	IA	958,728,777	903,717,742	11,666,700	24,000,000	19,344,335
88595	Empheys Ins Co	TX	4,614,492	512,020	2,613,450	0	1,489,022
84174	Employees Life Co Mut	IL	477,181,207	458,627,070	0	0	18,554,137
68276	Employers Reassur Corp	KS	9,604,672,739	8,880,163,473	2,550,000	0	721,959,266
64149	EPIC Life Ins Co	WI	47,787,933	23,931,397	2,000,000	0	21,856,536
62952	Equitable Life & Cas Ins Co	UT	233,120,307	203,080,203	2,500,000	0	27,540,104
62510	Equitrust Life Ins Co	IA	7,163,793,215	6,728,826,080	3,000,000	0	431,967,135
70769	Erie Family Life Ins Co	PA	1,665,915,089	1,492,372,351	3,780,400	0	169,762,338
77968	Family Heritage Life Ins Co Of Amer	OH	365,394,066	323,700,330	2,556,000	0	39,137,736
63053	Family Life Ins Co	TX	122,348,644	96,361,864	5,000,000	0	20,986,780
74004	Family Serv Life Ins Co	TX	519,558,254	423,017,997	2,500,000	0	94,040,257
63126	Farm Family Life Ins Co	NY	1,055,360,789	946,677,955	3,000,550	0	105,682,284
63177	Farmers New World Life Ins Co	WA	6,739,593,789	6,065,465,622	6,599,833	0	667,528,334
63223	Federal Life Ins Co	IL	219,367,218	193,738,433	0	0	25,628,785
63258	Federated Life Ins Co	MN	1,018,530,803	783,994,917	4,000,000	0	230,535,885
93696	Fidelity Investments Life Ins Co	UT	14,513,448,392	13,844,129,233	3,000,000	0	666,319,161
63290	Fidelity Life Assn A Legal Reserve	IL	484,841,993	264,339,059	2,500,000	0	218,002,934
71870	Fidelity Security Life Ins Co	MO	608,513,538	514,638,330	2,500,000	5,400,000	85,975,208
78093	Financial Assur Life Ins Co	TX	9,809,681	1,090,418	1,500,000	0	7,219,263
69140	First Allmerica Fin Life Ins Co	MA	1,580,619,018	1,423,695,841	5,000,010	0	151,923,167
90328	First Hlth Life & Hlth Ins Co	TX	811,137,858	541,609,070	2,500,000	0	267,028,788
63495	First Investors Life Ins Co	NY	1,139,211,520	1,019,184,279	2,538,162	0	117,489,079
67652	First Penn Pacific Life Ins Co	IN	1,857,132,235	1,651,728,717	2,500,000	0	202,903,518
91642	Forethought Life Ins Co	IN	4,543,351,171	4,196,572,965	2,500,000	0	344,278,206
71129	Fort Dearborn Life Ins Co	IL	3,093,099,589	2,635,703,708	5,004,000	0	452,391,881
62324	Freedom Life Ins Co Of Amer	TX	31,844,361	14,019,699	1,761,816	0	16,062,846
99775	Funeral Directors Life Ins Co	TX	632,476,700	574,711,178	2,500,000	0	55,265,522
63657	Garden State Life Ins Co	TX	93,242,764	74,553,194	2,500,000	0	16,189,570
63665	General Amer Life Ins Co	MO	11,049,153,370	10,053,993,763	3,000,000	0	992,159,607
93521	General Fidelity Life Ins Co	SC	214,902,135	44,354,413	5,000,000	0	165,547,722
86258	General Re Life Corp	CT	2,780,942,235	2,220,179,581	108,750,000	0	452,012,654
65536	Genworth Life & Ann Ins Co	VA	25,113,007,045	23,177,287,903	25,651,000	0	1,910,068,142
70025	Genworth Life Ins Co	DE	32,974,557,530	29,809,707,995	4,561,258	300,000	3,159,988,277
70939	Gerber Life Ins Co	NY	1,712,612,555	1,518,361,654	148,500,000	0	45,750,901
91472	Globe Life & Accident Ins Co	NE	2,899,402,901	2,419,855,355	6,027,899	300,000	473,219,647
62286	Golden Rule Ins Co	IN	524,422,011	348,629,383	3,262,704	0	172,529,924
63967	Government Personnel Mut Life Ins Co	TX	801,887,066	714,098,774	0	0	87,788,292
62200	Great Amer Life Assur Co	OH	19,761,856	11,963,444	2,500,000	0	5,298,412

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009  
Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
63312	Great Amer Life Ins Co	OH	9,962,026,196	9,087,389,839	2,512,500	0	872,123,857
90212	Great Southern Life Ins Co	TX	254,776,426	220,484,550	2,500,000	0	31,791,876
68322	Great W Life & Ann Ins Co	CO	40,243,909,922	38,883,013,782	7,032,000	0	1,353,864,140
71480	Great Western Ins Co	UT	462,148,070	427,840,457	2,500,000	0	31,807,612
64211	Guarantee Trust Life Ins Co	IL	232,502,127	192,143,870	0	0	40,358,257
78778	Guardian Life & Ann Co Inc	DE	9,022,922,338	8,786,721,501	2,500,000	0	233,700,837
64246	Guardian Life Ins Co Of Amer	NY	30,895,174,628	26,707,209,518	0	0	4,187,965,110
83607	Guggenheim Life & Ann Co	IA	1,302,828,116	1,187,107,164	2,750,000	0	112,970,952
64327	Harleysville Life Ins Co	PA	356,484,093	337,517,243	1,530,000	0	17,436,850
70815	Hartford Life & Accident Ins Co	CT	14,254,524,065	8,249,262,854	2,500,000	0	6,002,761,211
71153	Hartford Life & Ann Ins Co	CT	73,406,512,318	69,320,911,803	2,500,000	0	4,083,100,515
88072	Hartford Life Ins Co	CT	140,231,960,413	134,866,945,212	5,690,000	0	5,359,325,201
92711	HCC Life Ins Co	IN	598,019,261	230,297,960	2,500,000	0	365,221,301
66141	Health Net Life Ins Co	CA	643,098,638	259,547,777	2,500,000	0	381,050,861
92908	HealthMarkets Ins Co	OK	8,995,641	202,826	3,000,000	0	5,792,815
12902	Healthspring Life & Hlth Ins Co Inc	TX	90,685,521	56,109,692	2,500,000	0	32,075,829
78972	Healthy Alliance Life Ins Co	MO	624,295,082	372,184,136	2,500,000	0	249,610,946
64394	Heritage Life Ins Co	AZ	30,895,783	1,964,346	2,500,000	0	26,431,437
62421	Heritage Union Life Ins Co	AZ	9,344,063	183,803	2,500,004	0	6,660,256
93440	HM Life Ins Co	PA	346,167,185	188,364,733	3,000,000	0	154,802,452
64505	Homesteaders Life Co	IA	1,762,230,857	1,667,798,692	0	0	94,432,165
64513	Horace Mann Life Ins Co	IL	5,087,046,961	4,779,496,954	2,500,000	0	305,050,007
93777	Household Life Ins Co	MI	797,432,950	445,767,005	2,500,000	0	349,165,945
73288	Humana Ins Co	WI	4,373,947,909	2,191,234,506	8,833,336	0	2,173,880,067
70580	Humanadental Ins Co	WI	92,292,607	33,884,392	2,600,000	0	55,808,215
91693	IA Amer Life Ins Co	GA	37,856,260	20,990,292	2,840,000	0	14,025,968
97764	Idealife Ins Co	CT	19,853,452	5,506,603	2,500,000	0	11,846,849
64580	Illinois Mut Life Ins Co	IL	1,248,028,412	1,111,668,071	0	0	136,360,341
64602	Independence Life & Ann Co	RI	125,888,063	70,457,054	2,541,722	0	52,889,287
81779	Individual Assur Co Life Hlth & Acc	MO	44,823,107	32,692,415	2,500,000	0	9,630,692
84514	Industrial Alliance Pacific Ins & Fi	WA	435,251,471	419,341,774	0	0	15,909,702
86509	Ing Life Ins & Ann Co	CT	62,474,625,917	60,712,499,928	2,750,000	0	1,759,375,989
80942	ING USA Ann & Life Ins Co	IA	71,917,081,862	70,432,026,202	2,500,000	0	1,482,555,660
74780	Integrity Life Ins Co	OH	5,414,032,351	4,912,504,090	3,000,000	0	498,528,261
85189	Investors Consolidated Ins Co	NH	16,172,567	8,002,848	2,500,000	0	5,669,719
64904	Investors Heritage Life Ins Co	KY	340,959,612	323,048,373	1,500,000	0	16,411,239
64939	Investors Ins Corp	DE	353,124,662	320,114,793	2,550,000	0	30,459,869
63487	Investors Life Ins Co N Amer	TX	746,067,074	706,585,749	2,550,000	0	36,931,325
65056	Jackson Natl Life Ins Co	MI	77,789,118,395	73,816,424,167	13,800,000	0	3,958,894,228
64017	Jefferson Natl Life Ins Co	TX	1,572,584,098	1,546,679,253	5,009,112	0	20,895,733
89958	JMIC Life Ins Co	FL	54,938,918	22,600,467	2,500,000	0	29,838,451
65080	John Alden Life Ins Co	WI	462,739,987	377,543,422	2,600,000	0	82,596,565
93610	John Hancock Life & Hlth Ins Co	MA	6,443,030,835	6,092,118,549	10,955,400	0	339,956,886
65838	John Hancock Life Ins Co (USA)	MI	203,396,347,036	198,377,734,046	4,738,938	100,000	5,013,774,052
65110	Kanawha Ins Co	SC	926,379,971	833,695,904	4,624,469	0	88,059,598
65129	Kansas City Life Ins Co	MO	3,152,630,564	2,816,016,035	23,120,850	0	313,493,678
90557	Kemper Investors Life Ins Co	IL	13,324,913,323	13,137,417,615	2,500,000	0	184,995,708
65242	Lafayette Life Ins Co	IN	2,268,229,627	2,152,479,583	2,500,000	0	113,250,044
68543	Liberty Bankers Life Ins Co	OK	1,040,432,036	944,421,285	2,500,000	0	93,510,751
65315	Liberty Life Assur Co Of Boston	MA	12,983,174,690	12,385,631,946	2,500,000	0	595,042,744
61492	Liberty Life Ins Co	SC	4,326,571,352	4,051,608,046	10,000,000	0	264,963,306
65331	Liberty Natl Life Ins Co	NE	5,514,586,563	4,792,977,097	41,060,708	1,330,000	679,218,758
66753	Liberty Union Life Assur Co	MI	10,591,426	6,302,913	1,045,000	0	3,243,514
65498	Life Ins Co Of N Amer	PA	5,732,662,299	4,963,221,277	2,500,000	0	766,941,022
65528	Life Ins Co Of The Southwest	TX	8,209,832,337	7,717,522,823	3,000,000	0	489,309,515
97691	Life Of The South Ins Co	GA	62,970,225	45,105,274	2,500,000	0	15,364,950
77720	LifeSecure Ins Co	MI	96,144,849	86,395,447	2,500,017	0	7,249,385
65595	Lincoln Benefit Life Co	NE	2,418,531,792	2,112,534,961	2,500,000	0	303,496,831
65927	Lincoln Heritage Life Ins Co	IL	697,714,848	587,962,416	2,500,000	0	107,252,432
62057	Lincoln Life & Ann Co of NY	NY	9,375,137,590	8,556,143,539	2,640,000	0	816,354,051
65676	Lincoln Natl Life Ins Co	IN	143,345,609,264	137,100,545,426	25,000,000	0	6,220,063,838
76694	London Life Reins Co	PA	704,487,965	630,491,699	14,000,000	0	59,996,266
68446	Longevity Ins Co	TX	8,253,199	31,328	2,792,306	0	5,429,565
65722	Loyal Amer Life Ins Co	OH	465,848,601	432,518,494	5,640,000	0	27,690,107

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
65781	Madison Natl Life Ins Co Inc	WI	784,365,657	615,064,582	3,600,000	0	165,701,075
65870	Manhattan Life Ins Co	NY	345,165,846	310,939,984	6,683,248	0	27,542,614
67083	Manhattan Natl Life Ins Co	IL	210,736,244	201,213,245	2,500,000	0	7,022,999
71072	Marquette Natl Life Ins Co	TX	10,591,949	4,588,745	2,500,000	0	3,503,204
65935	Massachusetts Mut Life Ins Co	MA	121,329,281,058	112,070,437,412	0	0	9,258,843,646
69515	Medamerica Ins Co	PA	497,147,970	464,016,438	7,840,152	0	25,291,382
74322	Medical Benefits Mut Life Ins Co	OH	23,248,793	9,251,770	0	0	13,997,023
31119	Medico Ins Co	NE	113,108,848	68,439,866	5,000,000	0	39,668,982
97055	Mega Life & Hlth Ins Co The	OK	651,185,130	412,066,190	2,500,000	0	236,618,940
86126	Members Life Ins Co	IA	54,336,726	32,771,419	5,000,000	0	16,565,307
65951	Merit Life Ins Co	IN	659,563,065	343,472,431	2,500,000	0	313,590,634
79022	Merrill Lynch Life Ins Co	AR	11,102,779,900	10,503,766,146	2,500,000	0	596,513,754
87726	Metlife Ins Co of CT	CT	67,232,743,152	62,304,068,329	86,488,292	0	4,842,186,531
93513	MetLife Investors Ins Co	MO	11,670,931,246	11,260,176,952	5,798,892	0	404,955,402
61050	MetLife Investors USA Ins Co	DE	40,666,151,758	39,260,095,032	2,300,000	200,000	1,403,556,726
65978	Metropolitan Life Ins Co	NY	289,575,343,528	276,941,488,594	4,944,667	0	12,628,910,267
97136	Metropolitan Tower Life Ins Co	DE	5,000,314,631	4,133,692,011	2,500,000	0	864,122,620
66087	Mid West Natl Life Ins Co Of TN	TX	197,284,507	119,464,886	2,500,000	0	75,319,621
66044	Midland Natl Life Ins Co	IA	26,496,853,601	25,104,984,613	2,549,439	0	1,389,319,549
66109	Midwestern United Life Ins Co	IN	243,674,116	140,808,708	2,500,000	0	100,365,408
66168	Minnesota Life Ins Co	MN	22,800,080,352	21,058,458,292	5,000,000	0	1,736,622,060
70416	MML Bay State Life Ins Co	CT	4,345,097,252	4,187,003,917	2,500,200	0	155,593,135
69647	Molina Hlthcare Ins Co	OH	8,954,407	376,874	2,727,274	0	5,850,259
66265	Monarch Life Ins Co	MA	813,221,535	809,397,319	6,007,730	0	-2,183,514
81442	Monitor Life Ins Co Of NY	NY	8,487,437	3,764,550	1,000,000	0	3,722,890
66281	Monumental Life Ins Co	IA	34,727,977,801	33,291,391,418	10,137,150	0	1,426,449,233
66370	Mony Life Ins Co	NY	9,181,460,525	8,452,755,016	2,500,000	0	726,205,509
78077	Mony Life Ins Co Of Amer	AZ	4,276,905,983	4,003,151,143	2,500,000	0	271,254,840
66311	Motorists Life Ins Co	OH	359,305,164	314,807,864	1,200,000	0	43,297,299
66427	MTL Ins Co	IL	1,398,474,147	1,306,336,394	2,500,000	0	89,637,754
66346	Munich Amer Reassur Co	GA	5,984,408,705	5,374,747,359	6,000,000	0	603,661,346
88668	Mutual Of Amer Life Ins Co	NY	12,427,574,115	11,630,650,345	0	0	796,923,769
71412	Mutual Of Omaha Ins Co	NE	4,730,153,625	2,492,220,034	0	0	2,237,933,591
61409	National Benefit Life Ins Co	NY	781,311,189	422,355,198	2,500,000	0	356,455,991
66583	National Guardian Life Ins Co	WI	1,776,303,384	1,588,870,636	0	0	187,432,747
82538	National Hlth Ins Co	TX	25,238,990	8,923,403	4,677,963	230,000	11,407,624
66680	National Life Ins Co	VT	8,501,197,080	7,366,994,483	2,500,000	0	1,131,702,597
75744	National Safety Life Ins Co	PA	3,114,379	1,090,242	1,500,000	0	524,137
60593	National States Ins Co	MO	64,302,022	58,517,183	3,500,000	0	2,284,839
87963	National Teachers Assoc Life Ins Co	TX	272,943,718	237,674,106	2,500,000	0	32,769,612
66850	National Western Life Ins Co	CO	6,726,515,302	5,909,473,339	3,625,966	0	813,415,997
92657	Nationwide Life & Ann Ins Co	OH	5,243,361,034	5,029,849,347	2,640,000	0	210,871,687
66869	Nationwide Life Ins Co	OH	88,955,177,916	85,825,620,591	3,814,779	0	3,125,742,546
91626	New England Life Ins Co	MA	10,718,859,463	10,154,670,055	2,500,000	0	561,689,408
78743	New Era Life Ins Co	TX	320,051,562	274,826,889	2,500,000	0	42,724,673
91596	New York Life Ins & Ann Corp	DE	88,832,647,162	83,835,017,754	25,000,000	0	4,972,629,408
66915	New York Life Ins Co	NY	117,835,521,372	104,149,253,503	0	0	13,686,267,869
81264	Nippon Life Ins Co Of Amer	IA	157,903,691	43,184,128	3,600,000	0	111,119,564
66974	North Amer Co Life & Hlth Ins	IA	9,117,525,515	8,470,136,868	2,500,000	0	644,888,647
69000	Northwestern Long Term Care Ins Co	WI	528,230,845	456,827,892	2,500,000	0	68,902,953
67091	Northwestern Mut Life Ins Co	WI	166,746,623,785	154,344,063,510	0	0	12,402,560,275
81353	NYLife Ins Co Of AZ	AZ	193,203,913	138,690,035	2,500,000	0	52,013,878
67148	Occidental Life Ins Co Of NC	TX	261,452,895	228,528,711	2,500,000	0	30,424,184
89206	Ohio Natl Life Assur Corp	OH	2,886,948,295	2,609,104,740	9,600,005	0	268,243,549
67172	Ohio Natl Life Ins Co	OH	15,785,003,597	14,968,288,031	10,000,000	0	806,715,566
67180	Ohio State Life Ins Co	TX	12,174,370	3,891,911	2,500,000	0	5,782,459
67199	Old Amer Ins Co	MO	239,743,574	219,963,314	3,036,850	963,150	15,780,262
67261	Old Republic Life Ins Co	IL	151,874,411	110,835,762	2,500,000	0	38,538,649
76007	Old United Life Ins Co	AZ	73,528,680	33,373,616	2,500,000	0	37,655,064
63274	OM Fin Life Ins Co	MD	16,742,276,600	15,925,901,332	3,000,000	0	813,375,268
76112	Oxford Life Ins Co	AZ	501,598,684	367,732,100	2,500,000	0	131,366,584
97268	Pacific Life & Ann Co	AZ	3,539,136,077	3,168,150,037	2,900,000	0	368,086,041

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
67466	Pacific Life Ins Co	NE	94,738,486,862	89,732,544,621	30,000,000	0	4,975,942,242
70785	Pacificare Life & Hlth Ins Co	IN	745,708,546	65,251,857	3,000,000	0	677,456,689
93459	Pan Amer Assur Co	LA	23,772,413	6,467,818	2,500,000	0	14,804,595
67539	Pan Amer Life Ins Co	LA	1,515,357,931	1,255,912,030	5,000,000	0	254,445,902
60003	Park Avenue Life Ins Co	DE	419,366,478	263,138,411	2,500,000	0	153,728,067
71099	Parker Centennial Assur Co	WI	68,625,035	27,560,219	2,500,000	0	38,564,817
67598	Paul Revere Life Ins Co	MA	4,744,807,086	4,294,318,916	9,800,000	0	440,688,170
67601	Paul Revere Variable Ann Ins Co	MA	49,141,733	17,365,956	2,500,000	0	29,275,777
93262	Penn Ins & Ann Co	DE	1,092,165,840	988,574,764	2,500,000	0	101,091,076
67644	Penn Mut Life Ins Co	PA	10,939,522,821	9,575,188,058	0	0	1,364,334,763
67660	Pennsylvania Life Ins Co	PA	901,412,245	640,411,680	4,594,600	0	256,405,965
85561	Perico Life Ins Co	DE	78,626,261	28,846,233	2,500,000	0	47,280,028
90247	Pharmacists Life Ins Co	IA	46,291,974	40,385,774	2,500,000	0	3,406,200
67784	Philadelphia Amer Life Ins Co	TX	175,184,122	154,250,856	2,500,000	0	17,933,266
67792	Philadelphia-United Life Ins Co	PA	45,913,674	39,137,034	1,105,313	0	5,671,327
93548	PHL Variable Ins Co	CT	4,586,303,320	4,350,606,935	2,500,000	0	233,196,385
93734	Phoenix Life & Ann Co	CT	60,426,728	35,003,372	2,500,000	0	22,923,356
67814	Phoenix Life Ins Co	NY	14,654,500,467	14,137,338,712	10,000,000	0	507,161,755
72125	Physicians Life Ins Co	NE	1,252,705,969	1,151,199,530	2,505,000	0	99,001,439
80578	Physicians Mut Ins Co	NE	1,539,420,201	740,307,864	0	0	799,112,337
67873	Pioneer Amer Ins Co	TX	51,491,717	41,762,220	2,500,000	0	7,229,497
67911	Pioneer Mut Life Ins Co	ND	476,310,034	444,803,562	3,000,000	0	28,506,472
67946	Pioneer Security Life Ins Co	TX	99,961,911	23,484,549	2,500,000	0	73,977,362
68039	Presidential Life Ins Co	NY	3,613,889,672	3,344,113,020	2,500,875	0	267,275,777
65919	Primerica Life Ins Co	MA	6,805,089,529	5,099,494,230	2,500,000	0	1,703,095,299
61271	Principal Life Ins Co	IA	118,786,258,320	114,197,513,247	2,500,000	0	4,586,245,073
71161	Principal Natl Life Ins Co	IA	12,663,369	774,617	2,500,000	0	9,388,753
68047	Professional Ins Co	TX	111,215,122	77,582,654	2,500,000	0	31,132,468
68136	Protective Life Ins Co	TN	26,654,687,975	24,038,157,042	5,000,000	0	2,611,530,933
67903	Provident Amer Life & Hlth Ins Co	OH	19,393,135	7,226,745	2,500,000	0	9,666,390
68195	Provident Life & Accident Ins Co	TN	8,004,252,388	7,437,174,093	43,501,205	0	523,577,089
79227	Pruco Life Ins Co	AZ	29,252,494,649	28,377,658,943	2,500,000	0	872,335,706
86630	Prudential Ann Life Assur Corp	CT	49,615,991,034	48,735,013,349	2,500,000	0	878,477,685
68241	Prudential Ins Co Of Amer	NJ	225,787,698,918	215,746,044,708	2,500,000	0	10,039,154,210
93629	Prudential Retirement Ins & Ann Co	CT	59,982,601,982	58,816,199,876	2,500,000	0	1,163,902,106
70211	Reassure Amer Life Ins Co	IN	16,106,981,593	15,459,050,688	2,500,000	0	645,430,905
68357	Reliable Life Ins Co	MO	21,877,254	11,221,191	4,000,000	0	6,656,063
68381	Reliance Standard Life Ins Co	IL	3,821,310,131	3,280,300,770	6,003,113	50,000,000	485,006,248
67105	Reliastar Life Ins Co	MN	20,673,304,851	18,482,994,865	2,500,000	100,000	2,187,709,986
61360	Reliastar Life Ins Co Of NY	NY	3,209,428,172	2,886,836,942	2,755,726	0	319,835,504
68462	Reserve Natl Ins Co	OK	107,904,966	60,596,943	2,572,500	0	44,735,524
61506	Resource Life Ins Co	IL	49,882,357	33,046,293	2,500,000	0	14,336,064
93572	RGA Reins Co	MO	14,893,433,483	13,476,883,743	2,500,000	0	1,414,049,740
65005	RiverSource Life Ins Co	MN	81,313,114,490	77,942,443,710	3,000,000	0	3,367,670,780
60183	S USA Life Ins Co Inc	AZ	14,339,938	4,851,828	3,511,000	0	5,977,110
60445	Sagcor Life Ins Co	TX	676,694,340	638,050,890	2,500,000	0	36,143,450
87017	Scor Global Life Re Ins Co of TX	TX	320,954,731	301,063,883	5,002,500	0	14,888,348
64688	SCOR Global Life US Re Ins Co	TX	2,307,873,792	2,181,715,941	2,677,500	0	123,480,351
69914	Sears Life Ins Co	TX	83,297,166	24,050,051	2,500,000	0	56,747,114
93742	Securian Life Ins Co	MN	149,666,826	23,155,131	2,500,000	0	124,011,696
94072	Securitas Financial Life Ins Co	NC	5,525,620	322,258	2,400,000	0	2,803,363
68675	Security Benefit Life Ins Co	KS	9,862,138,373	9,434,787,389	7,000,130	0	420,350,854
68721	Security Life Ins Co Of Amer	MN	79,205,848	54,755,490	2,500,000	0	21,950,359
68713	Security Life Of Denver Ins Co	CO	20,770,377,987	19,072,905,493	2,880,000	0	1,694,592,494
68772	Security Mut Life Ins Co Of NY	NY	2,426,937,441	2,313,944,549	0	0	112,992,892
63541	Seecchange Hlth Ins Co	OH	5,805,660	35,552	3,000,000	0	2,770,108
76325	Senior Hlth Ins Co of PA	PA	3,251,994,962	3,058,545,856	2,500,005	5,000,000	185,949,101
68810	Sentry Life Ins Co	WI	3,340,601,635	3,065,488,542	3,161,780	0	271,951,313
97241	Settlers Life Ins Co	WI	414,801,211	361,475,944	31,835,800	0	21,489,466
71420	Sierra Hlth & Life Ins Co Inc	CA	121,425,223	51,075,134	3,600,000	0	66,750,089
69019	Standard Ins Co	OR	14,524,928,886	13,331,221,303	423,838,694	0	769,868,889
86355	Standard Life & Accident Ins Co	TX	505,916,756	288,261,304	3,000,000	0	214,655,452
69051	Standard Life Ins Co Of IN	IN	1,948,951,290	1,930,567,681	3,054,291	0	15,329,319

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009**  
**Non-Domestic Life Insurers**

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
69078	Standard Security Life Ins Co Of NY	NY	370,830,886	255,775,393	2,586,845	0	112,468,648
68985	Starmount Life Ins Co	LA	32,891,286	17,283,089	3,000,000	0	12,608,197
94498	State Farm Ann & Life Ins Co	IL	8,336,369	22,101	2,500,000	0	5,814,268
69108	State Farm Life Ins Co	IL	47,959,820,741	42,297,181,146	3,000,000	0	5,659,639,594
69116	State Life Ins Co	IN	3,162,483,291	2,952,278,861	3,000,000	0	207,204,430
69132	State Mut Ins Co	GA	392,820,720	362,926,832	0	0	29,893,888
89184	Sterling Investors Life Ins Co	GA	20,402,944	13,046,703	2,500,000	0	4,856,241
65021	Stonebridge Life Ins Co	VT	2,024,829,368	1,842,688,054	2,500,000	0	179,641,314
80926	Sun Life & Hlth Ins Co	CT	72,719,316	31,927,340	3,000,000	0	37,791,976
79065	Sun Life Assur Co Of Canada US	DE	42,453,648,635	40,703,810,954	6,437,000	0	1,743,400,681
60941	SunAmerica Ann & Life Assur Co	AZ	25,887,982,160	25,234,124,929	3,511,000	0	650,346,231
69256	Sunamerica Life Ins Co	AZ	17,549,130,575	13,525,518,866	5,636,400	0	4,017,975,309
69272	Sunset Life Ins Co Of Amer	MO	402,377,151	367,446,559	5,320,000	0	29,610,594
69310	Surety Life Ins Co	NE	13,302,947	643,125	2,500,000	0	10,159,822
82627	Swiss Re Life & Hlth Amer Inc	CT	12,176,226,568	9,136,773,653	4,000,000	0	3,035,452,915
68608	Symetra Life Ins Co	WA	20,799,084,104	19,383,648,999	5,000,000	0	1,410,435,105
90581	Symetra Natl Life Ins Co	WA	16,784,114	6,540,528	2,500,000	0	7,743,586
69345	Teachers Ins & Ann Assoc Of Amer	NY	201,727,944,749	178,883,993,367	2,500,000	0	22,841,451,382
69353	Teachers Protective Mut Life Ins Co	PA	61,703,656	54,233,287	0	0	7,470,369
69396	Texas Life Ins Co	TX	727,015,660	678,657,051	3,177,360	0	45,181,249
70435	The Savings Bank Life Ins Co Of MA	MA	2,203,666,505	2,040,728,317	2,700,708	0	160,237,480
97721	Thrivent Life Ins Co	MN	3,035,085,639	2,862,923,989	5,000,000	0	167,161,651
60142	TIAA Cref Life Ins Co	NY	3,319,087,931	2,965,774,852	2,500,000	0	350,813,079
69477	Time Ins Co	WI	795,822,407	556,311,333	2,500,000	0	237,011,074
69566	Trans World Assur Co	CA	338,374,847	268,363,308	2,500,002	0	67,511,537
70688	Transamerica Financial Life Ins Co	NY	20,937,072,430	20,025,445,776	2,058,250	441,750	909,126,654
86231	Transamerica Life Ins Co	IA	101,455,187,640	96,428,363,440	6,761,900	1,596,540	5,018,465,760
61425	Trustmark Ins Co	IL	1,172,031,854	931,740,083	2,500,000	0	237,791,771
62863	Trustmark Life Ins Co	IL	362,206,889	177,587,479	2,500,000	0	182,119,410
67423	UBS Life Ins Co USA	CA	44,075,318	5,496,925	2,500,000	0	36,078,393
86371	Ullico Life Ins Co	TX	13,720,076	3,855,101	5,682,300	0	4,182,675
80314	Unicare Life & Hlth Ins Co	IN	1,482,436,367	1,101,100,244	3,000,000	0	378,336,126
11121	Unified Life Ins Co	TX	139,061,633	124,745,022	1,750,000	750,000	11,816,611
91529	Unimerica Ins Co	WI	262,067,083	149,109,705	2,600,000	0	110,357,378
69701	Union Bankers Ins Co	TX	66,424,301	29,704,816	2,668,002	0	34,051,483
80837	Union Central Life Ins Co	NE	6,743,142,862	6,342,266,273	2,500,000	0	398,376,589
62596	Union Fidelity Life Ins Co	IL	18,377,842,003	17,766,160,013	2,903,775	0	608,778,215
69744	Union Labor Life Ins Co	MD	3,882,288,861	3,790,230,998	3,578,700	0	88,479,163
70408	Union Security Ins Co	KS	5,653,173,392	5,234,776,755	5,000,000	0	413,396,637
92916	United Amer Ins Co	NE	1,649,619,974	1,392,614,903	3,000,000	0	254,005,071
65269	United Benefit Life Ins Co	OH	3,193,626	61,845	2,500,000	0	631,781
87645	United Fidelity Life Ins Co	TX	690,451,943	362,010,594	4,000,000	0	324,441,349
69922	United Home Life Ins Co	IN	62,924,784	46,526,818	2,503,247	0	13,894,719
69930	United Ins Co Of Amer	IL	3,238,885,568	2,935,372,415	10,152,088	0	293,361,065
94099	United Investors Life Ins Co	NE	2,753,456,653	2,286,685,180	3,000,000	0	463,771,473
92703	United Natl Life Ins Co Of Amer	IL	7,329,468	5,279,264	1,000,000	0	1,050,204
69868	United Of Omaha Life Ins Co	NE	14,037,295,085	12,792,156,330	9,000,000	0	1,236,138,755
42129	United Security Assur Co Of PA	PA	106,357,903	85,912,841	2,500,000	0	17,945,059
70106	United States Life Ins Co In NYC	NY	5,318,059,136	4,829,166,816	3,961,316	0	484,931,004
63479	United Teacher Assoc Ins Co	TX	736,877,932	670,633,271	2,500,005	0	63,744,656
72850	United World Life Ins Co	NE	92,756,339	49,584,513	2,530,000	0	40,641,826
79413	UnitedHealthcare Ins Co	CT	11,899,664,376	8,473,875,058	3,000,000	0	3,422,789,318
63819	Unity Financial Life Ins Co	PA	87,263,465	79,149,978	2,524,502	0	5,588,985
70114	Unity Mut Life Ins Co	NY	277,026,625	259,985,787	0	0	17,040,839
70130	Universal Guar Life Ins Co	OH	265,009,697	237,659,827	2,000,000	0	25,349,870
70173	Universal Underwriters Life Ins Co	KS	258,997,055	183,674,890	2,500,000	0	72,822,165
62235	Unum Life Ins Co Of Amer	ME	17,214,784,050	15,673,664,911	5,000,000	0	1,536,119,138
80705	US Br Great West Life Assur Co	MI	112,134,013	87,351,957	0	0	24,782,056
80802	US Br SunLife Assur Co Of Canada	MI	15,278,469,362	14,616,473,820	0	0	661,995,542
80659	US Business of Canada Life Assur Co	MI	4,197,813,833	4,010,409,668	0	0	187,404,165
80675	US Business of Crown Life Ins Co	MI	313,461,691	280,067,759	0	0	33,393,932
84530	US Financial Life Ins Co	OH	598,827,756	528,267,098	4,050,000	0	66,510,658

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009  
Non-Domestic Life Insurers**

NAIC		State of	Admitted		Common	Preferred	
CODE	Company Name	DOM	Assets	Liabilities	Capital Stock	Capital Stock	Surplus
72613	USAA Direct Life Ins Co	NE	9,302,767	55,681	2,500,000	0	6,747,086
69663	USAA Life Ins Co	TX	14,780,134,365	13,485,010,367	2,500,000	95,000,000	1,197,623,998
94358	USABLE Life	AR	305,878,327	183,591,976	4,925,000	0	117,361,351
68632	VantisLife Ins Co	CT	870,800,798	799,722,899	2,687,608	0	68,390,291
70238	Variable Ann Life Ins Co	TX	59,451,514,056	55,825,813,143	3,575,000	0	3,622,125,913
70319	Washington Natl Ins Co	IL	1,926,723,346	1,526,593,300	25,036,850	0	375,093,195
70335	West Coast Life Ins Co	NE	3,529,518,931	3,003,902,014	5,000,000	0	520,616,918
70483	Western & Southern Life Ins Co	OH	7,955,404,097	4,490,529,248	1,000,000	0	3,463,874,849
70432	Western Natl Life Ins Co	TX	43,440,972,587	40,255,670,056	2,500,000	0	3,182,802,531
91413	Western Reserve Life Assur Co of OH	OH	8,821,381,432	8,458,235,164	2,500,000	0	360,646,268
92622	Western Southern Life Assur Co	OH	10,884,697,327	9,879,656,763	2,500,000	0	1,002,540,564
66133	Wilton Reassur Co	MN	1,179,640,131	921,334,832	2,500,000	0	255,805,316
60704	Wilton Reassur Life Co of NY	NY	1,182,495,542	1,087,237,325	2,502,500	0	92,755,724
79987	World Corp Ins Co	NE	22,983,536	819,830	5,446,696	0	16,717,010
70629	World Ins Co	NE	251,900,327	144,799,009	2,500,000	0	104,601,318
88080	XL Life Ins & Ann Co	IL	67,031,545	47,678,476	5,000,000	0	14,353,067
80586	XL Re Life Amer Inc	DE	65,129,684	33,182,351	2,500,000	0	29,447,333
71323	Zale Life Ins Co	AZ	11,005,962	2,401,633	2,500,000	0	6,104,329
<b>Totals Non-Domestic Life Insurer(s)</b>			<b>4,667,891,239,524</b>	<b>4,346,191,787,144</b>	<b>2,588,515,616</b>	<b>220,022,481</b>	<b>318,890,914,339</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Surplus for 2009  
Grand Totals of All Life Insurers**

<b>Totals for Domestic Life Insurers</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Totals for Non-Domestic Life Insurers</b>	<b>431</b>	<b>4,667,891,239,524</b>	<b>4,346,191,787,144</b>	<b>2,588,515,616</b>	<b>220,022,481</b>	<b>318,890,914,339</b>
<b>Grand Totals for All Life Insurers</b>	<b>431</b>	<b>4,667,891,239,524</b>	<b>4,346,191,787,144</b>	<b>2,588,515,616</b>	<b>220,022,481</b>	<b>318,890,914,339</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus**

## Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
12372	Brickstreet Mut Ins Co	WV	1,448,403,677	1,053,770,103	0	0	394,633,574
12611	Farmers & Mechanics Fire & Cas Ins I	WV	4,480,972	2,200,239	1,000,000	0	2,280,733
15342	Farmers Home Fire Insurance Company of WV	WV	4,097,919	20,272	0	0	4,077,648
36315	Farmers Mech Mut Fire Ins Of WV	WV	41,394,023	14,593,230	0	0	26,800,793
40070	Farmers Mut Ins Co	WV	9,949,544	3,974,699	0	0	5,974,845
38504	First Surety Corp	WV	6,680,982	836,813	1,000,000	0	5,844,169
14281	Inland Mut Ins Co	WV	5,619,218	406,194	0	0	5,213,024
14656	Municipal Mut Ins Co	WV	26,250,173	8,221,482	0	0	18,028,691
11057	Mutual Protective Association of WV Insurance Company	WV	1,718,740	145,496	0	0	1,573,244
10904	Pan Handle Farmers Mut Ins Co Of WV	WV	3,878,850	1,818,841	0	0	2,060,009
11056	Patrons Mutual Fire Insurance Company	WV	648,160	541	0	0	648,161
11055	Peoples Mutual Fire Insurance Company	WV	1,091,663	118,179	0	0	973,485
15415	Safe Ins Co	WV	7,242,875	2,423,666	0	0	4,819,209
15431	West Virginia Farmers Mut Ins Assoc	WV	4,763,167	859,240	0	0	3,903,927
11972	West Virginia Mut Ins Co	WV	165,111,194	97,473,022	0	0	67,638,172
10911	West Virginia Natl Auto Ins Co	WV	9,340,360	4,654,280	1,001,000	0	4,686,080
11003	W Va Ins Co	WV	38,991,950	8,610,667	0	0	30,381,283
<b>Totals Domestic Property Insurer(s)</b>			<b>1,779,663,467</b>	<b>1,200,126,964</b>	<b>3,001,000</b>	<b>0</b>	<b>579,537,047</b>

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC CODE	Company Name	State of DOM	Admitted		Common	Preferred	Surplus
			Assets	Liabilities	Capital Stock	Capital Stock	
36404	21st Century Cas Co	CA	14,840,176	3,165,538	3,300,000	0	11,674,638
12963	21st Century Ins Co	CA	1,072,387,204	270,354,538	3,000,000	0	802,032,666
10245	21st Century Ins Co Of the SW	TX	5,592,771	1,945,190	1,000,000	0	3,647,581
22896	Aca Fin Guar Corp	MD	463,463,937	326,007,550	15,000,000	0	137,456,387
10921	ACA Ins Co	IN	57,434,577	39,727,249	3,415,965	0	17,707,327
31325	Acadia Ins Co	NH	134,420,830	80,511,169	5,000,000	0	53,909,660
10807	ACCC Ins Co	TX	141,462,316	87,688,713	5,150,000	0	53,773,603
10349	Acceptance Cas Ins Co	NE	41,170,021	12,095,310	3,000,000	0	29,074,711
12304	Accident Fund Gen Ins Co	MI	112,975,085	77,890,452	3,000,000	0	35,084,633
10166	Accident Fund Ins Co of Amer	MI	2,131,829,566	1,441,906,998	3,000,000	0	689,922,568
12305	Accident Fund Natl Ins Co	MI	188,872,762	132,483,068	3,000,000	0	56,389,695
26379	Accredited Surety & Cas Co Inc	FL	24,222,421	6,089,654	3,060,000	0	18,132,767
22667	Ace Amer Ins Co	PA	8,702,696,982	6,691,899,504	5,000,000	0	2,010,797,478
20702	Ace Fire Underwriters Ins Co	PA	98,252,187	34,402,415	4,250,000	0	63,849,772
10030	Ace Ind Ins Co	PA	35,417,124	18,678,749	3,500,000	0	16,738,375
20699	Ace Prop & Cas Ins Co	PA	5,360,910,398	3,791,907,611	10,000,000	0	1,569,002,787
19984	ACIG Ins Co	IL	307,978,725	230,298,921	4,000,000	0	77,679,788
22950	Acstar Ins Co	IL	83,295,379	52,890,789	3,500,000	0	30,404,590
14184	Acuity A Mut Ins Co	WI	1,980,962,252	1,251,254,074	0	0	729,708,178
44318	Admiral Ind Co	DE	73,647,933	41,722,150	3,506,250	0	31,925,783
33987	Advanta Ins Co	AZ	5,603,565	148,440	2,500,000	0	5,455,125
40517	Advantage Workers Comp Ins Co	IN	124,661,087	58,502,256	3,000,000	0	66,158,832



## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
33898	Aegis Security Ins Co	PA	72,502,455	33,006,828	3,000,000	0	39,495,627
36153	Aetna Ins Co of CT	CT	22,862,216	5,731,954	3,000,000	0	17,130,262
35963	AF&L Ins Co	PA	173,561,090	172,638,291	3,750,000	0	922,800
10014	Affiliated Fm Ins Co	RI	1,621,716,617	793,502,604	4,000,000	7,250,000	828,214,013
42609	Affirmative Ins Co	IL	417,335,432	309,436,796	2,500,000	0	107,898,636
22837	AGCS Marine Ins Co	IL	537,096,310	380,801,245	4,200,000	0	156,295,065
42757	Agri Gen Ins Co	IA	980,772,521	297,353,728	16,837,870	0	683,418,793
25232	AIG Advantage Ins Co	MN	36,383,363	12,562,270	4,200,000	0	23,821,093
34789	AIG Centennial Ins Co	PA	646,250,267	254,552,518	4,200,000	0	391,697,749
36587	AIG Natl Ins Co Inc	NY	32,702,402	12,806,597	6,000,000	0	19,895,805
20796	AIG Premier Ins Co	PA	308,869,528	126,725,273	4,200,000	0	182,144,255
19399	AIU Ins Co	NY	2,808,438,824	2,067,395,753	8,000,000	0	741,043,071
10957	Alamance Ins Co	IL	432,829,643	136,205,652	3,500,000	0	296,623,991
24899	Alea North America Ins Co	NY	238,897,077	138,634,545	6,960,496	0	100,262,532
13285	Allegheny Cas Co	PA	24,505,769	6,638,833	1,500,000	3,200,000	17,866,936
35300	Allianz Global Risks US Ins Co	CA	5,282,567,445	1,432,269,593	10,000,000	191,489	3,850,297,852
11242	Allied Eastern Ind Co	PA	27,132,540	18,598,208	2,025,000	0	8,534,332
10690	Allied World Natl Assur Co	NH	221,186,967	108,515,659	10,000,000	0	112,671,308
22730	Allied World Reins Co	NH	810,775,682	117,915,511	5,000,000	0	692,860,171
10212	Allmerica Fin Alliance Ins Co	NH	17,173,400	6,758	5,000,000	0	17,166,642
41840	Allmerica Fin Benefit Ins Co	MI	16,612,608	13,472	4,200,000	0	16,599,136
29688	Allstate Fire & Cas Ins Co	IL	74,592,275	966,983	7,000,000	0	73,625,292
19240	Allstate Ind Co	IL	156,626,915	5,058,730	4,200,000	0	151,568,185
19232	Allstate Ins Co	IL	40,828,513,489	25,802,439,589	4,200,000	0	15,026,073,900
17230	Allstate Prop & Cas Ins Co	IL	163,102,265	4,103,449	4,200,000	0	158,998,816
18708	Ambac Assur Corp	WI	8,533,511,430	7,731,642,745	82,000,000	26,411,000	801,868,685
12548	American Agri Business Ins Co	TX	567,146,251	547,814,052	2,700,000	0	19,332,199
19720	American Alt Ins Corp	DE	413,779,082	260,407,648	5,120,000	0	153,371,434
21849	American Automobile Ins Co	MO	397,400,080	235,614,555	3,500,000	0	161,785,525
10111	American Bankers Ins Co Of FL	FL	1,167,905,900	787,492,714	5,083,164	0	380,413,186
20427	American Cas Co Of Reading PA	PA	109,191,380	1,140,277	4,200,000	0	108,051,103
10391	American Centennial Ins Co	DE	28,859,922	10,647,996	6,000,000	0	18,211,926
19941	American Commerce Ins Co	OH	361,005,514	227,189,962	3,226,140	0	133,815,552
10216	American Contractors Ind Co	CA	300,529,557	241,924,192	2,100,000	0	58,605,365
19690	American Economy Ins Co	IN	1,546,119,817	1,037,489,151	5,000,000	0	508,630,666
37990	American Empire Ins Co	OH	41,040,918	18,302,014	3,100,000	0	22,738,904
10819	American Equity Specialty Ins Co	CT	78,444,004	47,495,849	3,500,000	0	30,948,155
23450	American Family Home Ins Co	FL	476,942,627	330,337,300	4,200,000	0	146,605,327
24066	American Fire & Cas Co	OH	165,385,565	123,552,504	3,374,043	0	41,833,061
24376	American Gen Ind Co	IL	8,878,749	650,381	3,000,000	0	8,228,368
31208	American Gen Prop Ins Co	TN	36,641,494	16,111,006	17,574,100	0	20,530,488
26247	American Guar & Liab Ins	NY	248,924,942	87,994,305	5,000,027	0	160,930,637
43494	American Hallmark Ins Co Of TX	TX	266,999,167	159,500,085	4,000,000	0	107,499,082
13331	American Hardware Mut Ins Co	OH	346,809,940	230,278,472	0	0	116,531,468
39152	American Hlthcare Ind Co	DE	115,637,201	67,129,281	5,000,000	0	48,507,921
19380	American Home Assur Co	NY	24,981,143,543	19,108,794,579	25,425,810	0	5,872,348,964
21857	American Ins Co	OH	1,354,122,128	984,562,196	10,501,770	0	369,559,932
31895	American Interstate Ins Co	LA	935,819,222	612,342,153	3,001,000	0	323,477,069
32220	American Intl Ins Co	NY	1,780,744,325	1,319,451,957	5,000,000	0	461,292,368
44245	American Intl Ins Co Of DE	DE	80,112,037	25,197,344	5,000,000	0	54,914,693
23795	American Intl Pacific Ins	CO	64,662,946	26,754,068	3,000,000	0	37,908,878
30562	American Manufacturers Mut Ins Co	IL	11,431,029	238,276	0	0	11,192,753
15911	American Mining Ins Co Inc	AL	35,085,587	4,795,851	600,000	1,150,000	30,289,736
23469	American Modern Home Ins Co	OH	965,599,050	658,564,999	5,000,000	0	307,034,051
38652	American Modern Select Ins Co	OH	128,047,305	104,266,159	3,000,000	0	23,781,146
22918	American Motorists Ins Co	IL	20,056,376	66,157	6,449,529	0	19,990,219
39942	American Natl Gen Ins Co	MO	108,298,881	35,808,152	2,500,000	0	72,490,729
28401	American Natl Prop & Cas Co	MO	1,062,467,112	688,162,240	4,200,000	0	374,304,872
12190	American Pet Ins Co	NY	10,123,521	374,913	4,800,000	0	9,748,608
19615	American Reliable Ins Co	AZ	334,974,232	219,408,054	4,200,000	0	115,566,178
19631	American Road Ins Co	MI	501,043,606	236,982,759	3,000,000	0	264,060,848
39969	American Safety Cas Ins Co	OK	156,650,621	83,872,159	2,000,000	0	72,778,462
42978	American Security Ins Co	DE	1,856,666,989	1,102,267,047	5,052,500	0	754,399,942

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
19992	American Select Ins Co	OH	169,097,016	108,728,992	2,500,000	0	60,368,024
17965	American Sentinel Ins Co	PA	21,921,038	9,948,169	3,000,000	0	11,972,869
42897	American Serv Ins Co Inc	IL	179,727,997	160,508,006	3,000,004	0	19,219,991
41998	American Southern Home Ins Co	FL	111,504,540	83,565,617	3,500,000	0	27,938,923
10235	American Southern Ins Co	KS	92,403,389	53,548,922	3,000,000	0	38,854,466
19704	American States Ins Co	IN	2,071,916,038	1,430,155,246	5,000,000	0	641,760,792
37214	American States Preferred Ins Co	IN	212,746,901	151,622,074	5,000,000	0	61,124,827
31380	American Surety Co	IN	14,184,648	2,727,277	2,000,000	0	11,457,371
40142	American Zurich Ins Co	IL	387,524,559	231,998,402	5,000,000	0	155,526,158
30872	Amerin Guar Corp	IL	22,135,430	12,489,096	5,625,456	0	9,646,334
12504	Ameriprise Ins Co	WI	46,262,998	302,392	8,000,000	0	45,960,606
23396	Amerisure Mut Ins Co	MI	1,712,355,505	1,091,994,601	1	0	620,360,904
27928	Amex Assur Co	IL	268,537,946	63,395,149	4,597,875	0	205,142,798
42390	Amguard Ins Co	PA	278,221,396	207,415,448	5,328,000	0	70,805,948
19976	Amica Mut Ins Co	RI	3,912,039,038	1,677,922,239	0	0	2,234,116,799
10984	Ansur Amer Ins	MI	59,383,647	27,842,360	15,000,000	0	31,541,288
30830	Arch Ind Ins Co	NE	22,428,668	253,074	5,000,000	0	22,175,594
11150	Arch Ins Co	MO	1,824,135,663	1,186,256,465	5,000,000	0	637,879,198
10348	Arch Reins Co	NE	1,202,342,521	351,869,419	5,000,000	0	850,473,102
19860	Argonaut Great Central Ins Co	IL	110,892,760	54,220,939	4,318,129	0	56,671,822
19801	Argonaut Ins Co	IL	1,424,929,390	1,087,980,046	4,500,000	0	336,949,345
19828	Argonaut Midwest Ins Co	IL	43,502,391	19,679,281	3,750,000	0	23,823,108
41459	Armed Forces Ins Exch	KS	142,307,393	75,838,166	0	0	66,469,227
24678	Arrowood Ind Co	DE	2,227,585,073	1,889,628,708	5,000,000	0	337,956,364
21865	Associated Ind Corp	CA	179,416,204	97,069,080	3,500,000	0	82,347,124
11240	Association Ins Co	GA	63,233,190	39,638,057	1,800,000	0	23,595,133
19305	Assurance Co Of Amer	NY	40,387,356	21,054,563	5,000,000	0	19,332,793
11558	AssuranceAmerica Ins Co	SC	70,314,740	57,967,229	1,500,000	0	12,347,511
30180	Assured Guar Corp	MD	3,049,898,249	1,826,178,241	15,000,480	0	1,223,720,008
18287	Assured Guar Municipal Corp	NY	4,428,950,265	3,574,748,687	15,000,000	0	854,201,578
41769	Athena Assur Co	MN	200,618,489	139,283,799	3,500,000	0	61,334,690
20931	Atlanta Intl Ins Co	NY	47,449,046	23,104,381	2,560,932	0	24,344,665
19895	Atlantic Mut Ins Co	NY	205,447,319	230,553,824	0	0	-25,106,505
27154	Atlantic Specialty Ins Co	NY	67,602,661	15,450,602	9,000,000	0	52,152,059
25422	Atradius Trade Credit Ins Co	MD	90,109,898	36,286,681	6,000,000	0	53,823,217
19933	Audubon Ins Co	LA	70,016,148	18,942,101	2,000,000	0	51,074,047
11983	Auto Club Prop Cas Ins Co	IA	39,152,393	9,883,461	2,500,000	0	29,268,933
19062	Automobile Ins Co Of Hartford CT	CT	964,082,317	665,956,379	6,000,000	0	298,125,938
34460	Autoone Ins Co	NY	74,307,442	25,710,190	3,000,000	0	48,597,252
10367	Avemco Ins Co	MD	108,619,854	44,831,796	3,003,000	0	63,788,058
29530	AXA Art Ins Corp	NY	47,269,223	16,796,556	3,000,000	0	30,472,667
33022	AXA Ins Co	NY	176,489,986	70,703,521	5,000,000	0	105,786,465
16187	AXA Re Prop & Cas Ins Co	DE	30,821,674	7,529,438	4,046,965	0	23,292,236
37273	Axis Ins Co	IL	715,644,963	285,148,567	4,968,600	0	430,496,396
20370	AXIS Reins Co	NY	2,023,861,957	1,414,712,495	5,000,000	0	609,149,462
15610	AXIS Specialty Ins Co	CT	197,079,833	80,295,432	4,000,200	0	116,784,401
24813	Balboa Ins Co	CA	3,120,727,564	1,379,205,764	4,250,000	0	1,741,521,800
18538	Bancinsure Inc	OK	114,666,450	75,328,197	3,500,000	0	39,338,253
33162	Bankers Ins Co	FL	110,449,776	73,154,525	4,500,000	0	37,295,254
18279	Bankers Standard Ins Co	PA	331,623,760	194,120,196	3,500,000	0	137,503,564
38245	BCS Ins Co	OH	220,244,811	79,821,817	3,000,000	0	140,422,994
37540	Beazley Ins Co Inc	CT	221,617,864	105,774,215	4,200,000	0	115,843,649
41394	Benchmark Ins Co	KS	92,340,551	51,079,410	5,005,000	0	41,261,141
32603	Berkley Ins Co	DE	7,190,317,258	4,713,126,103	43,000,000	10,000	2,477,191,155
38911	Berkley Natl Ins Co	IA	23,728,890	732,355	5,500,000	0	22,996,535
29580	Berkley Regional Ins Co	DE	2,769,586,810	2,119,643,046	4,000,000	0	649,943,764
13070	Berkshire Hathaway Assur Corp	NY	1,643,829,562	650,965,418	15,000,000	0	992,864,144
20095	Bituminous Cas Corp	IL	738,386,071	487,349,296	8,000,000	0	251,036,776
20109	Bituminous Fire & Marine Ins Co	IL	476,197,660	349,673,187	5,000,000	0	126,524,473
27081	Bond Safeguard Ins Co	IL	66,475,588	42,859,737	2,000,000	0	23,615,851
19658	Bristol W Ins Co	OH	206,570,751	165,717,062	3,000,000	0	40,853,689
13528	Brotherhood Mut Ins Co	IN	327,501,159	183,991,621	0	0	143,509,538
20117	California Cas Ind Exch	CA	559,543,961	232,403,052	0	0	327,140,909
21946	Camden Fire Ins Assoc	NJ	66,231,504	598,289	4,200,000	0	65,633,215

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred	
CODE	Company Name	DOM	Capital	Capital	Surplus
		Assets	Stock	Stock	
36340	Camico Mut Ins Co	CA	153,712,394	121,605,768	0
12260	Campmed Cas & Ind Co Inc MD	MD	36,648,731	25,599,363	1,500,000
10464	Canal Ins Co	SC	984,120,111	484,973,416	15,000,000
30589	Capital City Ins Co Inc	SC	31,012,177	5,018,285	3,324,000
20877	Capital Markets Assur Corp	NY	129,198,246	1,165,989	17,460,000
10472	Capitol Ind Corp	WI	424,888,261	242,663,820	4,201,416
10510	Carolina Cas Ins Co	IA	283,817,161	88,949,672	3,686,551
40134	Castlepoint Natl Ins Co	IL	562,456,368	458,008,560	4,200,000
26697	Casualty Underwriters Ins Co	UT	4,278,001	268,006	2,000,000
11255	Caterpillar Ins Co	MO	349,370,569	223,193,716	3,500,000
19518	Catlin Ins Co	TX	138,433,916	81,147,144	5,000,000
20176	Celina Mut Ins Co	OH	51,484,746	29,816,958	0
10891	CEM Ins Co	IL	9,952,508	5,209,774	1,000,000
19909	Centennial Ins Co	NY	74,858,565	76,888,317	4,204,436
34274	Central States Ind Co Of Omaha	NE	252,427,431	35,897,839	2,600,002
34649	Centre Ins Co	DE	262,076,437	205,394,968	5,000,000
42765	Centurion Cas Co	IA	441,549,096	58,880,157	2,600,000
20710	Century Ind Co	PA	1,214,859,517	1,189,859,517	4,250,000
36951	Century Surety Co	OH	479,771,344	334,959,454	3,000,000
25615	Charter Oak Fire Ins Co	CT	901,302,918	672,672,230	4,200,000
40258	Chartis Cas Co	PA	39,757,731	164,643	3,000,000
19402	Chartis Prop Cas Co	PA	4,062,461,779	2,506,052,213	5,000,000
10642	Cherokee Ins Co	MI	240,041,422	139,886,079	3,000,000
22810	Chicago Ins Co	IL	203,282,270	141,091,219	3,600,000
10499	Chrysler Ins Co	MI	229,384,625	99,694,087	5,000,000
12777	Chubb Ind Ins Co	NY	269,905,413	183,318,735	3,500,000
10052	Chubb Natl Ins Co	IN	213,624,588	127,249,466	4,500,000
10669	Church Ins Co	NY	43,561,310	24,943,690	15,000,000
18767	Church Mut Ins Co	WI	1,192,540,142	799,900,124	0
25771	CIFG Assur N Amer Inc	NY	218,563,093	98,600,190	19,700,000
22004	CIM Ins Corp	MI	17,207,637	1,280,043	2,500,000
28665	Cincinnati Cas Co	OH	275,898,482	21,991,187	3,750,000
10677	Cincinnati Ins Co	OH	9,144,908,784	5,497,117,279	3,586,355
20532	Clarendon Natl Ins Co	NJ	656,640,535	376,039,112	4,800,000
25070	Clearwater Ins Co	DE	1,306,565,709	610,369,528	7,500,000
10019	Clearwater Select Ins Co	DE	105,236,406	9,239,967	5,000,000
33480	Clermont Ins Co	IA	23,281,544	1,300,956	4,200,000
29114	CMG Mortgage Assur Co	WI	15,634,980	1,616,103	2,000,000
40266	CMG Mortgage Ins Co	WI	427,362,943	324,548,113	2,750,000
30112	CNL Ins Amer Inc	GA	30,737,052	11,505,377	2,219,424
31887	Coface N Amer Ins Co	MA	109,740,750	60,732,247	2,600,000
34347	Colonial Amer Cas & Surety Co	MD	25,992,685	3,507,252	5,000,000
10758	Colonial Surety Co	PA	37,163,645	20,467,953	3,000,000
36927	Colony Specialty Ins Co	OH	112,377,298	38,373,498	3,000,000
40371	Columbia Mut Ins Co	MO	361,745,089	196,198,884	0
19410	Commerce & Industry Ins Co	NY	8,391,386,238	5,640,847,655	5,022,500
43958	Commerce Protective Ins Co	PA	6,359,887	4,064,902	1,200,000
10220	Commonwealth Ins Co Of Amer	WA	45,013,498	20,055,698	3,000,000
10794	Companion Commercial Ins Co	SC	15,581,568	6,723,235	3,000,000
12157	Companion Prop & Cas Ins Co	SC	530,249,434	330,583,602	4,200,000
21989	Compass Ins Co	NY	13,667,081	1,707,662	1,253,480
32190	Constitution Ins Co	NY	12,294,216	81,732	4,200,002
20443	Continental Cas Co	IL	40,369,468,367	31,031,316,807	35,632,565
28258	Continental Ind Co	IA	55,512,589	35,135,992	4,000,002
35289	Continental Ins Co	PA	3,805,408,884	2,263,799,903	53,566,360
10804	Continental Western Ins Co	IA	239,471,259	155,103,318	5,000,000
37206	Contractors Bonding & Ins Co	WA	217,922,038	109,760,866	2,500,000
20044	Cornhusker Cas Co	NE	751,197,248	156,487,479	4,000,000
26492	Courtesy Ins Co	FL	448,773,675	286,834,290	3,000,000
29033	Cranbrook Ins Co	TX	33,837,682	15,297,814	4,500,000
31348	Crum & Forster Ind Co	DE	36,061,618	22,517,679	3,500,000
10847	Cumis Ins Society Inc	IA	1,254,390,561	832,187,452	5,831,488
21164	Dairyland Ins Co	WI	1,143,390,796	675,666,287	4,012,000

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus  
Non-Domestic Property Insurers**

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
32271	Dallas Natl Ins Co	TX	289,412,689	200,894,374	7,000,000	0	88,518,316
16624	Darwin Natl Assur Co	DE	700,837,662	417,544,050	3,500,000	0	283,293,612
16705	Dealers Assur Co	OH	61,463,551	24,866,383	4,200,990	0	36,597,168
37907	Deerbrook Ins Co	IL	22,726,057	143,538	4,375,000	0	22,582,518
37184	Deerfield Ins Co	IL	61,534,081	17,565,084	3,500,000	0	43,968,997
35408	Delos Ins Co	DE	601,208,741	385,206,818	4,200,000	0	216,001,923
40975	Dentists Ins Co	CA	232,741,602	94,124,618	5,000,000	0	138,616,984
12718	Developers Surety & Ind Co	IA	127,203,320	48,291,214	3,000,000	0	78,912,106
10659	Diamond Ins Co	IL	40,857,233	35,958,615	2,500,000	0	4,898,618
42048	Diamond State Ins Co	IN	189,429,385	76,897,463	5,000,000	0	112,531,922
23736	Direct Natl Ins Co	AR	21,554,186	15,059,102	2,500,000	0	6,495,084
36463	Discover Prop & Cas Ins Co	IL	173,770,107	116,477,442	6,300,000	0	57,292,665
34495	Doctors Co An Interins Exch	CA	2,369,822,807	1,308,919,992	0	0	1,060,902,815
33499	Dorinco Reins Co	MI	1,741,187,799	1,136,799,028	5,000,000	0	604,388,771
13019	Eastern Advantage Assur Co	PA	22,762,601	14,531,437	2,025,000	0	8,231,164
10724	Eastern Alliance Ins Co	PA	128,123,665	86,781,574	4,200,000	0	41,342,091
14702	Eastguard Ins Co	PA	88,732,509	65,523,796	5,000,000	0	23,208,713
22926	Economy Fire & Cas Co	IL	424,793,338	77,966,077	3,000,000	0	346,827,261
38067	Economy Preferred Ins Co	IL	9,269,787	382,037	3,000,000	0	8,887,751
40649	Economy Premier Assur Co	IL	94,936,644	57,832,053	3,000,000	0	37,104,588
21261	Electric Ins Co	MA	1,329,122,135	922,058,894	3,500,000	0	407,063,240
21326	Empire Fire & Marine Ins Co	NE	176,008,521	120,511,898	4,000,000	0	55,496,623
25402	Employers Assur Co	FL	430,003,462	350,367,139	1,800,000	0	79,636,323
20648	Employers Fire Ins Co	MA	90,358,639	37,845,855	4,500,000	0	52,512,784
21458	Employers Ins of Wausau	WI	3,333,261,422	2,257,975,420	5,000,000	0	1,075,286,002
21415	Employers Mut Cas Co	IA	2,117,292,160	1,260,929,045	0	0	856,363,115
11252	Encompass Home & Auto Ins Co	IL	6,646,440	175,361	2,350,000	0	6,471,079
15130	Encompass Ind Co	IL	24,003,213	817,836	3,021,700	0	23,185,377
10358	Encompass Ins Co	IL	23,709,292	9,766,165	5,000,000	0	13,943,127
10071	Encompass Ins Co Of Amer	IL	21,275,277	512,975	10,000,000	0	20,762,302
10641	Endurance Amer Ins Co	DE	290,879,997	165,707,737	6,000,000	0	125,172,260
11551	Endurance Reins Corp of Amer	DE	1,850,775,543	1,242,758,869	5,000,000	0	608,016,674
26263	Erie Ins Co	PA	625,086,368	393,592,901	2,350,000	0	231,493,467
16233	Erie Ins Co Of NY	NY	58,584,823	36,534,911	2,350,000	0	22,049,913
26271	Erie Ins Exch	PA	9,547,966,077	5,030,390,469	0	0	4,517,575,608
26830	Erie Ins Prop & Cas Co	PA	62,475,174	52,292,151	2,350,000	0	10,183,023
13634	Essent Guar Inc	PA	184,854,376	9,666,959	2,500,000	0	175,187,417
37915	Essentia Ins Co	MO	53,291,262	17,030,199	4,500,000	0	36,261,063
25712	Esurance Ins Co	WI	492,169,495	294,316,334	3,000,000	500,000	197,853,161
30210	Esurance Prop & Cas Ins Co	CA	108,229,885	67,186,723	2,600,000	0	41,043,161
20516	Euler Hermes Amer Credit Ind Co	MD	459,706,416	304,797,498	2,500,000	0	154,908,918
10120	Everest Natl Ins Co	DE	458,324,191	294,323,168	5,000,000	0	164,001,021
26921	Everest Reins Co	DE	8,454,675,961	5,664,935,564	10,000,000	0	2,789,740,397
24961	Everspan Fin Guar Corp	WI	194,646,860	24,925,654	15,000,000	0	169,721,206
35181	Executive Risk Ind Inc	DE	2,807,634,661	1,728,946,684	5,000,000	0	1,078,687,977
21482	Factory Mut Ins Co	RI	10,015,395,153	3,811,749,417	0	0	6,203,645,736
44784	Fairfield Ins Co	CT	25,407,442	7,035,139	5,000,000	0	18,372,303
18864	Fairmont Ins Co	CA	43,024,393	18,008,456	8,340,000	0	25,015,937
25518	Fairmont Premier Ins Co	CA	222,726,390	31,800,481	3,808,000	0	190,925,909
24384	Fairmont Specialty Ins Co	CA	256,260,911	117,234,806	3,100,000	0	139,026,105
13803	Farm Family Cas Ins Co	NY	980,607,288	671,392,346	3,606,205	0	309,214,942
21652	Farmers Ins Exch	CA	15,016,596,846	11,317,356,665	0	0	3,699,240,180
41483	Farmington Cas Co	CT	972,922,466	701,226,234	6,000,000	0	271,696,232
13838	Farmland Mut Ins Co	IA	379,057,827	227,306,033	0	0	151,751,794
20281	Federal Ins Co	IN	30,688,088,203	16,366,567,070	20,980,068	0	14,321,521,133
13935	Federated Mut Ins Co	MN	3,944,860,765	1,927,087,514	0	0	2,017,773,251
11118	Federated Rural Electric Ins Exch	KS	351,652,011	241,752,846	0	0	109,899,165
28304	Federated Serv Ins Co	MN	361,716,444	213,448,552	3,000,000	0	148,267,892
43460	FFG Ins Co	TX	250,787,338	95,501,208	2,500,000	0	155,286,130
39306	Fidelity & Deposit Co Of MD	MD	249,241,769	63,826,322	5,000,000	0	185,415,447
35386	Fidelity & Guar Ins Co	IA	49,007,762	29,678,169	5,000,000	0	19,329,592
25879	Fidelity & Guar Ins Underwriters Inc	WI	84,625,250	48,442,971	5,000,000	0	36,182,279
25180	Fidelity Natl Ins Co	CA	262,482,217	114,523,286	3,250,000	0	147,958,931

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
16578	Fidelity Natl Prop & Cas Ins Co	NY	123,517,552	30,544,961	3,465,564	0	92,972,591
35009	Financial Cas & Surety Inc	TX	21,144,891	10,357,438	2,600,000	0	10,787,453
12815	Financial Guar Ins Co	NY	1,779,337,393	3,060,757,804	15,000,000	300,000,000	-1,281,420,411
39136	Finial Reins Co	CT	1,243,234,474	743,321,943	3,500,000	0	499,912,531
21873	Firemans Fund Ins Co	CA	10,000,730,854	6,953,071,531	4,200,000	0	3,047,659,323
21784	Firemens Ins Co Of Washington DC	DE	87,757,499	55,567,115	3,500,000	0	32,190,384
10336	First Acceptance Ins Co Inc	TX	207,254,340	88,320,170	3,000,000	0	118,934,170
37710	First Amer Prop & Cas Ins Co	CA	84,743,790	39,481,829	5,000,000	0	45,261,961
29980	First Colonial Ins Co	FL	311,088,542	190,939,395	2,500,000	0	120,149,147
11177	First Fin Ins Co	IL	508,107,123	176,900,494	2,500,000	0	331,206,629
10676	First Guard Ins Co	AZ	14,567,482	529,749	1,500,000	0	14,037,733
33588	First Liberty Ins Corp	IL	51,133,059	29,341,913	3,600,000	0	21,791,146
24724	First Natl Ins Co Of Amer	WA	262,916,942	182,251,482	5,000,000	0	80,665,460
33383	First Professionals Ins Co	FL	613,143,427	373,732,167	5,000,000	0	239,411,260
28519	First Sealord Surety Inc	PA	13,557,872	2,525,907	2,022,300	0	11,031,968
27626	Firstcomp Ins Co	NE	243,718,383	190,709,409	1,500,000	0	53,008,974
35585	Flagship City Ins Co	PA	25,425,834	15,078,475	2,350,000	0	10,347,360
13978	Florists Mut Ins Co	IL	155,721,417	103,750,588	0	0	51,970,829
11185	Foremost Ins Co Grand Rapids MI	MI	2,036,014,236	1,403,393,442	4,800,000	0	632,620,794
11800	Foremost Prop & Cas Ins Co	MI	44,146,985	27,842,465	3,525,000	0	16,304,520
41513	Foremost Signature Ins Co	MI	57,073,642	38,377,865	3,600,000	0	18,695,777
10801	Fortress Ins Co	IL	51,013,196	30,091,417	9,046,430	0	20,921,779
10985	Fortuity Ins Co	MI	13,797,942	72,183	5,000,000	0	13,725,760
14249	Founders Ins Co	IL	229,407,676	164,021,991	5,000,000	0	65,385,685
13986	Frankenmuth Mut Ins Co	MI	987,486,449	623,247,873	0	0	364,238,576
22209	Freedom Specialty Ins Co	OH	9,999,349	1,120,816	3,000,000	0	8,878,533
21253	Garrison Prop & Cas Ins Co	TX	297,042,521	187,218,327	3,500,000	0	109,824,194
28339	Gateway Ins Co	MO	40,993,205	24,678,978	3,815,000	0	16,314,227
41491	Geico Cas Co	MD	306,655,023	161,072,850	3,010,000	0	145,582,173
35882	Geico Gen Ins Co	MD	167,575,205	75,307,162	3,080,000	0	92,268,044
22055	Geico Ind Co	MD	5,964,976,838	3,783,730,126	3,000,000	0	2,181,246,712
24414	General Cas Co Of WI	WI	1,218,146,667	661,877,933	4,000,000	0	556,268,734
30007	General Fidelity Ins Co	SC	706,351,227	378,130,305	7,500,000	0	328,220,922
24732	General Ins Co Of Amer	WA	2,260,231,867	1,712,233,782	5,000,000	0	547,998,085
22039	General Reins Corp	DE	15,254,720,378	5,364,894,411	11,000,000	0	9,889,825,967
39322	General Security Natl Ins Co	NY	326,135,225	210,899,700	5,000,000	0	115,235,525
11967	General Star Natl Ins Co	OH	268,023,450	102,911,817	4,000,000	0	165,111,633
11231	Generali Us Branch	NY	56,368,434	31,269,665	0	0	25,098,769
38962	Genesis Ins Co	CT	186,604,470	85,683,644	3,500,000	0	100,920,826
37095	Genworth Financial Assur Corp	NC	74,194,653	9,306,303	2,500,000	0	64,888,350
41432	Genworth Home Equity Ins Corp	NC	12,407,247	666,011	2,000,000	0	11,741,236
38458	Genworth Mortgage Ins Corp	NC	2,736,402,560	2,328,915,523	2,500,000	0	407,487,037
16675	Genworth Mortgage Ins Corp Of NC	NC	595,339,251	368,775,196	2,000,000	0	226,564,055
18759	Genworth Residential Mortgage Assur	NC	29,095,524	6,237,109	3,425,000	0	22,858,415
29823	Genworth Residential Mortgage Ins Co	NC	238,642,940	109,833,426	3,000,000	0	128,809,514
10799	Geovera Ins Co	CA	98,155,230	70,714,136	5,000,000	0	27,441,094
11282	Germantown Ins Co	PA	77,401,573	38,307,118	3,600,000	0	39,094,455
21032	Global Reins Corp Of Amer	NY	463,459,141	315,605,724	4,200,000	0	147,853,417
11266	Global Reins Corp US Branch	NY	261,553,512	212,370,498	0	0	49,183,014
11044	GMAC Ins Co Online Inc	MO	15,235,660	5,366,522	4,000,000	0	9,869,138
22063	Government Employees Ins Co	MD	15,302,886,330	9,184,688,782	33,436,758	0	6,118,197,548
43265	Gramercy Ins Co	TX	34,652,183	18,977,165	3,750,000	0	15,675,018
23809	Granite State Ins Co	PA	36,592,395	518,477	5,000,000	0	36,073,918
36307	Gray Ins Co	LA	343,113,415	229,495,263	5,000,000	0	113,618,152
26832	Great Amer Alliance Ins Co	OH	28,111,419	18,423	3,501,000	0	28,092,996
26344	Great Amer Assur Co	OH	17,213,131	17,723	3,510,000	0	17,195,408
16691	Great Amer Ins Co	OH	5,353,035,734	3,919,970,089	15,440,600	0	1,433,065,645
22136	Great Amer Ins Co of NY	NY	60,321,008	100,593	3,800,000	0	60,220,415
31135	Great Amer Security Ins Co	OH	17,854,109	2,250	3,504,000	0	17,851,859
33723	Great Amer Spirit Ins Co	OH	19,640,979	6,440	3,504,000	0	19,634,539
25224	Great Divide Ins Co	ND	161,970,323	92,238,289	6,000,000	0	69,732,034
18694	Great Midwest Ins Co	MI	65,648,133	15,032,060	3,050,000	0	50,616,073

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus  
Non-Domestic Property Insurers**

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
20303	Great Northern Ins Co	IN	1,575,582,918	1,122,355,472	4,166,675	0	453,227,446
11371	Great West Cas Co	NE	1,517,294,742	1,063,203,442	2,000,000	0	454,091,300
22187	Greater NY Mut Ins Co	NY	840,808,649	449,865,608	0	0	390,943,041
22322	Greenwich Ins Co	DE	927,955,432	487,143,574	3,558,100	0	440,811,858
36650	Guarantee Co Of N Amer USA	MI	194,605,935	63,145,521	4,000,008	0	131,460,414
11398	Guarantee Ins Co	FL	149,264,858	132,062,166	3,600,120	0	17,202,692
15032	Guideone Mut Ins Co	IA	1,026,857,275	649,288,624	0	0	377,568,651
14559	Guideone Specialty Mut Ins Co	IA	228,250,636	151,201,415	0	0	77,049,221
34037	Hallmark Ins Co	AZ	184,833,868	117,445,986	3,500,000	0	67,387,882
36064	Hanover Amer Ins Co	NH	16,573,201	8,813	5,000,000	0	16,564,388
17337	Hanover Fire & Cas Ins Co	PA	3,269,272	844,101	1,656,100	0	2,425,171
22292	Hanover Ins Co	NH	5,035,014,270	3,297,898,336	5,000,000	0	1,737,115,934
10829	Harbor Point Reins US Inc	CT	810,462,727	280,119,832	5,000,000	0	530,342,895
26433	Harco Natl Ins Co	IL	330,750,734	187,730,125	3,500,004	0	143,020,609
14141	Hartford Mut Ins Co	MD	298,232,141	155,627,630	0	0	142,604,511
23582	Harleysville Ins Co	PA	143,036,963	108,972,197	2,612,500	0	34,064,766
14168	Harleysville Mut Ins Co	PA	1,424,096,235	596,808,687	0	0	827,287,548
35696	Harleysville Preferred Ins Co	PA	747,443,460	573,990,728	4,230,000	0	173,452,732
26182	Harleysville Worcester Ins Co	PA	582,719,620	445,718,062	3,500,000	0	137,001,558
22357	Hartford Accident & Ind Co	CT	10,570,336,259	7,632,303,409	40,000,000	0	2,938,032,850
29424	Hartford Cas Ins Co	IN	2,250,360,773	1,269,105,172	4,800,000	0	981,255,601
19682	Hartford Fire In Co	CT	24,542,928,431	11,352,709,612	55,320,000	0	13,190,218,819
37478	Hartford Ins Co Of The Midwest	IN	383,026,428	118,320,425	4,200,000	0	264,706,004
11452	Hartford Steam Boil Inspec & Ins Co	CT	1,318,139,632	706,841,364	10,000,000	0	611,298,268
29890	Hartford Steam Boil Inspec Ins Co	CT	97,681,290	52,998,692	3,000,000	0	44,682,598
30104	Hartford Underwriters Ins Co	CT	1,557,189,905	911,276,857	6,504,000	0	645,913,047
31550	Haulers Ins Co Inc	TN	54,880,122	18,832,368	2,180,000	0	36,047,754
36781	HCC Ins Co	IN	16,070,565	418,468	2,660,000	0	15,652,097
41343	HDI Gerling Amer Ins Co	IL	234,770,919	136,943,701	2,500,000	0	97,827,214
35904	Health Care Ind Inc	CO	1,375,636,687	695,255,065	1,000,500	250,000	680,381,622
32077	Heritage Cas Ins Co	IL	91,362,032	27,491,984	3,000,000	0	63,870,048
39527	Heritage Ind Co	CA	189,928,795	112,073,431	3,000,000	0	77,855,364
35599	Highmark Cas Ins Co	PA	217,141,676	104,288,100	2,500,000	0	112,853,576
10200	Hiscox Ins Co Inc	IL	63,021,985	10,239,058	4,200,000	0	52,782,927
17221	Homesite Ins Co	CT	153,643,474	102,423,329	4,540,000	0	51,220,145
13927	Homesite Ins Co Of The Midwest	ND	167,225,147	115,504,957	3,010,000	0	51,720,190
22578	Horace Mann Ins Co	IL	366,879,768	224,522,506	3,582,010	0	142,357,262
22756	Horace Mann Prop & Cas Ins Co	CA	186,033,452	120,405,265	3,000,000	0	65,628,188
10069	Housing Authority Prop A Mut Co	VT	158,195,470	62,348,049	0	0	95,847,421
11206	Housing Enterprise Ins Co Inc	VT	39,129,247	13,431,963	20,000,000	0	25,697,284
38849	Houston Gen Ins Co	TX	27,417,515	9,809,688	10,000,000	0	17,607,827
28657	HSBC Ins Co of DE	DE	277,539,804	31,025,059	4,200,000	0	246,514,745
25054	Hudson Ins Co	DE	538,663,913	311,592,844	7,500,000	0	227,071,069
40223	ICM Ins Co	NY	13,860,476	8,829,331	5,000,000	0	5,031,145
29068	IDS Prop Cas Ins Co	WI	952,781,389	547,396,372	5,000,000	0	405,385,017
23817	Illinois Natl Ins Co	IL	62,859,648	910,528	5,000,000	0	61,949,120
11487	Imperial Cas & Ind Co	OK	39,614,683	27,270,745	3,000,000	0	12,343,938
44369	Imperial Fire & Cas Ins Co	LA	71,813,504	39,524,444	3,000,000	0	32,289,060
43575	Indemnity Ins Co Of North Amer	PA	426,681,666	268,725,952	4,501,500	0	157,955,714
26581	Independence Amer Ins Co	DE	72,463,070	28,248,330	3,000,000	0	44,214,740
29831	Independent Mut Fire Ins Co	IL	28,868,299	2,845,128	0	0	26,023,171
14265	Indiana Lumbermens Mut Ins Co	IN	107,416,597	67,741,614	0	0	39,674,983
22268	Infinity Ins Co	IN	1,412,485,538	946,224,914	2,500,000	0	466,260,624
38806	Insura Prop & Cas Ins Co	IL	27,196,880	548,649	2,500,000	0	26,648,231
22713	Insurance Co of N Amer	PA	780,037,623	498,954,701	11,357,109	0	281,082,922
19429	Insurance Co Of The State Of PA	PA	4,572,891,965	2,587,504,325	5,005,500	0	1,985,387,640
27847	Insurance Co Of The West	CA	974,811,647	620,250,741	4,200,000	0	354,560,906
18341	Insurance Corp Of NY	NY	46,578,277	174,920,439	3,900,000	0	-128,342,162
22772	Integon Ind Corp	NC	80,393,981	27,093,590	3,000,000	0	53,300,391
29742	Integon Natl Ins Co	NC	157,314,822	99,171,746	3,500,000	0	58,143,076
11592	International Fidelity Ins Co	NJ	227,922,945	138,372,707	1,500,000	0	89,550,239
10749	Intrepid Ins Co	MI	35,934,889	9,365,228	10,000,000	0	26,569,661

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred	
CODE	Company Name	DOM	Capital	Capital	Surplus
		Assets	Stock	Stock	
23647	Ironshore Ind Inc	MN	5,000,000	0	83,606,918
11630	Jefferson Ins Co	NY	4,181,500	0	12,479,150
14354	Jewelers Mut Ins Co	WI	0	0	128,652,502
15962	Kansas Bankers Surety Co	KS	10,000,000	0	136,884,386
27138	Kemper Cas Ins Co	IL	3,500,000	0	11,589,816
10885	Key Risk Ins Co	NC	1,800,000	0	28,785,578
11681	Keystone Ins Co	PA	3,750,000	0	130,450,595
13722	Knightbrook Ins Co	DE	4,218,200	0	26,842,848
26077	Lancer Ins Co	IL	3,100,000	0	165,987,234
35246	Laurier Ind Co	WI	3,420,000	0	14,369,565
37940	Lexington Natl Ins Corp	MD	2,000,400	0	17,546,349
13307	Lexon Ins Co	TX	65,179,586	4,213,226	39,232,679
42404	Liberty Ins Corp	IL	3,500,000	0	272,612,416
19917	Liberty Ins Underwriters Inc	NY	3,500,000	0	96,013,227
23035	Liberty Mut Fire Ins Co	WI	10,000,000	0	1,072,874,999
23043	Liberty Mut Ins Co	MA	10,000,000	0	12,491,552,915
14486	Liberty Mut Mid Atlantic Ins Co	PA	0	0	15,707,424
33855	Lincoln Gen Ins Co	PA	4,200,000	0	2,107,629
14400	Lititz Mut Ins Co	PA	0	0	128,638,322
36447	LM Gen Ins Co	IL	3,500,000	0	7,255,972
33600	LM Ins Corp	IL	3,600,000	0	21,495,010
36439	LM Personal Ins Co	IL	3,500,000	0	7,078,272
32352	LM Prop & Cas Ins Co	IN	4,400,000	0	33,480,539
22977	Lumbermens Mut Cas Co	IL	0	0	8,123,278
23108	Lumbermens Underwriting Alliance	MO	0	0	90,369,089
35769	Lyndon Prop Ins Co	MO	4,000,000	0	168,059,277
10051	Lyndon Southern Ins Co	DE	3,000,000	0	13,613,066
42617	MAG Mut Ins Co	GA	0	0	471,385,906
11054	Maiden Reins Co	MO	4,000,000	0	258,556,404
36897	Manufacturers Alliance Ins Co	PA	5,970,000	0	75,606,790
28932	Markel Amer Ins Co	VA	5,000,100	0	109,343,856
38970	Markel Ins Co	IL	4,200,000	0	176,567,178
19356	Maryland Cas Co	MD	4,717,500	0	455,161,634
22306	Massachusetts Bay Ins Co	NH	5,000,000	0	48,407,567
21296	Max Amer Ins Co	IN	9,000,000	0	19,934,028
10784	Maxum Cas Ins Co	DE	3,000,000	0	9,852,196
12041	MBIA Ins Corp	NY	15,000,000	275,908,000	2,053,043,101
11843	Medical Protective Co	IN	4,800,000	0	722,816,479
12754	Medicus Ins Co	TX	1,000,000	0	26,883,771
22241	Medmarc Cas Ins Co	VT	3,000,000	0	35,928,199
11030	Memic Ind Co	NH	2,000,000	0	57,346,839
33650	Mendota Ins Co	MN	2,442,452	0	35,157,079
31968	Merastar Ins Co	IN	3,000,000	0	14,200,726
14494	Merchants Bonding Co a Mut	IA	0	0	60,121,380
10502	Meridian Citizens Mut Ins Co	IN	16,643,330	0	9,064,866
40169	Metropolitan Cas Ins Co	RI	3,000,000	0	46,578,701
25321	Metropolitan Drt Prop & Cas Ins Co	RI	3,000,000	0	26,853,643
39950	Metropolitan Gen Ins Co	RI	3,000,000	0	31,367,332
34339	Metropolitan Grp Prop & Cas Ins Co	RI	3,000,000	0	298,410,625
26298	Metropolitan Prop & Cas Ins Co	RI	3,000,000	315,000,000	1,817,212,898
40150	MGA Ins Co Inc	TX	12,000,000	0	96,111,914
22594	MGIC Assur Corp Gen Account	WI	3,500,000	0	9,816,997
18740	MGIC Ind Corp	WI	3,588,000	0	224,903,772
38660	MIC Gen Ins Corp	MI	5,000,000	0	13,035,860
38601	MIC Prop & Cas Ins Corp	MI	5,000,000	0	51,513,830
40932	Mico Ins Co	OH	2,252,000	0	15,986,120
23507	Mid Amer Fire & Cas Co	OH	2,500,000	0	7,695,976
21687	Mid Century Ins Co	CA	4,800,000	0	777,680,848
14532	Middlesex Mut Assur Co	CT	0	0	63,183,879
20451	Midstates Reins Corp	IL	800,000	200,000	64,082,937
23612	Midwest Employers Cas Co	DE	3,531,000	0	138,135,090
23515	Midwestern Ind Co	OH	3,500,000	0	25,318,490
41653	Milbank Ins Co	SD	2,500,000	0	155,463,569

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred	
CODE	Company Name	DOM	Capital	Capital	Surplus
		Assets	Stock	Stock	
42234	Minnesota Lawyers Mut Ins Co	MN	119,153,165	69,418,931	0
20362	Mitsui Sumitomo Ins Co of Amer	NY	718,553,660	465,237,644	5,000,000
22551	Mitsui Sumitomo Ins USA Inc	NY	107,319,050	53,344,709	5,000,000
14613	Montgomery Mut Ins Co	MD	48,380,865	4,652,203	0
29858	Mortgage Guar Ins Corp	WI	7,214,641,179	5,785,619,286	5,000,000
14621	Motorists Mut Ins Co	OH	1,254,954,798	767,466,460	0
22012	Motors Ins Corp	MI	5,374,335,313	3,466,080,753	5,000,000
10227	Munich Reins Amer Inc	DE	16,030,306,012	12,205,749,304	8,235,771
13559	Municipal & Infrastructure Assur Cor	NY	75,092,712	32,449	2,500,000
11878	MutualAid eXchange	KS	28,384,811	11,247,622	0
23663	National Amer Ins Co	OK	150,126,880	96,016,249	5,000,000
11991	National Cas Co	WI	161,103,050	49,927,623	5,000,000
10243	National Continental Ins Co	NY	244,107,348	203,402,793	6,429,106
16217	National Farmers Union Prop & Cas	CO	282,631,725	206,990,110	4,200,000
20478	National Fire Ins Co Of Hartford	IL	133,961,569	27,042,978	5,000,000
42447	National Gen Assur Co	MO	33,162,283	12,922,735	2,500,000
23728	National Gen Ins Co	MO	90,145,815	44,811,131	2,000,000
20087	National Ind Co	NE	78,440,494,147	40,004,992,853	5,500,000
27944	National Ins Assn	IN	11,992,144	3,346	0
32620	National Interstate Ins Co	OH	696,273,294	457,882,999	3,000,000
20052	National Liab & Fire Ins Co	CT	1,158,872,477	546,793,300	5,000,000
23825	National Public Finance Guar Corp	NY	6,988,601,172	6,335,171,620	15,000,000
34835	National Reins Corp	DE	417,638,260	141,142,136	5,000,000
12114	National Security Fire & Cas Co	AL	69,462,530	40,720,923	1,500,000
22608	National Specialty Ins Co	TX	30,644,891	13,487,583	3,500,000
21881	National Surety Corp	IL	493,428,645	361,325,735	3,500,077
32298	National Union Fire Ins Co Of LA	LA	7,535,044	140,470	1,500,000
19445	National Union Fire Ins Co Of Pitts	PA	32,008,876,166	19,350,514,566	4,478,750
26093	Nationwide Affinity Co of Amer	OH	54,340,164	44,932,578	5,000,000
28223	Nationwide Agribusiness Ins Co	IA	187,183,025	141,366,122	2,849,976
10723	Nationwide Assur Co	WI	61,148,983	4,303,209	3,500,000
25453	Nationwide Ins Co Of Amer	WI	241,987,523	145,155,783	3,375,000
23779	Nationwide Mut Fire Ins Co	OH	4,231,228,197	2,139,585,463	0
23787	Nationwide Mut Ins Co	OH	27,261,995,134	17,786,951,724	0
37877	Nationwide Prop & Cas Ins Co	OH	145,700,410	106,814,255	3,000,000
25240	NAU Country Ins Co	MN	581,951,983	286,872,110	3,000,000
42307	Navigators Ins Co	NY	1,789,139,698	1,143,319,603	5,000,000
15865	NCMIC Ins Co	IA	494,370,357	331,888,543	2,000,000
24171	Netherlands Ins Co The	NH	486,124,399	344,809,680	3,600,000
21830	New England Ins Co	CT	309,220,252	11,903,872	7,200,000
23833	New Hampshire Ind Co Inc	PA	261,588,943	101,329,683	3,000,000
23841	New Hampshire Ins Co	PA	4,014,062,746	2,604,680,932	5,325,065
12130	New South Ins Co	NC	80,124,922	51,271,397	3,000,000
16608	New York Marine & Gen Ins Co	NY	606,039,402	403,804,939	8,827,889
14788	NGM Ins Co	FL	1,893,978,726	1,202,004,420	5,250,000
27073	Nipponkoa Ins Co Ltd US Br	NY	238,706,983	152,780,880	0
31470	Norguard Ins Co	PA	379,648,782	279,293,830	5,250,000
29700	North Amer Elite Ins Co	NH	39,565,926	6,147,439	3,500,000
29874	North Amer Specialty Ins Co	NH	501,696,517	184,983,507	4,800,000
27740	North Pointe Ins Co	MI	105,761,419	73,199,106	3,500,000
21105	North River Ins Co	NJ	1,069,775,190	514,889,135	4,200,000
22047	North Star Reins Corp	DE	20,365,551	654,772	4,000,000
36455	Northbrook Ind Co	IL	39,158,424	223,147	4,200,000
38369	Northern Assur Co Of Amer	MA	289,748,010	126,833,650	4,500,000
19372	Northern Ins Co Of NY	NY	41,008,281	10,914,722	9,762,500
24031	Northland Cas Co	MN	101,423,472	67,261,533	3,000,000
24015	Northland Ins Co	MN	1,177,771,258	600,486,588	3,500,000
42552	Nova Cas Co	NY	97,069,526	9,823,320	4,200,000
23248	Occidental Fire & Cas Co Of NC	NC	244,513,613	128,474,234	2,600,000
23680	Odyssey Amer Reins Co	CT	7,752,763,399	4,239,944,787	6,982,500
35602	Ohic Ins Co	OH	223,626,371	143,245,948	3,591,990
24074	Ohio Cas Ins Co	OH	5,277,204,131	3,941,032,445	4,500,000
24104	Ohio Farmers Ins Co	OH	1,504,224,686	264,070,585	0



## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
26565	Ohio Ind Co	OH	102,044,045	56,855,839	3,000,746	0	45,188,206
24082	Ohio Security Ins Co	OH	16,387,077	2,351,667	3,500,430	0	14,035,410
17558	Old Guard Ins Co	OH	303,691,648	195,525,450	2,500,000	0	108,166,198
24139	Old Republic Gen Ins Corp	IL	1,038,295,018	736,015,642	4,200,000	0	302,279,376
24147	Old Republic Ins Co	PA	2,405,698,504	1,506,419,729	3,800,004	0	899,278,775
35424	Old Republic Security Assur Co	AZ	80,144,652	28,577,400	2,600,000	0	51,567,252
40444	Old Republic Surety Co	WI	98,629,040	55,342,782	2,900,000	0	43,286,258
37060	Old United Cas Co	KS	404,010,646	202,503,767	3,000,000	0	201,506,879
34940	Omni Ind Co	IL	68,378,946	38,793,286	3,000,000	0	29,585,660
39098	Omni Ins Co	IL	202,021,637	113,095,165	3,000,000	0	88,926,472
20621	OneBeacon Amer Ins Co	MA	743,070,922	416,268,261	6,000,000	0	326,802,661
21970	OneBeacon Ins Co	PA	3,053,305,633	1,699,472,456	4,200,000	0	1,353,833,177
15385	OneCIS Ins Co	IL	12,520,044	2,386,335	2,000,000	0	10,133,709
30175	Oriska Ins Co	NY	7,731,359	4,493,417	1,500,000	0	3,237,942
22748	Pacific Employers Ins Co	PA	2,572,735,961	1,697,786,913	6,000,000	0	874,949,048
20346	Pacific Ind Co	WI	5,989,216,656	3,789,044,900	5,535,000	0	2,200,171,756
37850	Pacific Specialty Ins Co	CA	250,124,890	112,832,349	3,500,000	0	137,292,540
10222	PACO Assur Co Inc	IL	48,370,348	33,291,073	2,950,000	0	15,079,275
11835	Paris Re Amer Ins Co	DE	283,496,903	125,157,327	3,000,000	0	158,339,576
10006	Partnerre Ins Co Of NY	NY	119,377,203	13,257,026	6,000,000	0	106,120,177
22250	Pathfinder Ins Co	CO	8,744,750	621,117	2,500,000	0	8,123,633
25755	Peachtree Cas Ins Co	FL	12,799,745	6,614,360	2,200,000	0	6,185,385
18139	Peak Prop & Cas Ins Corp	WI	26,292,513	7,220,481	3,000,000	0	19,072,031
18333	Peerless Ind Ins Co	IL	799,014,885	579,517,028	3,500,000	0	219,497,857
24198	Peerless Ins Co	NH	8,377,241,549	5,967,896,625	8,848,635	0	2,409,344,924
14958	Peninsula Ins Co	MD	77,024,526	38,038,197	2,500,000	0	38,986,329
14982	Penn Millers Ins Co	PA	209,961,728	137,470,600	5,000,000	0	72,491,128
21962	Pennsylvania Gen Ins Co	PA	405,046,120	254,191,942	4,200,000	0	150,854,178
14974	Pennsylvania Lumbermens Mut Ins	PA	348,557,273	242,715,863	0	0	105,841,410
12262	Pennsylvania Manufacturers Assoc Ins	PA	774,481,063	517,779,550	6,116,300	0	256,701,513
41424	Pennsylvania Manufacturers Ind Co	PA	232,463,438	147,442,054	4,600,000	0	85,021,384
14990	Pennsylvania Natl Mut Cas Ins Co	PA	1,083,523,093	598,673,261	0	0	484,849,832
37648	Permanent Gen Assur Corp	TN	198,545,840	121,638,668	5,000,000	0	76,907,172
13714	Pharmacists Mut Ins Co	IA	197,167,512	131,170,875	0	0	65,996,637
18058	Philadelphia Ind Ins Co	PA	4,517,425,311	2,870,291,689	3,599,950	0	1,647,133,622
12319	Philadelphia Reins Corp	PA	152,365,396	76,633,794	3,000,000	0	75,731,603
25623	Phoenix Ins Co	CT	3,659,027,137	2,434,280,347	10,000,000	0	1,224,746,790
26794	Plans Liab Ins Co	OH	80,916,689	30,081,626	2,942,436	0	50,835,063
10357	Platinum Underwriters Reins Inc	MD	1,773,565,953	1,187,297,245	5,000,000	0	586,268,708
18619	Platte River Ins Co	NE	139,357,292	102,690,681	4,800,000	0	36,666,611
30945	Plaza Ins Co	MO	31,231,315	20,701,260	3,000,000	0	10,530,055
10287	PMI Ins Co	AZ	487,947,355	392,904,829	2,500,000	0	95,042,526
18732	PMI Mortgage Assur Co	AZ	12,704,585	367,830	2,000,000	0	12,336,755
27251	PMI Mortgage Ins Co	AZ	3,163,139,858	2,434,784,320	3,000,000	0	728,355,538
14460	Podiatry Ins Co Of Amer	IL	311,471,147	214,099,466	5,000,000	0	97,371,681
37257	Praetorian Ins Co	PA	974,528,395	592,097,836	5,000,000	0	382,430,559
36234	Preferred Professional Ins Co	NE	352,569,326	205,320,742	5,738,966	0	147,248,584
42226	Princeton Ins Co	NJ	1,022,049,217	708,711,276	4,200,000	0	313,337,941
38954	ProAssurance Cas Co	MI	1,141,035,796	770,315,234	3,188,145	0	370,720,562
33391	ProAssurance Ind Co Inc	AL	1,770,923,637	1,167,605,593	8,846,429	0	603,318,044
41149	ProAssurance Natl Capital Ins Co	DC	199,432,091	120,924,969	1,000,000	0	78,507,122
21903	Procentury Ins Co	TX	132,118,416	103,022,761	3,601,000	0	29,095,656
11127	Professional Solutions Ins Co	IA	14,869,433	5,245,664	3,000,000	0	9,623,769
29017	Professionals Advocate Ins Co	MD	104,764,311	45,745,856	4,379,000	0	59,018,454
25585	Professionals Direct Ins Co	MI	18,588,453	50,959	11,231,581	0	18,537,494
11851	Progressive Advanced Ins Co	OH	207,687,410	130,577,659	3,000,000	0	77,109,751
24260	Progressive Cas Ins Co	OH	4,880,989,399	3,519,305,026	3,000,000	0	1,361,684,373
44288	Progressive Choice Ins Co	OH	201,692,800	151,640,999	2,650,000	0	50,051,801
42994	Progressive Classic Ins Co	WI	282,769,776	203,484,766	3,008,000	0	79,285,010
12879	Progressive Commercial Cas Co	OH	8,686,689	38,124	3,000,000	0	8,648,565
16322	Progressive Direct Ins Co	OH	3,569,564,692	2,447,878,546	3,000,480	0	1,121,686,146
24279	Progressive Max Ins Co	OH	264,006,917	181,270,040	3,604,824	0	82,736,877

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
38628	Progressive Northern Ins Co	WI	1,176,588,264	849,696,509	3,008,000	0	326,891,755
42919	Progressive Northwestern Ins Co	OH	1,093,327,791	767,010,672	3,000,025	0	326,317,119
44695	Progressive Paloverde Ins Co	IN	72,164,482	47,472,344	1,500,000	0	24,692,139
37834	Progressive Preferred Ins Co	OH	563,761,120	405,432,710	3,003,300	0	158,328,410
32786	Progressive Specialty Ins Co	OH	1,189,722,596	469,851,264	3,500,000	0	719,871,332
34690	Property & Cas Ins Co Of Hartford	IN	222,360,491	113,786,605	4,200,000	0	108,573,886
12416	Protective Ins Co	IN	589,992,416	234,698,280	7,650,000	0	355,294,136
24295	Providence Washington Ins Co	RI	117,003,067	82,069,349	5,021,200	0	34,933,718
15059	Public Serv Mut Ins Co	NY	635,949,092	394,687,373	0	0	241,261,719
29807	PXRE Reins Co	CT	191,834,645	121,256,056	5,000,000	0	70,578,589
39217	QBE Ins Corp	PA	769,393,672	531,286,840	4,387,500	500,000	238,106,832
10219	QBE Reins Corp	PA	1,091,396,831	510,901,742	30,000,000	0	580,495,090
23752	Quanta Ind Co	CO	138,871,270	86,480,075	4,200,000	0	52,391,195
36250	Radian Asset Assur Inc	NY	2,175,380,921	1,116,237,739	15,000,000	0	1,059,143,182
33790	Radian Guar Inc	PA	4,242,975,637	3,475,388,623	2,000,000	0	767,587,014
38512	Rampart Ins Co	NY	66,572,938	44,402,210	5,000,000	0	22,170,728
37303	Redland Ins Co	PA	161,889,812	91,097,855	3,500,000	0	70,791,957
24449	Regent Ins Co	WI	209,813,116	153,492,415	4,000,000	0	56,320,701
37052	Regis Ins Co	PA	16,908,745	8,122,784	2,000,000	0	8,785,961
22179	Republic Ind Co Of Amer	CA	828,571,012	549,515,301	3,500,000	0	279,055,711
43753	Republic Ind Co of CA	CA	41,730,428	16,946,639	3,525,000	0	24,783,789
28452	Republic Mortgage Ins Co	NC	2,098,542,587	1,916,719,009	2,000,000	0	181,823,578
32174	Republic Mortgage Ins Co Of FL	FL	51,947,041	43,785,835	2,533,346	0	8,161,206
31275	Republic Mortgage Ins Of NC	NC	697,217,354	555,118,759	2,500,000	0	142,098,595
31089	Republic Western Ins Co	AZ	237,728,728	119,281,416	3,300,000	0	118,447,311
43044	Response Ins Co	IL	79,994,142	7,628,480	5,000,000	0	72,365,662
26050	Response Worldwide Ins Co	CT	57,055,377	9,610,670	17,000,000	0	47,444,707
34509	Rider Ins Co	NJ	45,871,638	23,890,062	1,200,000	0	21,981,576
36684	Riverport Ins Co	MN	93,566,207	51,638,646	3,500,000	0	41,927,562
28860	RLI Ind Co	IL	40,579,025	991,340	4,200,000	0	39,587,685
13056	RLI Ins Co	IL	1,426,811,031	642,650,183	10,000,375	0	784,160,848
35505	Rockwood Cas Ins Co	PA	254,516,920	156,886,693	3,845,000	0	97,630,227
22314	RSUI Ind Co	NH	2,635,525,433	1,515,809,572	4,800,000	0	1,119,715,861
39039	Rural Comm Ins Co	MN	4,249,960,891	3,858,079,018	3,000,000	0	391,881,873
23132	RVI Natl Ins Co	CT	13,657,239	160,087	2,772,000	0	13,497,152
24740	Safeco Ins Co Of Amer	WA	4,327,404,574	3,180,292,675	5,000,000	0	1,147,111,899
11215	Safeco Ins Co Of IN	IN	23,600,511	10,139,019	3,300,000	0	13,461,492
24759	Safeco Natl Ins Co	NH	75,006,092	12,635,542	2,500,000	0	62,370,550
11123	Safety First Ins Co	IL	15,422,897	2,699,791	3,000,000	0	12,723,106
15105	Safety Natl Cas Corp	MO	2,185,191,092	1,559,059,081	5,000,000	25,000,000	626,132,011
12521	Safeway Ins Co	IL	342,485,659	82,217,243	3,000,000	0	260,268,416
40460	Sagamore Ins Co	IN	160,235,625	46,440,554	7,500,000	0	113,795,071
30058	Scor Reins Co	NY	1,642,633,275	1,090,858,109	5,000,000	0	551,775,166
15580	Scottsdale Ind Co	OH	46,191,141	12,921,743	3,000,000	0	33,269,398
15563	SeaBright Ins Co	IL	841,221,557	534,310,959	3,500,000	0	306,910,601
37923	Seaworthy Ins Co	MD	56,745,947	26,621,770	3,000,000	0	30,124,177
10054	Securian Cas Co	MN	73,285,785	25,182,497	3,000,000	0	48,103,288
22233	Select Ins Co	TX	63,472,452	832,473	3,000,000	0	62,639,979
12572	Selective Ins Co Of Amer	NJ	2,296,571,065	1,807,426,180	4,400,000	0	489,144,885
19259	Selective Ins Co Of SC	IN	435,001,680	345,207,794	5,000,000	0	89,793,886
39926	Selective Ins Co Of The Southeast	IN	334,784,625	265,607,106	3,650,000	0	69,177,519
10936	Seneca Ins Co Inc	NY	343,980,309	176,909,909	4,800,000	0	167,070,400
11000	Sentinel Ins Co Ltd	CT	198,662,643	68,412,549	4,200,000	0	130,250,094
28460	Sentry Cas Co	WI	169,552,068	106,011,667	4,700,000	0	63,540,402
24988	Sentry Ins A Mut Co	WI	5,578,240,527	2,464,132,121	0	0	3,114,108,406
21180	Sentry Select Ins Co	WI	635,131,186	410,011,211	5,000,000	0	225,119,976
22985	Sequoia Ins Co	CA	188,478,900	107,348,555	4,200,000	0	81,130,345
36560	Service Ins Co	FL	15,994,889	2,573,270	3,000,000	0	13,421,619
11126	Sompo Japan Ins Co of Amer	NY	814,448,157	398,832,807	12,057,800	0	415,615,350
19216	Southern Ins Co	TX	49,857,330	23,999,638	2,250,000	0	25,857,692
22861	Southern Pilot Ins Co	WI	13,090,008	256,044	2,000,000	60,000	12,833,964
15709	Southern States Ins Exch	VA	37,438,376	21,438,376	0	0	16,000,000
12294	Southwest Marine & Gen Ins Co	AZ	54,212,148	26,519,068	3,000,000	0	27,693,080

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
20613	Sparta Ins Co	CT	351,432,323	97,277,734	4,500,000	0	254,154,589
24767	St Paul Fire & Marine Ins Co	MN	19,017,907,519	12,426,553,414	20,000,000	0	6,591,354,104
24775	St Paul Guardian Ins Co	MN	76,479,191	49,281,033	4,200,000	0	27,198,158
41750	St Paul Medical Liab Ins Co	MN	198,270,229	136,330,833	3,500,000	0	61,939,396
24791	St Paul Mercury Ins Co	MN	281,148,127	214,132,868	4,230,000	0	67,015,259
19224	St Paul Protective Ins Co	IL	512,314,397	274,558,965	4,200,000	0	237,755,432
19070	Standard Fire Ins Co	CT	3,697,496,030	2,321,533,027	5,000,000	0	1,375,963,003
42986	Standard Guar Ins Co	DE	176,354,252	96,164,423	3,547,500	0	80,189,829
18023	Star Ins Co	MI	715,484,468	508,449,339	5,040,000	0	207,035,129
40045	Starnet Ins Co	DE	185,778,185	71,787,148	6,000,000	0	113,991,037
38318	Starr Ind & Liab Co	TX	723,158,315	204,416,194	5,000,000	0	518,742,121
19530	State Auto Natl Ins Co	OH	93,752,463	31,960,306	2,400,000	0	61,792,157
25127	State Auto Prop & Cas Ins Co	IA	1,812,187,232	1,278,306,729	3,173,260	0	533,880,503
25135	State Automobile Mut Ins Co	OH	1,721,761,190	797,122,206	0	0	924,638,984
25143	State Farm Fire & Cas Co	IL	26,422,186,672	17,881,287,729	10,000,000	0	8,540,898,943
25151	State Farm Gen Ins Co	IL	4,969,306,611	2,734,587,460	10,000,000	0	2,234,719,151
25178	State Farm Mut Auto Ins Co	IL	100,680,581,102	42,500,309,755	0	0	58,180,271,347
12831	State Natl Ins Co Inc	TX	184,807,568	63,435,545	3,500,000	0	121,372,023
10952	Stonebridge Cas Ins Co	OH	257,562,956	156,008,329	8,724,386	0	101,554,627
10340	Stonington Ins Co	TX	453,477,798	331,196,694	3,500,000	0	122,281,104
40436	Stratford Ins Co	NH	173,942,742	111,428,702	3,000,000	0	62,514,040
10909	Sun Surety Ins Co	SD	12,960,652	6,913,637	2,500,050	0	6,047,015
10916	Suretec Ins Co	TX	103,723,699	44,135,796	5,000,000	0	59,587,902
24047	Surety Bonding Co Of Amer	SD	9,307,156	1,221,098	1,500,000	0	8,086,058
25364	Swiss Reins Amer Corp	NY	14,559,211,428	9,754,006,614	6,002,850	0	4,805,204,814
20311	Syncora Guar Inc	NY	1,145,123,098	1,045,412,598	15,000,000	200,000,000	99,710,500
12866	T H E Ins Co	LA	166,416,523	113,142,566	4,501,020	0	53,273,957
22683	Teachers Ins Co	IL	289,232,367	181,166,258	3,000,000	0	108,066,109
29513	The Bar Plan Mut Ins Co	MO	57,082,812	33,522,814	0	0	23,559,998
23280	The Cincinnati Ind Co	OH	73,106,425	6,149,643	3,600,000	0	66,956,782
25496	TIG Ind Co	CA	23,652,757	0	3,290,000	0	23,652,757
25534	TIG Ins Co	CA	2,202,702,803	1,416,065,653	4,329,920	0	786,637,150
13242	Titan Ind Co	TX	286,491,090	124,254,477	4,319,951	0	162,236,613
32301	TNUS Ins Co	NY	60,277,340	12,049,349	5,000,000	0	48,227,991
12904	Tokio Marine & Nichido Fire Ins Co	NY	1,598,928,560	1,018,394,611	0	0	580,533,949
44300	Tower Ins Co Of NY	NY	1,258,894,576	1,025,749,399	3,705,214	0	233,145,177
43702	Tower Natl Ins Co	MA	45,103,225	33,055,954	3,995,000	0	12,047,271
37621	Toyota Motor Ins Co	IA	351,225,974	238,764,533	3,000,000	0	112,461,441
41238	Trans Pacific Ins Co	NY	65,036,303	18,112,534	5,000,000	0	46,923,769
19453	Transatlantic Reins Co	NY	12,420,640,098	8,404,576,176	6,041,655	0	4,016,063,922
28886	Transguard Ins Co Of Amer Inc	IL	206,577,805	130,586,543	5,000,000	0	75,991,262
33014	Transport Ins Co	OH	42,571,424	29,209,986	3,526,000	0	13,361,437
20494	Transportation Ins Co	IL	31,342,701	163,454	4,200,000	0	31,179,247
28188	Travco Ins Co	CT	203,358,653	134,280,187	6,000,000	0	69,078,465
19038	Travelers Cas & Surety Co	CT	15,754,090,930	9,556,165,241	25,000,000	0	6,197,925,689
31194	Travelers Cas & Surety Co Of Amer	CT	4,331,705,701	2,494,857,039	6,480,000	0	1,836,848,661
36170	Travelers Cas Co Of CT	CT	313,553,595	224,677,374	6,000,000	0	88,876,221
19046	Travelers Cas Ins Co Of Amer	CT	1,850,815,600	1,331,387,857	6,000,000	0	519,427,743
40282	Travelers Commercial Cas Co	CT	312,128,669	217,283,000	4,500,000	0	94,845,669
36137	Travelers Commercial Ins Co	CT	323,708,137	230,732,126	6,000,000	0	92,976,011
27998	Travelers Home & Marine Ins Co	CT	246,469,989	177,100,719	5,000,000	0	69,369,270
25658	Travelers Ind Co	CT	21,250,203,802	12,877,564,926	10,790,700	0	8,372,638,876
25666	Travelers Ind Co Of Amer	CT	587,637,966	437,228,793	5,250,000	0	150,409,173
25682	Travelers Ind Co Of CT	CT	1,028,972,465	683,796,711	5,000,000	0	345,175,754
25674	Travelers Prop Cas Co Of Amer	CT	264,769,703	168,887,924	5,040,000	0	95,881,779
36161	Travelers Prop Cas Ins Co	CT	236,256,417	166,394,911	3,000,000	0	69,861,506
34894	Trenwick Amer Reins Corp	CT	141,989,267	112,515,302	25,000,000	0	29,473,965
31003	Tri State Ins Co Of MN	MN	32,299,168	32,299,061	5,000,000	0	30,374,107
24350	Triad Guar Ins Corp	IL	826,982,369	704,168,243	3,500,000	0	122,814,126
41211	Triton Ins Co	TX	819,880,518	434,338,451	3,400,000	0	385,542,067
41106	Triumphe Cas Co	PA	22,694,022	6,716,597	3,000,000	0	15,977,425
21709	Truck Ins Exch	CA	1,680,225,355	1,139,781,693	0	0	540,443,661
27120	Trumbull Ins Co	CT	201,881,561	113,800,988	4,000,000	0	88,080,573
29459	Twin City Fire Ins Co Co	IN	647,364,625	342,125,731	4,200,000	0	305,238,895

## Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus Non-Domestic Property Insurers

NAIC	State of	Admitted	Common	Preferred			
CODE	Company Name	DOM	Capital	Capital	Surplus		
		Assets	Stock	Stock			
37893	Ullico Cas Co	DE	270,470,813	173,754,999	5,000,000	0	96,715,815
41050	Underwriter For The Professions Ins	CO	261,721,663	185,015,954	7,500,000	0	76,705,708
25747	Unigard Ins Co	WA	602,249,777	413,868,537	3,000,000	0	188,381,240
25844	Union Ins Co	IA	96,635,600	70,605,699	5,000,000	0	26,029,901
11142	United Cas Ins Co Of Amer	IL	14,312,971	5,598,322	1,800,000	0	8,714,649
11770	United Financial Cas Co	OH	1,790,391,209	1,384,986,406	3,008,000	0	405,404,803
13021	United Fire & Cas Co	IA	1,238,667,704	682,402,826	88,443,425	0	556,264,878
26999	United Guar Mortgage Ind Co	NC	422,760,278	305,574,254	2,000,000	0	117,186,024
15873	United Guar Residential Ins Co	NC	2,589,785,374	1,531,096,722	5,997,300	0	1,058,688,652
16667	United Guar Residential Ins Co of NC	NC	792,939,864	558,421,842	2,000,000	0	234,518,022
11445	United Natl Cas Ins Co	IN	50,856,067	27,570,018	5,000,000	0	23,286,049
41335	United Natl Specialty Ins Co	WI	93,624,707	34,261,745	4,200,000	0	59,362,963
25887	United States Fidelity & Guar Co	CT	4,627,715,706	2,161,960,056	35,214,075	0	2,465,755,650
21113	United States Fire Ins Co	DE	2,743,387,632	1,687,910,455	4,586,262	0	1,055,477,177
25895	United States Liab Ins Co	PA	512,550,196	201,115,219	4,100,000	0	311,434,975
10656	United States Surety Co	MD	70,115,674	27,329,253	2,100,000	0	42,786,421
29157	United WI Ins Co	WI	297,821,082	219,303,104	3,000,000	0	78,517,978
16063	Unitrin Auto & Home Ins Co	NY	142,811,593	111,876,697	5,000,000	0	30,934,895
25909	Unitrin Preferred Ins Co	NY	44,226,711	26,453,235	5,000,000	0	17,773,476
40703	Unitrin Safeguard Ins Co	WI	18,973,376	8,529,730	3,000,000	0	10,443,646
42862	Universal Cas Co	IL	130,700,466	110,812,524	4,000,000	0	19,887,942
32867	Universal Fire & Cas Ins Co	IN	9,058,307	2,929,989	2,000,000	250,000	6,128,318
32972	Universal Ins Co	NC	25,615,548	15,614,707	1,800,000	0	10,000,841
13200	Universal Surety Of Amer	SD	26,138,212	11,464,999	4,200,000	0	14,673,213
41181	Universal Underwriters Ins Co	KS	408,453,474	56,374,118	14,960,700	0	352,079,357
40843	Universal Underwriters Of TX Ins	TX	19,429,795	9,762,359	4,500,000	0	9,667,436
29599	US Specialty Ins Co	TX	1,528,353,413	1,103,460,057	4,000,000	0	424,893,356
25941	USAA	TX	20,971,910,034	6,433,784,266	0	0	14,538,125,767
25968	USAA Cas Ins Co	TX	6,816,526,482	3,283,460,604	4,500,000	0	3,533,065,877
18600	USAA Gen Ind Co	TX	564,173,134	357,135,592	4,500,000	0	207,037,542
25976	Utica Mut Ins Co	NY	2,229,193,454	1,508,692,256	0	0	720,501,199
26611	Valiant Ins Co	DE	80,810,437	29,457,202	5,000,000	0	51,353,235
20508	Valley Forge Ins Co	PA	54,176,019	147,740	4,200,000	0	54,028,279
21172	Vanliner Ins Co	MO	508,591,497	389,239,017	3,000,000	0	119,352,480
10815	Verlan Fire Ins Co MD	NH	22,114,609	94,925	5,000,000	0	22,019,684
42889	Victoria Fire & Cas Co	OH	385,868,311	331,433,992	2,250,000	0	54,434,319
20397	Vigilant Ins Co	NY	395,909,138	219,283,820	4,500,000	0	176,625,318
16632	Vinings Ins Co	SC	45,343,976	30,307,927	1,986,540	0	15,036,049
40827	Virginia Surety Co Inc	IL	1,055,449,261	752,512,208	5,000,000	0	302,937,053
26085	Warner Ins Co	IL	37,251,967	5,975,811	2,000,000	0	31,276,156
32778	Washington Intl Ins Co	NH	110,265,335	50,030,320	4,200,000	0	60,235,015
26069	Wausau Business Ins Co	WI	190,333,409	134,395,572	10,900,000	0	55,937,837
26042	Wausau Underwriters Ins Co	WI	253,589,563	158,077,073	4,500,000	0	95,512,490
25011	Wesco Ins Co	DE	229,682,285	176,807,447	5,000,000	0	52,874,838
44393	West Amer Ins Co	IN	308,800,999	95,427,586	3,100,000	0	213,373,413
21121	Westchester Fire Ins Co	NY	2,459,551,784	1,652,301,469	4,503,671	0	807,250,315
27502	Western Gen Ins Co	CA	68,910,883	36,470,826	3,105,000	7,640,000	32,440,057
13188	Western Surety Co	SD	1,342,021,061	662,719,222	4,000,000	0	679,301,839
37770	Western United Ins Co	IN	147,091,887	56,110,971	3,000,000	0	90,980,917
24112	Westfield Ins Co	OH	2,090,437,503	1,435,799,845	8,220,000	0	654,637,658
24120	Westfield Natl Ins Co	OH	459,141,160	282,533,362	2,500,000	0	176,607,798
11981	Westguard Ins Co	PA	29,936,910	20,623,088	3,000,000	0	9,313,822
39845	Westport Ins Corp	MO	7,251,700,871	5,290,213,972	6,345,000	0	1,961,486,899
25780	Williamsburg Natl Ins Co	MI	101,586,162	78,690,239	3,000,000	0	22,895,923
31232	Work First Cas Co	DE	35,117,282	22,915,365	3,056,820	0	12,201,917
20273	WRM Amer Ind Co Inc	NY	58,982,482	718,083	5,000,000	0	58,264,398
40193	X L Ins Co Of NY	NY	220,745,387	149,851,325	6,000,000	0	70,894,062
24554	XL Ins Amer Inc	DE	662,977,833	428,893,389	5,000,000	0	234,084,444
20583	XL Reins Amer Inc	NY	5,278,996,996	3,087,699,385	5,000,000	0	2,191,297,611
37885	XL Specialty Ins Co	DE	541,124,990	369,216,660	5,812,500	0	171,908,330
24325	York Ins Co	RI	21,905,059	11,296,855	3,100,000	0	10,608,204
26220	Yosemite Ins Co	IN	357,791,126	95,750,396	5,000,000	0	262,040,730

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus  
Non-Domestic Property Insurers**

NAIC		State of	Admitted		Common	Preferred	
CODE	Company Name	DOM	Assets	Liabilities	Capital	Capital	Surplus
30325	Zale Ind Co	TX	15,704,492	5,119,085	3,000,000	0	10,585,407
30120	Znat Ins Co	CA	52,504,596	25,645,632	3,120,000	0	26,858,964
16535	Zurich Amer Ins Co	NY	29,935,745,054	22,518,594,436	5,000,000	0	7,417,150,618
27855	Zurich Amer Ins Co Of IL	IL	53,956,945	14,852,088	5,000,000	0	39,104,857
<b>Totals Non-Domestic Property Insurer(s)</b>			<b>1,249,752,573,790</b>	<b>758,656,402,433</b>	<b>3,759,280,901</b>	<b>1,171,920,489</b>	<b>491,096,171,348</b>

**Admitted Assets, Liabilities, Common Capital Stock, Preferred Capital Stock, and Capital & Surplus  
Grand Totals of All Property Insurers**

Totals for Domestic Property Insurers	17	1,779,663,467	1,200,126,964	3,001,000	0	579,537,047
Totals for Non-Domestic Property Insurers	780	1,249,752,573,790	758,656,402,433	0	1,171,920,489	491,096,171,348
<b>Grand Totals for All Property Insurers</b>	<b>797</b>	<b>1,251,532,237,257</b>	<b>759,856,529,397</b>	<b>3,762,281,901</b>	<b>1,171,920,489</b>	<b>491,675,708,395</b>

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2009  
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>
28380	Agri Ins Exch Rrg	IN	11,448,935	1,662,743	0	9,786,192
10023	Alliance Of Nonprofits For Ins RRG	VT	44,060,591	22,400,610	0	21,659,981
10232	American Assoc Of Othodontists RRG	AZ	28,657,113	23,240,338	1,122,240	5,416,775
12300	American Contractors Ins Co RRG	TX	17,460,033	11,491,040	1,000,000	5,968,993
10903	American Excess Ins Exch RRG	VT	392,123,206	226,760,625	0	165,362,581
44202	American Feed Industry Ins Co RRG	IA	13,191,053	5,262,823	1,557,616	7,928,230
25448	American Safety RRG Inc	VT	17,211,890	11,537,228	0	5,674,662
11598	Applied Medico Legal Solutions RRG	AZ	59,943,367	40,907,710	16,262,000	19,035,638
44148	Architects & Engineers Ins Co RRG	DE	19,626,345	10,668,825	323,206	8,957,520
13580	ARISE Boiler Inspection & Ins Co RRG	KY	1,484,227	271,398	0	1,212,829
11064	Atlas RRG Inc	DC	2,367,880	252,017	400,000	2,115,863
22670	Attorneys Ins Mut RRG Inc	HI	26,147,266	18,298,698	0	7,848,568
10639	Attorneys Liab Assur Society Inc RRG	VT	137,150,384	89,592,157	1,000,000	47,558,227
32450	Attorneys Liab Protection Soc RRG	MT	87,761,645	58,330,596	500,000	29,431,048
11033	Automotive Underwriters Ins Co A RRG	NV	22,991,376	15,938,479	7,652	7,052,897
10174	Bar Vermont RRG Inc	VT	21,945,553	10,541,778	200,000	11,403,775
44504	California Hlthcare Ins Co Inc RRG	HI	105,682,107	70,971,773	1,992,632	34,710,334
11825	Care RRG Inc	DC	35,604,463	31,450,827	1,000,000	4,153,636
10808	Cassatt RRG Inc	VT	7,427,273	3,738,736	200,000	3,688,537
43770	Clinic Mut Ins Co RRG	HI	4,707,047	401,309	155	4,305,738
44598	College Liab Ins Co Recip RRG	HI	11,031,534	3,530,181	0	7,501,353
10803	Columbia Natl RRG Inc	VT	2,255,626	903,556	206,000	1,352,070
13893	Community Blood Cntr Exch RRG	IN	23,846,143	11,757,492	0	12,088,651
11259	Community Hospital RRG	VT	151,826,009	99,268,368	0	52,557,641
10075	Consumer Specialties Ins Co RRG	VT	6,772,213	3,128,981	41,252	3,643,232
10341	Controlled Risk Ins Co Of VT RRG	VT	45,920,537	21,496,767	200,000	24,423,770
10164	Cpa Mut Ins Co Of Amer RRG	VT	23,025,451	12,460,842	0	10,564,609
43125	Delaware Professional Ins Co RRG	DE	11,103,342	8,535,398	0	2,567,944
13018	Doctors & Surgeons Natl RRG Inc	KY	2,917,910	1,642,135	500,000	1,275,775
10115	Eastern Dentists Ins Co RRG	VT	39,861,326	29,511,272	0	10,350,054
10125	Elite Transportation RRG Inc	AZ	10,594,989	9,073,453	1,557	1,521,536
38466	Evergreen USA RRG Inc	VT	12,769,728	6,625,921	0	6,143,806
12836	Financial Advisors Assur Select RRG	NV	861,561	868,367	0	-6,806
10842	Franklin Cas Ins Co RRG	VT	27,635,237	25,245,218	500,000	2,390,019
10163	General Eastern Ski Ins RRG Inc	VT	3,732,122	1,474,327	401,951	2,257,795
10991	Global Intl Ins Co Inc A RRG	DC	16,824,603	302,890	12,761	16,521,713
10080	Health Providers Ins Recip RRG	HI	63,368,094	31,412,658	0	31,955,436
26797	Housing Authority RRG Inc	VT	282,181,220	145,259,154	0	136,922,066
41246	How Ins Co A RRG	VA	127,663,248	17,302,717	1,000,000	110,360,530
11947	Lewis & Clark LTC RRG Inc	NV	18,419,465	14,388,116	26,023	4,031,349
12627	Liberty First RRG Ins Co	UT	3,572,840	2,188,227	10	1,384,610
10697	MCIC VT Inc RRG	VT	35,971,516	25,646,396	200,000	10,325,121

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2009  
Non-Domestic Risk Retention Groups**

NAIC CODE	Company Name	State of DOM	Admitted Assets	Liabilities	Capital Stock	Capital and Surplus
26257	Medamerica Mut RRG Inc	HI	52,849,447	31,709,708	0	21,139,739
44237	Mental Hlth RRG	VT	19,033,487	11,101,579	200,035	7,931,908
11999	Midwest Ins Grp Inc RRG	AZ	9,018,647	7,034,456	1,000	1,984,191
36072	National Guardian RRG Inc	HI	15,912,223	12,250,191	600,000	3,662,032
44016	National Home Ins Co RRG	CO	72,676,459	52,841,750	400,000	19,834,709
10234	National Serv Contract Ins Co RRG	DC	15,316,807	1,372,062	30,313	13,944,745
10967	Newport Mut Ins RRG Inc	HI	518,528	356,696	0	161,832
44121	Oms Natl Ins Co Rrg	IL	304,963,438	197,581,507	7,580	107,381,931
10353	Ooida RRG Inc	VT	57,133,967	38,807,791	200,000	18,326,176
44105	Ophthalmic Mut Ins Co RRG	VT	202,098,252	86,890,833	0	115,207,419
10171	Ordinary Mut RRG Corp	VT	50,541,404	26,358,464	0	24,182,940
44130	Paratransit RRG Grp Ins Co	TN	21,243,622	13,240,284	0	8,003,338
10934	Physicians Reimbursement RRG	VT	24,721,113	15,813,242	1,200,000	8,907,871
11513	Physicians Specialty Ltd RRG	SC	9,734,974	5,094,655	0	4,640,319
11858	Pinnacle RRG Inc	DC	2,690,272	499,979	250,000	2,190,293
44083	Preferred Physicians Medical RRG	MO	154,602,997	90,235,561	800,000	64,367,435
10101	Premier Ins Exch RRG	VT	16,004,728	1,744,059	0	14,260,669
10840	Professional Medical Ins RRG Inc	HI	327,284	1,997	52	325,287
10691	Residential Ins Co Inc A RRG	HI	3,030,897	1,697,190	5,005	1,333,707
12907	Southwest Physicians RRG Inc	SC	23,002,795	14,356,544	3,868,000	8,646,251
10754	Spirit Mountain Ins Co RRG Inc	DC	5,348,208	3,171,944	100,000	2,176,264
44075	States Self Insurers RRG	VT	20,288,689	13,047,061	1,507,968	7,241,627
10476	STICO Mut Ins Co RRG	VT	18,714,515	9,244,317	0	9,470,198
10113	Terra Ins Co RRG	VT	26,584,246	8,121,678	103,671	18,462,568
10083	The Natl Catholic RRG Inc	VT	62,743,347	46,292,283	295,047	16,451,064
10084	Title Industry Assur Co RRG	VT	8,125,614	5,647,240	119,654	2,478,374
10020	United Educators Ins RRG Inc	VT	571,121,641	361,986,130	0	209,135,512
10712	United Home Ins Co A RRG	VT	8,073,540	5,185,325	249,254	2,888,215
12922	US Fidelis Ins Co RRG Inc	MT	766,079	218,110	0	547,969
12923	US Rail Ins Co A RRG	VT	3,044,229	2,073,090	1,986,063	971,139
11063	Vehicular Serv Ins Co RRG	OK	2,008,578	322,020	500,000	1,686,558
40940	Western Pacific Mut Ins Co RRG	CO	132,286,768	55,547,983	0	76,738,785
<b>Totals Non-Domestic Risk Retention Group(s)</b>			<b>3,893,673,263</b>	<b>2,245,587,875</b>	<b>41,078,697</b>	<b>1,648,085,363</b>

**Admitted Assets, Liabilities, Capital & Surplus, and Direct Premiums Written for 2009**  
**All Risk Retention Groups**

<b>Totals for Domestic Risk Retention Group</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Totals for Non-Domestic Risk Retention Groups</b>	<b>74</b>	<b>3,893,673,263</b>	<b>2,245,587,875</b>	<b>0</b>	<b>1,648,085,363</b>
<b>Grand Totals for All Risk Retention Groups</b>	<b>74</b>	<b>3,893,673,263</b>	<b>2,245,587,875</b>	<b>41,078,697</b>	<b>1,648,085,363</b>



**Admitted Assets, Liabilities, Capital, Surplus as Regards to Policyholders, and Direct Premiums  
Earned  
Non-Domestic Title Insurers**

NAIC		State of DOM	Admitted			Surplus as Regards to	Direct	
CODE	Company Name	DOM	Assets	Liabilities	Capital	Policyholders	Premiums Earned	
51411	American Guar Title Ins Co	OK	14,723,429	3,112,050	2,000,000	11,611,379	9,483	
50229	Chicago Title Ins Co	NE	1,424,416,143	939,873,068	2,000,000	484,543,075	1,462,989	
50026	Commerce Title Ins Co	CA	20,262,354	14,041,079	1,500,000	6,221,275	0	
50083	Commonwealth Land Title Ins Co	NE	586,893,562	392,493,441	1,649,306	194,400,121	597,551	
51586	Fidelity Natl Title Ins Co	CA	787,947,561	537,247,169	35,826,800	250,700,392	508,739	
50814	First Amer Title Ins Co	CA	2,135,111,928	1,332,985,960	200,000,000	802,125,966	5,233,845	
50369	Investors Title Ins Co	NC	101,208,096	56,084,298	2,000,000	45,123,798	2,163,988	
50024	Lawyers Title Ins Corp	NE	689,812,108	575,235,762	5,311,685	114,576,346	2,388,430	
50377	National Investors Title Ins Co	SC	6,566,756	693,513	1,000,000	5,873,243	413	
51101	Nations Title Ins Of NY Inc	NY	20,047,675	6,552,491	1,268,162	13,495,184	0	
51330	Ohio Bar Title Ins Co	OH	39,776,324	21,206,083	1,000,000	18,570,241	0	
50520	Old Republic Natl Title Ins Co	MN	633,611,584	461,509,148	1,526,434	172,102,436	2,884,325	
50857	Security Union Title Ins Co	CA	102,521,704	54,949,200	30,250,000	47,572,504	76,231	
50792	Southern Title Ins Corp	VA	23,005,992	15,928,729	1,001,123	7,077,263	208,278	
50121	Stewart Title Guar Co	TX	913,513,832	527,693,377	8,500,000	385,820,455	3,563,575	
50067	Ticor Title Ins Co	CA	247,235,921	192,599,131	30,000,000	54,636,790	51,870	
51535	Ticor Title Ins Co of FL	NE	119,660,849	79,105,228	2,000,000	40,555,621	293,728	
51152	TransUnion Natl Title Ins Co	SC	14,510,784	4,699,890	1,500,000	9,810,894	0	
51624	United Gen Title Ins Co	CA	15,740,582	212,994	2,010,000	15,527,588	0	
<b>Totals Non-Domestic Title Insurer(s)</b>			<b>7,896,567,184</b>	<b>5,216,222,611</b>	<b>330,343,510</b>	<b>2,680,344,571</b>	<b>19,443,445</b>	
Totals for Domestic Title Insurers			0	0	0	0	0	
Totals for Non-Domestic Title Insurers			19	7,896,567,184	5,216,222,611	330,343,510	2,680,344,571	19,443,445
Grand Totals for All Title Insurers			<b>19</b>	<b>7,896,567,184</b>	<b>5,216,222,611</b>	<b>330,343,510</b>	<b>2,680,344,571</b>	<b>19,443,445</b>